

Operational plan 2011-2015

Growing together - our people, our industry





Q-COMP

Who we are

Q-COMP is the Queensland Workers' Compensation Regulatory Authority. We are established under the *Workers' Compensation and Rehabilitation Act 2003* (the Act).

Our vision

An enduring Queensland workers' compensation and rehabilitation scheme that balances the needs of workers and employers.

Statement of Q-COMP intent

Q-COMP is uniquely placed in the Queensland workers' compensation scheme. We have diverse services including regulator, facilitator of legal and medical resolution, educator and promoter of our scheme.

We work closely with our scheme partners and stakeholders to effectively balance the needs of workers and employers to ensure a fair and efficient scheme for all.

Q-COMP is committed to acting as the voice of the workers' compensation industry and working across the whole of Queensland to deliver a high quality service, while ensuring we remain accessible to all of our customers and stakeholders in regional, rural and metropolitan areas.

We are passionate about continuing to innovate and develop services and initiatives that better serve the industry and ultimately ensure that injured workers are able to safely return to the workplace after a workplace injury.

Q-COMP continues to offer a high quality customer experience to all of our stakeholders and the Q-COMP team pride themselves on providing highly professional services at all times.

Our values

**PRIDE
PEOPLE
INTEGRITY
INNOVATION**

Vibrant, professional, committed to exceeding expectations

Inspired, empowered, valued

Courage to do the right thing

Challenge what is, research what could be, deliver solutions

— ALWAYS

What we do

Regulating

- monitor the compliance of insurers with the Act
- monitor the performance of insurers under the Act, including the consistent application of the Act
- decide self-insurance applications
- approve amounts payable under an industrial instrument
- collect fees pursuant to the Act
- administer scheme-wide rehabilitation and return to work programs
- undertake workplace rehabilitation accreditation and compliance activities

Rehabilitation

- provide rehabilitation advisory services
- administer return to work programs

Dispute resolution

- undertake reviews of insurer decisions
- manage appeals against Q-COMP review decisions
- support and oversee the efficient administration of medical assessment tribunals

Education and promotion

- promote education and research about the Queensland workers' compensation scheme
- administer grants pursuant to the Act





Our goals and actions

1. Collaborative partnerships

We are committed to working together with our industry partners to build an effective and modern workers' compensation scheme for Queensland.

Goals

Develop a robust partnership with WorkCover Queensland and Workplace Health and Safety Queensland in order to reduce workplace injuries and improve return to work outcomes for injured workers.

Actions

Working together

- Action the Tripartite Alliance strategic plan 2011-12
- Work closely with these partners to develop working groups and implementation plans for the following key areas:
 - intervention in high risk industries
 - data integrity
 - education for stakeholders
 - communication for internal and external stakeholders.

Education and communication

- Delivery of a joint agency communication strategy covering both external and internal stakeholder audiences.
- Develop and deliver a workplace health and safety training module for Rehabilitation and Return to Work Coordinators (RRTWCs) when re-registering.

Reporting

- Establish accurate and cohesive reporting to enable a clear communication of the state of the workplace health and safety and workers' compensation scheme.
- Develop consistent data definitions across agencies to enable accurate, comparable reporting.





Our goals and actions continued

2. Customer experience

We are committed to listening to our customers and ensuring they always receive a high quality, professional service that aligns with our values.

Goals

Fully understand the needs of our stakeholders and work to surpass their expectations, whether this is in our customer service delivery or in our products and services.

Actions

- Establish a clear understanding of the needs of our stakeholders through pro-active market research.
- Continue to listen carefully to our stakeholders and engage them in two-way conversations in order to better meet their needs.
- Continue to hold frequent stakeholder relationship forums to ensure a continuous dialogue and understanding of our customers' needs.
- Continue our commitment to e-business and face-to-face activities to facilitate accessibility and efficient service delivery that ensures customer satisfaction.
- Establish a clear understanding of the service needs of all Queenslanders by developing and implementing a pro-active urban and regional strategy.



Our goals and actions continued

3. Promotion and education

Continue to grow our promotion and education activities to ensure we engage and empower our stakeholders throughout Queensland.

Goals

Develop innovative and creative strategies to engage, inform and assist our stakeholders across Queensland.

Actions

Understanding one another

- Engage with our customers to understand and act to meet their needs.
- Ensure varied research channels to ensure data is representative and is gathered through evidence-based best practice.

