



Injury Management Summary

An outline of Allianz Tasmania’s Injury Management Program

March 2023

Allianz’s injury management program has been developed to ensure our injury management practices and strategies deliver timely, safe and durable return to health, work and independence outcomes for workers. The program has been approved by WorkCover Tasmania based on the requirements of the *Workers Rehabilitation and Compensation Act 1988* (the Act). This injury management summary has been developed to assist employers in meeting the program and legislative requirements, and maximising outcomes.

Roles and Responsibilities

The following stakeholders may be involved in the injury management process:

Stakeholder	Role and Responsibilities
Allianz Australia Insurance Limited	<p>As a licensed insurer, Allianz is responsible for effectively and efficiently managing claims made against policies within the framework of the Act.</p> <p>Allianz must establish, maintain and give effect to an Injury Management Program, and comply with the obligations under the Program.</p> <p>Allianz must ensure employers operate in accordance with the Program, or their own approved Program (where applicable).</p> <p>Allianz will appoint a Case Manager.</p>



Stakeholder	Role and Responsibilities
	Allianz must appoint an Injury Management Coordinator (IMC) on all significant claims, in line with section 143B of the Act.
Case Manager	<p>The case manager offers support and assistance to all stakeholders involved in a workers compensation claim.</p> <p>The case manager is responsible for the day to day management of the claim in line with Allianz's injury and claims management policies and procedures.</p> <p>The case manager provides end to end management, and acts as a continuous single point of contact throughout the life of the claim.</p>
Injury Management Coordinator (IMC)	<p>Allianz employs and embeds Injury Management Coordinators (IMCs) into the claims team in Tasmania.</p> <p>Where an injury becomes significant (greater than five days' incapacity), Allianz will appoint an IMC to fulfil the role as outlined in the Act.</p> <p>The IMC will work with the assigned case manager and will coordinate, collaborate and advise on timely and targeted injury management interventions to optimise health, work and independence outcomes.</p> <p>IMCs also maintain and implement this Program to ensure legislative and regulatory requirements are met and to promote injury management as a key component of everyday claims management.</p>
Worker	<p>The "worker" means a worker suffering from a workplace injury or illness. In relation to injury management, a worker must:</p> <ul style="list-style-type: none"> • Notify their employer of work-related injuries or symptoms as soon as practicable. • Take reasonable steps to recover following workplace injury or illness. • Nominate a primary treating medical practitioner (PTMP), advise their employer, and attend for regular reviews. • Obtain a medical certificate as soon as reasonably practicable, and ensure it is kept up-to-date and that their employer has a copy. • Fully disclose to their PTMP any information relevant to the diagnosis or medical management of their work-related injury or illness. • Participate in the development of Return to Work Plans and/or Work and Health Plans, and then follow the actions set out in the approved plan. • Participate in the identification of suitable duties to facilitate recovery at work as soon as possible. • Maintain regular contact with their employer, IMC, Allianz and Workplace Rehabilitation Provider (if applicable) throughout the recovery and return to work process. • Attend independent medical reviews as arranged and advised by Allianz.
Employer	<p>In relation to injury management, employers must:</p> <ul style="list-style-type: none"> • Have workers compensation cover for workers and comply with an approved Injury Management Program (either their own or Allianz's). • Provide first aid and appropriate care if a worker is injured at work and maintain regular contact with the worker and their doctor. • Keep a record of notified work-related injuries. • Provide information to workers on how to notify of an injury or illness, their rights, and help them to make a workers compensation claim if they wish to. • Notify Allianz of any injury or illness that has or is likely to result in lost time from work and forward claims to Allianz as soon as possible and within 5 working days of receipt.



