

WORKCOVER CORPORATION OF SA

Injured Workers Research Final Report

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Section 1

Introduction

This document has been prepared by McGregor Tan Research to report on the Injured Workers Customer Satisfaction Research.

Background

- 1.1 WorkCover began operations in 1987 and is currently constituted as a statutory authority under the WorkCover Corporation Act 1994 with a Board appointed by the Governor on the recommendation of the responsible Minister (now the Minister for Industrial Relations).
- 1.2 Since 1994 WorkCover has been responsible for administering the Workers Rehabilitation and Compensation Act 1986 (WR&C Act).
- 1.3 The WR&C Act provides for the rehabilitation and compensation of workers who suffer workplace related injury, illness or death.
- 1.4 Currently, 65,000 employers are registered with the WorkCover scheme in South Australia. At any one time about 9,500 injured workers have an active claim.
- 1.5 WorkCover made a strategic decision to appoint Employers Mutual Limited (“EML”) as its sole claims agent in South Australia, this came into effect on 1st July 2006. The WorkCover agent contract provides an opportunity for the agent to gain financial reward, specifically linked to achieving improvement in customer satisfaction. This survey tracks the progress of the performance measures against the benchmark established in the previous survey conducted in May 2007.
- 1.6 Over several years, WorkCover has conducted primary research into perceptions of its operation and of the whole scheme’s service delivery. It has also subscribed to a major, national, syndicated Return to Work study, and been party to a number of reviews of its own operations. It also consults widely with major, organised stakeholders’ groups through face-to-face interactions and the receipt of proposals and reports.

- 1.7 WorkCover Corporation SA required market research to provide a benchmark for measuring improvements in satisfaction – specifically injured workers and employer satisfaction with services delivered by contracted claims agent, Employers Mutual Limited (EML).

Key Objectives

- 1.8 In essence, the key objectives of the **injured worker** research were to determine:
- The awareness of case agents' roles and responsibilities
 - The performance ratings of attributes associated with case managers handling of cases
 - The importance ratings of attributes associated with case managers handling of cases
 - The revealed drivers of satisfaction
 - The overall satisfaction with case managers
 - The overall satisfaction with the vocational rehabilitation consultant
 - Complaints issues with WorkCover
 - The awareness of usage of the WorkCover website
 - The general perceptions of WorkCover
 - The performance ratings of attributes associated with the WorkCover system
 - Suggestions for improvements to the WorkCover system

Methodology

- 1.9 McGregor Tan Research conducted a telephone survey of 1,500 injured workers from a database provided by WorkCover. Of those interviewed, 1052 were located within the Adelaide Metropolitan area, and 448 were located within Regional South Australia. These interviews were conducted using McGregor Tan Research's CATI (Computer Assisted Telephone Interviewing) System.

- 1.10 The surveys were completed between the 28th April 2009 and the 6th May 2009.
- 1.11 The sample size of the survey has enabled us to generate a dataset which has a level of accuracy of plus or minus 2.3% at a 95% confidence interval.

Section 2
Key Findings and
Recommendations

The following section covers the key findings and recommendations of the research.

Key Findings

2.1 Awareness of WorkCover

Respondents were asked when they refer to WorkCover, who were they mostly thinking of. The individual responses were:

- Employers Mutual (38%, up from 35% in May 2008)
- WorkCover SA itself (37%, well below the 50% recorded in May 2008)
- Both of these (17%, well above the 7% recorded in May 2008)
- None of these (5%, up from 3% in May 2008)

2.2 Perceived Accountability for WorkCover Performance

Almost one third of those surveyed considered either Employers Mutual (32%, down from 34% in May 2008) or WorkCover Corporation SA itself (31%, well below the 44% recorded in May 2008) to be to be accountable for the performance of WorkCover. One in four respondents (25%, well above the 10% in May 2008) held both of these organisations accountable.

2.3 Aspects of Claims Agent's Performance

Those surveyed were asked to rate, on a scale of 1 to 10, where 10 is excellent and 1 is very poor, a number of measures relating to the performance of Employers Mutual.

In general, these ratings were in the range from 6.00 to 6.60, with only three of the attributes tested being below this range, as outlined below.

- My case manager promptly processes my expense claims and entitlements (6.60, unchanged from May 2008)

- My case manager has a good knowledge of the workers compensation and rehabilitation scheme (6.60, not assessed in May 2008)
- My case manager efficiently handles the paperwork relating to my case (6.50, unchanged from May 2008)
- My case manager is easy to contact when I need to (6.40, down from 6.80 in May 2008)
- My case manager is focused on getting me back to work (6.30, unchanged from May 2008)
- My case manager is quick and responsive to managing my claim (6.20, down from 6.30 in May 2008)
- My case manager is understanding, and responsive to my needs (6.10, down from 6.30 in May 2008)
- My case manager openly informs me of my rights, entitlements and obligations (6.00, down from 6.10 in May 2008)
- My case manager ensures I have a realistic 'Rehabilitation and Return-to-Work' plan (5.90, unchanged from May 2008)
- My case manager works closely with my Doctor, employer and my rehabilitation provider in the 'Return-to-Work' process (5.80, unchanged from May 2008)
- My case manager helps me to find work that suits my skills and needs (4.90, down from 5.30 in May 2008)