Regionalisation

- Nurture a sustainable regional presence.
- Build a mutual understanding with our regional customers so that we can better develop our programs and initiatives to meet their needs.
- Continue to proactively promote and support our services across the state.

Service and support

Continue to proactively promote and support our services across Queensland, including:

- Develop a strategy to encourage regional participation in the Return to work Awards.
- Grow Return to work assist to include additional tools to help injured workers back to work.
- Explore opportunities to create a robust community for Rehabilitation and Return to Work Coordinators to feel supported.



Our goals and actions continued

4. Workplace of choice

Making Q-COMP a great place to work.

Goal

Continue to grow Q-COMP as an employer of choice that attracts and engages employees of choice.

Actions

- Create a supportive work environment where our people are recognised and rewarded for their achievements and performance excellence.
- Coach, mentor and educate our people.
- Regular and focused communication that is flexible to the individual and the business.
- Continue to live and promote our code of conduct everyday across the organisation.
- Continue to live and promote our values everyday across the organisation.





Measuring our outcomes

We are transparent and accountable.

Looking outside

We have a comprehensive survey strategy that gives our customers a voice. In 2008, over 80 sensing interviews were conducted by an independent external survey agency. Insurers, employers and other stakeholders told us that we had improved our service delivery by an overall 30%.

In 2011 we will further our understanding of our stakeholders by expanding our survey strategy to evaluate our performance through our customer's experience at the medical assessment tribunal, review and appeal; the satisfaction of rehabilitation and return to work coordinators; value of the Return to work Conference, Expo and Awards; and the success of Return to work assist.

Looking inside

As part of our strategy to become employer of choice, culture surveys have been conducted in 2009 and 2011 using global best practice benchmarking methods, the Organisational Cultural Inventory and Organisational Environmental Inventory.

The 2009 survey showed a highly positive and constructive culture within Q-COMP. Whilst there were some opportunities for ongoing development, the results indicated Q-COMP had established a very solid cultural foundation through which it could achieve its organisational strategy and objectives.

In 2011, we repeated the culture survey with increasing strength across the constructive styles which translated to an improvement in our quality of service and employee satisfaction. The focus for the future is to maintain and build on our culture through the continuous integration of our values.

Our key performance indicators

We report core function results to our Board each month. We measure both qualitative and quantitative outcomes and find opportunities to reduce our operating costs through efficient work practices.

We aim to continue to achieve our 98% financial performance against budget to ensure ongoing service viability.



330 report

- (1) The Authority's primary function is to regulate the workers' compensation scheme.
- (2) In the Act as the regulator, the Authority's functions include the following -
- (a) to monitor the compliance of insurers with this Act;

| | | |
|---|---|------|
| ✓ | All 25 Self-Insurer ECLs (Estimated Claims Liability) have been agreed to | |
| ✓ | 100% of bank guarantees reflect current ECLs | |
| ✓ | Q-COMP holds bank guarantees of 176% of total Self-Insurer ECL | 150% |
| ✓ | All policies are current in respect to re-insurance | |

- (b) to monitor the performance of insurers under this Act, including the consistent application of this Act;

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|---|---|--|
| ✓ | All 8 scheduled audits (for 2010/11) completed | |
| | No self assessments scheduled this year | |
| ✓ | Self-insurer monthly performance assessments completed | |
| | 15 changes of membership on self-insurance licences YTD | |

- (c) to decide applications relating to self-insurance;

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| | 3 self-insurers renewed YTD + JBS Australia to Board in May | |
| | 1 new self-insurance licence issued YTD – Sucrogen | |

- (d) to approve amounts payable under an industrial instrument for the purpose of section 107B;

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| | One employer with Australian Workplace Agreement (approved) – JBS Australia | |
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(e) to undertake reviews of decisions under chapter 13, part 2 and manage appeals under chapter 13, part 3;

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| | 2,776 Review applications YTD (269 in the month) – 12% increase on last year | |
| ✓ | 96% Reviews decided within 25 days (without extension or procedural fairness) | 95% |
| ✗ | 69% Reviews decided within 50 days (with extension or procedural fairness) Comment: high number of review applications impacting workloads | 70% |
| ✓ | 95% Reviews decided within 90 days (with extension or procedural fairness) | 95% |
| ✗ | \$1,070 average cost per completed Review Comment: additional Reviews to legal panel to assist with increased review applications | \$1,000 |
| | 12.5% of Review decisions converted to Appeal | |
| | 287 Appeals served YTD (38 in the month) – 2% decrease on last year Comment: open Appeals have increased 20% since the complete move to QIRC | |
| ✓ | 99% court events within legislated timeframes (or court direction) | 90% |
| ✓ | \$4,910 average cost of completed Appeals | \$5,000 |
| ✓ | 100% pass quality audit by Appeals Manager | 90% |