Stakeholder	Role and Responsibilities
	<ul style="list-style-type: none"> • Forward all other claim related documentation, including medical certificates, as soon as possible following receipt. • Be supportive of the worker, and actively and positively contribute to the injury management process. • Provide meaningful, suitable duties to enable recovery at work if the worker is not able to perform their pre-injury duties. • Participate in the development of Return to Work Plans and/or Work and Health Plans, and then follow the actions set out in the approved plan. • Keep a worker's pre-injury employment available to the worker for a period of 12 months from the first date of incapacity (total or partial).
Return to Work Coordinator (RTWC)	<p>An employer who employs more than 100 workers must appoint a Return to Work Coordinator (RTWC).</p> <p>The RTWC must have a good working knowledge of the workplace's injury management system, workplace operations, and the staff.</p> <p>A RTWC must be trained and/or accredited in line any Board approved courses or requirements.</p>
Primary Treating Medical Practitioner (PTMP)	<p>The primary treating medical practitioner (PTMP) is the medical practitioner nominated by the worker to oversee the treatment and medical management of their workplace injury.</p> <p>The PTMP is responsible for the worker's primary medical care and treatment and must review the worker on a regular basis.</p> <p>The PTMP must advise on the worker's capacity for work and complete workers compensation certificates in the format prescribed by the Board.</p> <p>The PTMP should be willing to communicate with key stakeholders, respond to reasonable requests for medical information, and participate in the development of Return to Work Plans and/or Work and Health Plans when required.</p> <p>The PTMP must review independent medical review reports with the worker and integrate any reasonable recommendations into the medical management plan. The PTMP must provide a copy of the independent medical review (IMR) report to the worker.</p>
Other treating or medical practitioners	<p>Other treating or medical practitioners may include allied health professionals and medical specialists providing care to a worker to facilitate their recovery from injury or illness.</p> <p>Allianz encourages all treating practitioners to adopt the Clinical Framework for the Delivery of Health Services.</p>
Workplace Rehabilitation Provider (WRP)	<p>A Workplace Rehabilitation Provider (WRP) delivers targeted, specialist assistance where required to overcome barriers to return to work.</p> <p>A WRP must be accredited in line with section 77C of the Act.</p>

Early Notification, Contact and Support

There is a strong correlation between early injury reporting and intervention, and positive return to health and work outcomes. Early reporting of an injury or illness allows for a worker's needs to be assessed and tailored interventions to be implemented as early as possible.

Early notification

All injury and incident notifications can be made to:



Phone:	1300 130 664
Fax:	1300 662 183
Email:	taswc.newclaims@allianz.com.au
Online:	www.allianz.com.au/workerscompensation

A worker must notify their employer (either verbally or in writing) of any work-related injury or illness as soon as possible, and before voluntarily leaving their employment. Allianz encourages employers to implement a register of injuries and requires the employer to notify Allianz within 3 working days of becoming aware a worker has suffered an injury or illness likely to result in incapacity.

Early contact and support

Allianz recognises that early contact facilitates a timely return to health and work. If there is a significant injury, Allianz will contact the employer, worker and the primary treating medical practitioner within 3 working days. During early contact, the worker will be invited to participate in a biopsychosocial survey. The survey assists Allianz to identify workers who may benefit from additional support throughout their recovery.

Allianz will triage claims to ensure workers get the right level of support and intervention as soon as possible. Workers who are at higher risk of prolonged work loss or who have suffered a catastrophic injury will have greater involvement from the IMC, to ensure tailored intervention and care pathways are implemented in line with their individual circumstances and needs.

Recovery at work

For most people with a workplace injury or illness, time off work is not medically necessary. There is strong evidence to indicate an unnecessary delay in returning to work is often associated with delayed recovery, and the longer a worker is away from work, the less chance they have of ever returning.

Allianz is committed to minimising the impact of workplace injury and illness by enabling and supporting workers to recover at work and to stay connected to their workplace. Staying at work to recover or making a timely return to work is an important part of rehabilitation and recovery, and can have many benefits for the worker, their employer, and the community.

Return to work planning must commence as soon as practicable following notification of a worker's incapacity and must be done via collaboration between the employer, worker and their PTMP. There is strong evidence that having a coordinated, written plan in place increases the likelihood of returning to work. The following written plans are applicable to Allianz claims:

Return to Work Plans

A Return to Work Plan (RTWP) is a written plan that outlines the return to work goal, duties suitable for the worker to carry out while they recover, actions required to be undertaken, and the agreement of key stakeholders. A RTWP should reflect the medical certification and opinion issued by the PTMP. Wherever possible the RTWP should propose steps to gradually return the worker to pre-injury duties in line with the anticipated recovery timeframe. Even if the worker has no capacity for work, it is essential to identify the opportunities in readiness for a worker's return to work.

Allianz requests that employers establish a RTWP as early as possible if a worker is certified as totally or partially incapacitated for work. The RTWP can be documented on a template of the employer's choosing, as long as it is clear and complete. If the employer does not have their own template, they can request a template from Allianz.

A [Return to Work Kit](#) is available to assist employer to manage the return to work process. The case manager and IMC can also offer support, or an employer can request a Workplace Rehabilitation Provider to be engaged.