Importance of Aspects in Claims' Manager Performance

On a scale of 1 to 10, where 10 is extremely important and 1 is not at all important, the following average ratings of importance of aspects in relation to claims were recorded:

- My case manager has a good knowledge of the workers compensation and rehabilitation scheme (9.30, not assessed in May 2008)
- My case manager openly informs me of my rights, entitlements and obligations (9.20, down from 9.50 in May 2008)

- My case manager is understanding and responsive to my needs (9.10, down from 9.40 in May 2008)
- My case manager is quick and responsive to managing my claim (9.10, down from 9.40 in May 2008)
- My case manager efficiently handles the paperwork relating to my claim (9.10, down from 9.30 in May 2008)
- My case manager promptly processes my expense claims and entitlements (9.10, down from 9.30 in May 2008)
- My case manager is easy to contact when I need to (9.10, down from 9.30 in May 2008)
- My case manager is focused on getting me back to work (9.00, down from 9.20 in May 2008)
- My case manager works closely with my Doctor, employer and my rehabilitation provider in the return-to-work process (9.00, down from 9.10 in May 2008)
- My case manager ensures I have a realistic 'Rehabilitation and Return-to-Work' plan (9.00, down from 9.20 in May 2008)
- My case manager helps me to find work that suits my skills and needs (8.80, down from 9.00 in May 2008)

Importance/ Performance Matrix

In analysing the results from the importance and performance questions relating to the case manager, we found that all attributes fall into the top left hand quadrant of the matrix, that is, the High Performance Improvement Quadrant. This indicates that all these attributes are very important and improvement in these individual areas would result in an increase in overall satisfaction levels.

Multiple Regression Analysis

Multiple regression analysis revealed ten drivers contributing significantly to the injured workers' satisfaction with the service provided by their Case Manager. These drivers were:

- My Case Manager is understanding and responsive to my needs
- My Case Manager ensures I have a realistic 'Rehabilitation and Return-to-Work' plan
- My Case Manger openly Informs me of my rights, entitlements and obligations
- My Case Manager Promptly process my expense claims and entitlements
- My Case manager helps me to find work that suits my skills and needs
- My Case Manager efficiently handles the paperwork related to my claim
- My Case Manager who has good knowledge of the workers compensation and rehabilitation scheme
- My Case Manager who is focused in getting me back to work
- My Case Manager works closely with my doctor, my employer and my rehabilitation provider on the return-to-work process
- My Case Manager is quick and responsive to managing my claim

2.4 Satisfaction with Employers Mutual

All respondents were asked how satisfied they were, on a scale of 1 to 10, where 10 is extremely satisfied and 1 is not at all satisfied, with the way they were treated by Employers Mutual handling their case, and the effectiveness in resolving their case.

The overall average satisfaction rating was 6.10 (down marginally from 6.20 in May 2008).

2.5 Incidence of Receiving Vocational Rehabilitation

Almost half (48%, well above the 30% recorded in May 2008) of all respondents indicated that they had received vocational rehabilitation services in the last two years, although over one in ten (13%, up from 8% in

May 2008) could not remember the name or were not sure of who had provided it. Several respondents named Beckman and Associates (4%, up from 1% in May 2008), De Poi Consultant Services (3%, up from 1% in May 2008), Applied Innovation Services (2%), Effective Consulting and Rehabilitation (2%), Insite Injury Management Group (2%), NN Associates (2%), Personal Placement Consultants (2%) and Konekt (2%).

2.6 *Effectiveness of the Vocational Rehabilitation Consultant*

Those who had received vocational rehabilitation services were asked, on a scale of 1 to 10, where 10 is extremely effective and 1 is not at all effective, how effective was the vocational rehabilitation consultant in assisting them in the return to work process.

An average overall satisfaction rating of 6.60 was recorded.

2.7 *Satisfaction with Vocational Rehabilitation Consultant*

Respondents who had received vocational rehabilitation services were then asked how satisfied they were, on a scale of 1 to 10, where 10 is extremely satisfied and 1 is not at all satisfied, with the services received from the vocational rehabilitation consultant.

An average overall satisfaction rating of 6.80 was recorded.

2.8 *Effectiveness of People Involved in the Return to Work Process*

All respondents were asked how effective, on a scale of 1 to 10, where 10 is extremely effective and 1 is not at all effective, were a number of people involved in assisting them with their return-to-work process.

The average responses were as follows:

- Treating health care provider (8.10)
- Rehabilitation consultant (6.30)
- Case manager (6.0)
- Employer (5.50)

2.9 **Satisfaction with Treatment During the Return to Work Process**

All respondents were then asked how satisfied they were, on a scale of 1 to 10, where 10 is extremely satisfied and 1 is not at all satisfied, when thinking about their total relationship in terms of their personal experience, with the way they were treated during the return to work process.

An average overall satisfaction rating of 6.00 was recorded.