(f) to support and oversee the efficient administration of medical assessment tribunals;

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| | 2,022 MAT referrals YTD (207 in the month) – 8% decrease on last year | |
| ✓ | 98% documents sent within 10 days | 90% |
| | 86% block book hearings within 8 weeks (Psych / Ortho / Neuro) | 70% |
| ✓ | 87% other hearings within 10 weeks | 70% |
| ✗ | 89% decision sent within 6 days Comment: improvement over the last few months with April recording 93% | 90% |
| ✗ | \$2,344 average cost per case determined Comment: the average cost spiked in January 2011 (\$3,215) due to the seasonal Christmas period and flooding events. Result has improved in recent months. | \$2,100 |

(g) to undertake workplace rehabilitation accreditation and compliance activities;

| | | |
|--|--|--------|
| | 22,940 employers with accredited workplace rehabilitation policy and procedures | 3,164 |
| | 10,141 employers with accredited Rehabilitation & Return to Work Coordinator (RRTWC) | 10,148 |
| | 10,274 RRTWCs | |
| | 441 new RRTWCs YTD | |
| | 486 re-registrations of RRTWCs YTD | |



(h) to provide rehabilitation advisory services;

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| | 9 workshops provided YTD | |
| | 9 workplaces attended YTD | |
| ✓ | Service provided on 1300 number – refer section (j) | |

(i) to maintain a database for scheme-wide reporting;

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| ✓ | 0.8% error rate (percentage of records loaded) | |
| | Data & definition reconciliation – Q-COMP / WorkCover / WH&S – in progress | |
| | Annual statistics report | |
| | Monthly insurer reports | |
| | Scheme stability indicators – reviewing measures and methodology | |
| ✓ | Stakeholder presentations in November and May | |
| | Comparative Performance Monitoring (CPM) – data supplied to Safe Work Australia | |
| ✓ | National Data Set (NDS) – data supplied via OESR | |

(j) to promote education about the workers' compensation scheme;

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| | 8,844 calls answered on 1300 number YTD (951 in the month) – 9,284 last year | |
| | 92 nominations for Return to work Awards 2011 | |
| | 155 registrations for Expo 2011 | |
| | 85 paid registrations for Conference 2011 | |
| | 120,091 visits YTD on website (12,381 past 4 weeks) – 6% increase on last year | |
| | 9 trade events and road shows YTD Target industries: Medical, Self-insurers, RRTWC, Allied Health, Employers Target regions: Brisbane, Gladstone, Rockhampton, Emerald, Moranbah, Mackay, Townsville, Cairns | |
| ✓ | Stakeholder newsletters (quarterly) | |
| | Annual report and microsite – in progress | |

(k) to collect fees under the Act;

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|---|---|--|
| ✓ | 100% self-insurers paid levy (paid in July) | |
| ✓ | WorkCover levy contribution (paid in July) | |
| ✓ | Return to work Conference fees | |
| ✓ | Information release fees | |

(l) to administer grants under the Act;

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|---|---|--|
| ✓ | Workplace Health and Safety grant paid \$32.4m | |
| ✓ | Queensland Ambulance Service (QAS) \$3.2m (paid monthly) | |
| | WCIS – CCIQ, AWU, QCU, AIG Review now completed of Information Grants; presentation to Chair 20/5/11 | |
| | Research grants University of Queensland – last payment made May 2011 | |

(m) to administer scheme-wide rehabilitation and return to work programs;

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| | 2,012 Return to work assist (RTWA) referrals YTD (163 in the month) | |
| | 45% return to work rate for RTWA (note: 20% of referrals cannot be contacted) | |
| | 8.7 weeks average duration for RTWA referrals | |

(n) to perform other functions given to the authority under this or another Act.