An approved RTWP is one that both the worker and the employer have agreed to. A worker and their employer must take all reasonable steps to comply with the requirements of an approved RTWP.



Work and Health Plans

A Work and Health Plan (WHP) is an injury management plan as per sections 141 and 143E of the Act. It is a more comprehensive written plan used to coordinate and manage all aspects of treatment, rehabilitation and return to work for workers identified by Allianz as being at higher risk of prolonged work loss.

The case manager and/or IMC will advise if a WHP is required, and will work with the employer, worker and PTMP to ensure one is implemented within 3 days of the claim being identified as higher risk. When new information about an injury, treatment or rehabilitation is received, the WHP will be reviewed and amended.

If a Workplace Rehabilitation Provider is involved, the responsibility for establishing the WHP may be delegated to the Workplace Rehabilitation Provider.

An approved WHP is one that both the worker and the employer have agreed to. A worker and their employer must take all reasonable steps to comply with the requirements of an approved plan.

Independence Plans

An Independence Plan details the short- and long-term goals for home and living arrangements, health, work (where applicable) and quality of life for workers who suffer a catastrophic workplace injury or illness. Each goal should be the worker's own and have a corresponding action plan, including details about the specific services and supports necessary to assist the worker in achieving their goals.

An Independence Plan will be established and implemented as soon as all the necessary information has been collated following an injury being identified as catastrophic. The Independence Plan will be reviewed and updated every 6-12 months, depending on the worker and their goals.

An approved Independence Plan is one that the worker has agreed to. It will be circulated to the worker's treating medical team for review and input and can serve as approval for the services listed within it.

Workplace Rehabilitation Services

A Workplace Rehabilitation Provider (WRP) delivers targeted, specialist assistance to positively influence the return to health and work outcomes for a worker. WRPs are allied health professionals, appropriately qualified and experienced with regards to:

- Assessing a worker's needs, assessing their workplace, and reviewing duties.
- Providing advice on functional capacity and job modification to identify pathways for recovery at work.
- Providing vocational advice and counselling if a worker is unable to recover at work with their pre-injury employer.

Allianz will target and tailor the use of workplace rehabilitation services on a case-by-case basis. Any stakeholder can initiate a referral and the referral will be made in consultation with the worker, employer and PTMP (where able).

A worker has a right to choose their WRP. Where a worker does not have a preference, the Allianz claims team can search for and select the most suitable WRP from the Underwritten WRP panel.

Medical Management

Timely approval of treatment and medical services is vital to injury management. Allianz adopts an evidence-based approach to the approval of treatment, medical investigations, medical procedures, and specialist referrals. Allianz will communicate approval decisions with the key stakeholders involved.

From time-to-time Allianz will arrange an Independent Medical Review (IMR) to assist in the management of a worker's injury and claim. An IMR may be sought to clarify issues relating to diagnosis, proposed treatment, certified level of work capacity, or to ascertain a worker's entitlement to a Whole Person Impairment payment.

Prior to arranging an IMR, Allianz will communicate with the worker and their PTMP regarding the reasons for the review. On receipt of the IMR report, Allianz will provide a copy to the PTMP and IMC within 7 days in accordance with section 90B(3) of the



Act. The PTMP will review the report with the worker and integrate any reasonable recommendations into the medical management plan. It's the PTMP's responsibility to provide a copy of the report to the worker.

Dispute Resolution

Disputes in relation to injury management

Where a dispute arises in relation to an injury management issue, all stakeholders must cooperate to resolve the dispute as soon as possible to allow the continuation of injury management, to maintain relationships, and to avoid any unnecessary litigation. Allianz encourages discussion directly between parties in attempt to negotiate a resolution. If a resolution is not achieved in a timely manner, the IMC must be notified. The IMC will attempt to informally mediate between the parties and/or discuss the matter individually with each party to identify the cause and propose a resolution.

If not resolved to their satisfaction, any party may escalate a dispute to the Tribunal for conciliation in accordance with section 143P(4) of the Act.

Disputes in relation to claim decisions

If any stakeholder is aggrieved by a decision made by Allianz in relation to a claim, they can request a formal review under Allianz's [Internal Dispute Resolution Process](#) (IDRP). The claim and decision will be reviewed by a Senior Review Officer who is independent to the original decision-making process. The Senior Review Officer will provide a written response within 15 working days of the request.

The information contained in this Injury Management Summary is current as at March 2023.