

## General Information about Claims for Compensation



### What do I do if I hurt myself at work?

If you are involved in an accident at work or you do something that causes you to suffer an injury, you should:

- ◆ Advise your line manager or Return to Work (RTW) Coordinator immediately. If your line manager or RTW Coordinator isn't available, send them an email or leave a message for them by phone and make contact with a member of leadership to advise them of your injury.
- ◆ Complete the online early reporting system in regards to your incident. This is a legal requirement for Work Health and Safety (WHS) purposes regardless of whether you claim compensation for the injury. If your incident is reported online, and you chose not to make a claim immediately, there is a record of you having suffered and reported the initial injury.
- ◆ Consult a doctor if you are concerned about your symptoms.

### When should I make a workers' compensation claim?

You should seriously consider making a claim if you:

- ◆ Require treatment for your injury.
- ◆ Are likely to require time off work because of your injury.
- ◆ Are likely to require modifications to your work duties because of your injury.

### What are my entitlements if I make a claim for compensation?

If your claim is accepted the workers' compensation system will compensate you for:

- ◆ Reasonable and necessary medical and like expenses you incur because of your injury.
- ◆ Time lost from work.

The workers' compensation system will also provide rehabilitation support to make sure that you return to work safely, and any restrictions or modifications you need to your work duties are accommodated.

### I have heard people talk about an injury being compensable. What does this mean?

The term "compensable" is often used when referring to injuries that happen at work. If you make a claim for compensation in relation to an injury and the claim is accepted, then the injury is said to be "compensable".

### What is a determination?

"Determination" is a technical term for a decision that is made about your claim. Over the course of your claim it is likely that a number of determinations will be made. Most determinations can be disputed if you are not happy with them. The determination letters must set out your rights to dispute them, and how you go about disputing them.

### Do I have to make a workers' compensation claim if I injure myself at work?

No. It is your choice whether or not you lodge a claim for workers' compensation. If you are unsure about your options, you can contact the Return to Work Coordinator at your work or any of the Injury Management staff at CCI.

### If I don't make a claim for the injury immediately, can I make a claim in the future?

Yes. There is nothing to stop you making a claim in the future. It will be very helpful for you and CCI if there is a record made at the time of the injury. Without any report of the injury at the time you suffered it, the investigation of your claim may be more complex and take longer, but you are still entitled to make a claim.

## How do I make a claim for compensation?

You will need to visit your doctor and ask for a WorkCover Medical Certificate. The Certificate will include details and the cause of your injury. The Certificate will also note whether there are any restrictions to the work that you can perform and whether the doctor has recommended any treatment for you.

You must also complete a Claim Form and provide it to the site contact at your employer or your line manager, preferably before leaving the workplace.

## What happens after I have lodged a claim?

CCI will send you an information pack that provides some basic information about workers' compensation claims.

A Case Manager from CCI will be appointed to manage your claim.

Generally your employer will speak with CCI about what they need to do to manage your injury at work.

If there are restrictions in relation to your capacity for work or you are unfit for work, it is likely that CCI will appoint a Rehabilitation Consultant who will help you to return to work safely.

CCI will investigate your claim for compensation. CCI may need to obtain information from you or your doctor. It is also possible that CCI will need to arrange for you to be independently assessed before a decision can be made about whether your claim is accepted or rejected. (See our Independent Assessments flyer). Sometimes CCI requires statements from other people about the circumstances of your claim. This is more likely if your claim relates to a psychiatric injury. (See our Psychiatric Injury flyer.)

CCI will ask you to sign a consent form to authorise CCI and your Rehabilitation Consultant to discuss your injury and rehabilitation with the treating practitioners (e.g. General practitioner, physiotherapist, psychologist etc.).

## How do I get paid after I have suffered an injury if I cannot work my normal hours, or cannot work at all?

If you do not have any leave owing to you, you can ask CCI to pay interim payments. CCI has discretion about whether they pay interim payments to you. If you receive interim payments and your claim is rejected after you have received those payments, then you will be required to repay the interim payments to CCI.

You may choose to apply for Centrelink Sickness Benefits if you would otherwise be without an income.

## How do CCI work out what I will be paid each week if I make a claim for compensation?

The law about calculating what you are paid each week can be quite complex. In most cases, where you earn the same amount each week, your weekly payments will be based on your weekly wage. If your earnings vary from week to week, your weekly payments will usually be based on an average of your earnings for the 12 months before you suffered your injury.

In some circumstances the calculation of your weekly payments is not simple. Your Case Manager can explain any issues about this to you.

## Who pays for any medical treatment that I need for my injury?

CCI are required to pay for treatment expenses that are reasonably incurred and necessary because of your injury. There are limits in relation to the period during which CCI is required to pay for this treatment. You should discuss this with your Case Manager.

Usually the treatment you receive will be recommended to you by your doctor. You should provide the accounts for the treatment or expenses (such as medications) to CCI. If we think the expense has been reasonably incurred because of your injury, we will reimburse you for payment of the expense.

If you are unsure whether CCI will reimburse you for any expense, you should speak to a Case Manager at CCI before you incur the cost. You can apply for approval to obtain treatment before incurring the expense.

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