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| | 16,291 Injury Payment Profiles (IPP) provided YTD (1,546 in the month) | |
| | 4 Right To Information requests YTD | |
| | 34 Evidence Act applications YTD | |
| | 9 third party requests (summons, subpoenas, etc) | |
| | 43 administrative release requests YTD | |
| | 1 privacy complaint/application YTD | |
| | Set and review Table of Costs for Allied Health and Medical Providers. Review of medical fees nearly completed. Market research for Allied Health Table of Costs being completed this month. | |
| | 6 Gazette Notices YTD | |
| | Tripartite alliance working groups – awaiting ministerial approval | |

Environmental scan of the Queensland workers' compensation scheme

We acknowledge our stakeholders' priorities and contributions to building a strong and balanced scheme.

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| WorkCover Queensland | <ul style="list-style-type: none"> Managing the common law environment by controlling the increase in average damages on pre-reform claims and ensuring the reforms deliver their intended benefits. Improving return to work/stay at work outcomes for injured workers and, in turn, improving the costs to the scheme. Influencing injury prevention through premium mechanisms and consultation with employers on a number of levels. |
| Queensland self-insurers | <ul style="list-style-type: none"> Improving current workers' compensation information services to provide more balanced information on injured workers' rights and obligations regarding rehabilitation. Increasing educational opportunities for claims and rehabilitation staff and provide stepping stones from certificate courses through to diploma level and higher level accreditation. Establishing a stakeholder advisory committee to review potential improvements to rehabilitation models, systems and processes in Queensland. |
| The Department of Justice and Attorney General | <ul style="list-style-type: none"> Ensuring a stable and financially viable workplace health and safety and workers' compensation scheme in Queensland. Balancing the need for maximum benefits to workers with maintaining affordable premiums for employers. |
| Unions / workers | <ul style="list-style-type: none"> To provide a fair and equitable workers' compensation system for the workers of Queensland by: <ul style="list-style-type: none"> - disseminating information about workers' compensation to workers - engaging with a wide range of stakeholders to ensure the solvency and stability of the Queensland workers' compensation scheme. Ensuring claimants receive consistent and fair responses Promoting strong communications with injured workers to ensure they understand the process, along with their obligations and entitlements. |
| Employer groups | <ul style="list-style-type: none"> A cost effective and flexible scheme which provides fair and transparent dispute resolution and easy to access information. |
| Provider groups | <ul style="list-style-type: none"> Quality programs and referrals, backed up by adequate funding. |
| Medical and allied health | <ul style="list-style-type: none"> To be paid a fair fee for the services provided to injured workers, employers and insurers (as outlined in the Tables of Costs established by Q-COMP). To introduce a uniform and more up-to-date methodology for the assessment of permanent impairment. Utilise scheme data to research the health, rehabilitation and insurance outcomes of particular conditions and interventions for those conditions. The information generated can be used to assist the medical community and insurers to make more informed decisions. Ensure providers are kept informed about changes to Tables of Costs and other relevant information and/or education regarding their involvement in the workers' compensation scheme in Qld. |
| Medical Assessment Tribunal (MAT) | <ul style="list-style-type: none"> To include in the Act a new terms of reference for referring requests for surgery to the MAT. To introduce a requirement for allied health providers to be specifically accredited Q-COMP and the MAT to become more involved in initiating and supporting research into treatment outcomes for the benefit of injured workers, the community and the medical profession. |





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| Plaintiff Lawyers | <ul style="list-style-type: none"> To protect and promote individuals' rights by: <ul style="list-style-type: none"> - preserving common law and other entitlements - promoting early resolution of disputes, and - supporting transparency of fee charging. |
| State Government | <ul style="list-style-type: none"> Better management and reduction of psychological injuries at work, which will result in a decrease in unplanned absences. Reducing workers' compensation premiums payable. Natural disaster management. A strong and sustainable regionalisation strategy for Queensland. |
| Federal Government | <ul style="list-style-type: none"> The Productivity Commission Report on the National Disability Insurance Scheme will serve to focus attention on understanding how this might impact state-based personal injury schemes such as workers' compensation and CTP schemes. At face value, a no fault disability insurance scheme would seem to be at odds with the fault principles of a common law/damages workers' compensation scheme. Safety and workers' compensation harmonisation remains a focus. The Federal Government does not have the numbers in parliament to guarantee certainty of government for the full term. Positively contribute to policy development about the proposed National Disability Insurance Scheme. Support policy development relating to national harmonisation of workers' compensation schemes as appropriate. Contribute to Technical Advisory Groups (TAG) established by Safework Australia to harmonise the approach of the respective state schemes to specific issues such as assessment of permanent impairment. |
| Broader insurance community | <ul style="list-style-type: none"> The National Disability Insurance Scheme impacts on many insurance product lines and is a focus for the broader personal injury insurance industry. |
| Legal Panels | <ul style="list-style-type: none"> Providing high quality and cost effective legal advice and assistance to support Q-COMP to achieve consistency and sustainability in its decision making. Supporting Q-COMP to maintain its reputation within the scheme as a model litigant. |
| Other workers' compensation jurisdictions | <ul style="list-style-type: none"> With the State and Federal Governments agreement on the principle of harmonisation of safety and workers' compensation schemes, there is a tendency for states to push for their system as the best scheme to be the focus for harmonisation. All jurisdictions will be seeking to understand the relative value and cost of their particular scheme. |
| Queensland Industrial Relations Commission | <ul style="list-style-type: none"> QIRC has now become the only appeal body for most workers' compensation matters. Its workload is in the process of a three fold increase and the consequent need for significant adjustment to their systems and processes. QIRC is based in Brisbane. Many appellants are regional. It is unclear how the QIRC will service regional appeals. |



