

Whole person. Whole system.

IDSS 2023

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A comparison between Australia and Canada Our common pursuit to improve outcomes for injured workers

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This presentation has been prepared for the Actuaries Institute 2023 Injury and Disability Schemes Seminar. The Institute Council wishes it to be understood that opinions put forward herein are not necessarily those of the Institute and the Council is not responsible for those opinions.





1 Background

Similarities and differences between WorkSafe Victoria and WorkSafe BC

2 Personas

Journey through the system in both schemes

3 Snapshot by Numbers / Key Metrics

A comparison between Australia and Canada



On different sides of the world, the two Commonwealth countries share a similar journey in the evolution of workers' compensation.

Similarities:

- Separate legislation in each state
- Compulsory

Differences:

- Boards vs Schemes
- Provinces vs States

Our focus









Journey through the years						IDSS 20)23	Actuaries Institute.
1880	Victoria Worker's Compensation Act 1914.	VICTORIA into the			n Report agement	Ombudsman		
	The Act was administered by a combination of private insurers and a State Insurance Office.	Distress in the system led to reform and the Accident Compensation Act 1985 (Vic). The Act was administered by a central fund, with private insurers supporting the central scheme. distribution of complex workers' compensation claim Workplace Injury Rehabilitation and Compensation Act 2013 (Vic).						
British/Gern influence: ⊺			1997			2019		
Employmer Liability Act 1880 (Gb)	nt	1985		2013 2	2016		2(023
Meredith Report: Royal Commission to study Worker's Compensation. Meredith principles: • No fault compensation • Security of benefits • Collective liability • Independent administration		workers' compensation in BC wasrespectiveannounced in response toon thedeteriorating service levels, risingApple			response on the W Approac	WCB Review in nse to the Petrie report Worker-Centred bach to Workers' bensation Policy.		
•	Exclusive jurisdiction							

How do the key benefits compare?



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Weekly compensation

• Weekly income replacement, reducing from 95% of preinjury average weekly earnings to 80% at 130 weeks

Permanent impairment benefit

• Lump sum payment for people with permanent disabilities

Common Law (Claim for damages)

• Entitlement to sue for damages for serious injury claims

Medical and like

For costs associated with treatment

Entitlements following a work-related death

• Support and financial compensation for dependent partners and children

Occupational rehabilitation

Short term disability

• Fortnightly income replacement up to 10 weeks, 90% of pre-injury net earnings

Long term disability

Monthly long term or permanent disability income replacement, usually paid to retirement

Healthcare

• Medical treatments, hospitalisation, medical supplies, rehabilitation, and medications

Survivor benefits

• Support and financial compensation for surviving spouse, dependent children, funeral benefit, counselling

Vocational rehabilitation

Return to work plans and programs

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Personas





Name: Jess Occupation: Roofer Injury: Knee sprain

Off work for 4 weeks



Name: Amy Occupation: Factory Worker Injury: Paraplegia

Negligence of employer Chronic pain greater than expected



Name: Owen Occupation: Paramedic Injury: Stabbing and PTSD

Mental injury deteriorates



Jess Roofer with a knee sprain









Owen is diagnosed with PTSD by a psychologist.

Upon reporting the claim, Owen can access **provisional payments** for reasonable treatment and services for up to 13 weeks, while he awaits the outcome of his claim. Group Treatment Program which aims to assist workers by reducing the burden of post-traumatic psychological distress and facilitating access to timely and effective psychological treatment.

Owen is offered the PTSD

Owen continues to receive medical support through his doctor and psychologist. He receives weekly payments (together with any relevant treatment benefits required) for 130 weeks. At the **second entillement period** review (i.e. the 130 week mark), Owen is found to have **partial capacity for work** (less than 15 hours per week) and this is likely to continue indefinitely. He will receive 80% of his pre-injury average weekly earnings minus 80% of what he earns at work.

Recovery and support

Owen continues receiving Weekly payments at the partial rate **until retirement**, supported by any treatment assistance required.

Life back on

track

Reporting and early intervention

Upon reporting the claim, Owen is provided support through the **Critical Incident Response Program**. A mental health professional helps Owen cope with the continuing effects of the traumatic incident.

> Owen is diagnosed with PTSD by a psychologist. Because Owen is employed under an eligible occupation, his WorkSafeBC claim is accepted under presumptive coverage.

Provision of services

Owen continues to receive medical support through his doctor and psychologist. However, after 8 weeks from the date of injury, he does not have a return-to-work plan. A WorkSafe physician contacts and collaborates with Owen's attending physician through the **Early Medical Advisor Involvement** process to support Owen's recovery.

Owen is deemed to have a permanent psychological disability and is granted **permanent partial disability benefits**. His disability is assessed at 25% based on the Evaluation Schedule and medical evidence. He will receive 25% of 90% of average net earnings through to retirement.





Factory worker with Paraplegia

Amy is identified as being eligible for the **Community Integration Program**. This is a program for catastrophically injured workers which are managed jointly by the Transport Accident Commission and the Agent.

Amy

Under the WorkSafe Victoria scheme, workers have a common law right to damages where a duty of care has been breached. Amy lodges a Common Law claim against her employer.

Amy is covered for medical treatment, personal and nursing care, medical equipment. She is also covered for Weekly payments until retirement. Amy was successful in her Common Law lodgement, with **Both Heads of Damages awarded** to her covering Economic Loss and Pain & Suffering. She continues to receive attendant care and treatment benefits but no longer receives Weekly benefits.

Reporting and early intervention

Amy's first point of contact for all matters relating to her claim is her case manager. She is also assigned a special needs officer to review her needs for special allowances, equipment, appliances and prosthetics.

> A registered nurse is assigned to work with the case manager and local providers to ensure her treatment plan addresses her needs for ongoing care.

Provision of services

Recovery and support

Life back on track

Further to the medical treatment, Amy is covered for personal and nursing care, medical equipment such as a motorised wheelchair and car and home modifications.

Amy is granted **permanent disability benefits**, where she will be compensated through to retirement based on her loss of function. Her chronic pain is also compensable and considered in the determination of her entitlement.



WorkSafeBC introduces Amy to a number of services and organisations to help her reconnect with her community.

> Amy has access to the Crisis Line, which is staffed by professional counsellors, available 24/7.

A snapshot by numbers (latest)





Sources: WorkSafe Victoria 2023 Annual Report, WorkSafe BC 2022 Annual Report

Metric: Claims profile











Notes: Claims profile shown as the average distribution for the 2018 to 2022 report calendar years, age shown as age at time of injury Sources: WorkSafe Victoria claims statistical report by calendar year, WorkSafe BC claims dashboard

Metric: Claims by industry





Metric: Claims by nature of injury





Notes: Claims profile shown as the average distribution for the 2018 to 2022 report calendar years Sources: WorkSafe Victoria claims statistical report by calendar year, WorkSafe BC claims dashboard

Metric: Charged premium rate











Metric: Payments (\$bn)









Note: Occupational rehabilitation included under "Other payment types" for WorkSafe Victoria Sources: WorkSafe Victoria Annual Reports, WorkSafe BC Annual Reports

Metric: Payments (%)







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Metric: Liability (\$bn)











Metric: Liability (%)





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Note: Occupational rehabilitation included under "Other payment types" for WorkSafe Victoria Sources: WorkSafe Victoria Annual Reports, WorkSafe BC Annual Reports



Thank you

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