Towards Q2: Tomorrow's Queensland

Strong Queensland

With WorkCover Queensland, self-insurers and the Department of Justice and Attorney-General, the workers' compensation services we provide are a means of building a strong and diversified economy.

We contribute to the prudent administration of the Queensland workers' compensation scheme, assisting business in Queensland to develop a strong economy and encourage job creation and workforce participation.

We also help ensure a strong economy by helping those who have no job to return to after the completion of their workers' compensation claim. Return to work assist continues to secure a high return to work rate and offers a range of services including assistance with job seeking, upskilling, career planning and the support needed to return to work.

Green Queensland

We are committed to actively managing our business in an environmentally sustainable manner.

We challenge our people to play a role in reducing greenhouse gas emissions and we work to improve the efficiency of our operations and to reduce our impact on the environment.

Some of the ways we have made a difference include moving from paper to e-files, offering an e-commute option for employees, interacting electronically with our stakeholders, educating online and adopting other energy efficient business practices such as power and water saving devices.

Smart Queensland

By delivering high quality education and training - including our annual Return to work Conference and Expo, and our online e-learning platform, Comprehend - we are empowering our stakeholders to make well-informed and effective decisions.

We encourage and facilitate retraining and upskilling through Return to work assist.

Healthy Queensland

We minimise the impact of workplace accidents through effective and timely dispute resolution and rehabilitation initiatives resulting in a fair and socially cohesive society.

We encourage a safe return to work as a healthy option for those who have lost time due to a workplace injury, and work towards a strong return to work culture in Queensland.

Fair Queensland

We maintain a balance between fair and appropriate benefits for injured workers and reasonable cost levels for employers.

We ensure injured workers are treated fairly by insurers.

We believe in being a good corporate citizen and participate in charity and community events.



Scheme stability indicators

Scheme measures are presented in the one-page Scheme Stability Indicators report. Results are triggered as “yes” stable, or “no” unstable, by comparing actual growth against expected. A graph of rolling 12 month results in the “Trend line” column will enable visualisation of any emerging trends. We investigate and comment on any measure which is deemed “unstable”.

| | | | | |
|-----------|-----------------------|--------|----|--|
| Indicator | Indicator description | Result | No | |
|-----------|-----------------------|--------|----|--|

Scheme stability indicators template

| Indicators | | 2011/12 | Stable | Trend line | M'ment |
|------------------|---|---------|--------|------------|--------|
| Claim lodgements | Claims per 1000 employees | | | | |
| | Physical injury claims | | | | |
| | Mental disease claims | | | | |
| | Mesothelioma | | | | |
| | Fatalities | | | | |
| Claim decisions | Determined within 20 days | | | | |
| | Rejection rate - physical | | | | |
| | Rejection rate - mental diseases | | | | |
| Claim duration | Average work days lost (time lost claims) | | | | |
| Claim costs | Time lost claim average cost | | | | |
| | Medical expenses claim average cost | | | | |
| | Statutory total payments (\$m) | | | | |
| PI Offers | Notice of assessments (for PI offer) | | | | |
| Common law | Common law new claims | | | | |
| | Common law average claim cost | | | | |
| | Common law total payments (\$m) | | | | |
| Q-COMP | Review applications | | | | |
| | Appeals served | | | | |
| | MAT referrals | | | | |
| | Return to work assist referrals | | | | |