2.10 **Complaint Process**

Incidence of Making a Complaint

Almost half (48%, up from 45% in May 2008) of those surveyed indicated that they had wanted to make a complaint about the services they had received. A lower proportion (44%, in line with the 45% recorded in May 2008) of this group proceeded with their complaint directing it mainly to the case manager (15%), WorkCover/ WorkSA/ Tribunal/ Workers Compensation (12%) and EML (7%).

Complainants

When those who made a complaint were asked how they found out about how to make a complaint, a phone call to WorkCover (27%) was the main source named, followed by a lawyer (11%), just rang/ did it by themselves (10%), health care professional (9%) and through case manager (9%).

This group was then asked to rate their level of agreement on a scale of 1 to 10, where 10 is strongly agree and 1 is strongly disagree, with a number of statements. Although higher than in May 2008, the following relatively low average ratings were recorded, indicating that those who had gone through the complaints process had a lower level of satisfaction, as outlined below:

- It was clear who was responsible for actioning my complaint (5.40, up from 5.30 in May 2008)
- My complaint was responded to within the given timeframe (5.00, up from 4.60 in May 2008)
- I feel my complaint was fairly considered (4.80, up from 4.50 in May 2008)
- I was given a clear explanation of the outcome of my complaint (4.80, up from 4.20 in May 2008)
- I was given a clear explanation on how my complaint would be handled (4.70, up from 4.10 in May 2008)
- I was provided with an indication of how long it would take to respond to my complaint (4.50, up from 4.10 in May 2007)

Non-Complainants

Those who had not complained were asked why they had not done so. The main reasons identified were:

- Complaints are not taken seriously (31%, up from 25% in May 2008)
- Did not think my complaint would be followed up (28%, up from 18% in May 2008)
- I was worried about the repercussions of complaining (13%, down from 15% in May 2008)
- Did not know the process (13%, up from 9% in May 2008)
- Problem was resolved before I took any action (8%, up from 5% in May 2008)
- Did not have time (7%, up from 4% in May 2008)
- Did not know I could complain (5%, slightly down from 6% in May 2008)

2.11 Workcover.com

Incidence of Visiting the Website

Over one quarter (27%, up from 23% in May 2008) of the respondents surveyed stated that they had visited the workcover.com website.

Satisfaction with Aspects of the Website

Respondents who had visited the website were asked how satisfied they were, on a scale of 1 to 10, where 10 is extremely satisfied and 1 is not at all satisfied, with a number of aspects of the website.

The satisfaction ratings were as follows:

- Topics covered (6.90)
- Layout of the website (6.90)
- Layout of the information (6.80)
- Ease of navigation (6.70)
- Ease of understanding of the information (6.60)

Reasons for not Visiting the Website

Not having a need for it (35%, up from 29% in May 2008) was named as the main reason for not visiting the workcover.com website among those who had not done so. Other reasons named included:

- Not having Internet access (33%, down from 39% in May 2008)
- Did not know there was a website (12%, down from 15% in May 2008)
- Not being interested in visiting it (11%, up from 9% in May 2008)
- Being computer/ Internet illiterate (4%, slightly up from 3% in May 2008)

2.12 **Incidence of Being on the Scheme Longer than Two Years**

When respondents were asked if they have been on the scheme for longer than two years, almost half of the sample (49%) indicated that this was the case.

2.13 **Information Booklets**

Approximately two in five (43%) of those surveyed who indicated that they have not been on the scheme for longer than two years indicated they had received a copy of an Orange Information Booklet for injured workers at the beginning of the claim.

Almost one third (31%) of the same group indicated that they had received a copy of the Blue Information Booklet for injured workers once their claim had reached three months.

2.14 **Incidence of, and Satisfaction With, Dealing with WorkCover**

Over one quarter (26%) of those surveyed indicated that they had dealings specifically with WorkCover, compared with 66% who indicate that they had not.

Among those who indicated that they had dealt specifically with WorkCover, the average satisfaction rating with the service provided was recorded to be 6.40, on a scale of 1 to 10, where 10 is extremely satisfied and 1 is not at all satisfied.

2.15 **Attitudinal Statements**

Those surveyed were read a list of statements referring to the service provided by WorkCover and then asked to rate their level of agreement,

using a scale of 1 to 10, where 10 is strongly agree and 1 is strongly disagree.

Respondents identified relatively high levels of agreement with the following statements:

- My privacy and confidentiality was assured (7.70, slightly down from 7.80 in May 2008)
- WorkCover staff were courteous, considerate and respectful (7.50, up from 7.30 in May 2008)

Mixed levels of agreement were recorded for the following statements:

- Advice and information provided was clear (6.90, slightly up from 6.80 in May 2008)
- Issue was addressed impartially and sensitively (6.70, unchanged from May 2008)
- Services, information and resources were easy to access (6.50, slightly up from 6.40 in May 2008)
- Written enquiries and correspondence were addressed within five business days (6.40, not assessed in May 2008)
- Phone messages were returned in one business day (5.90, not assessed in May 2008)

2.16 **Areas within WorkCover Dealt with**

Those who had dealings with WorkCover were asked which areas within the organisation they had dealt with.

Even though more than half (53%) of the survey participants were unsure about the area they dealt with, the Service Centre (30%) was by far the most commonly named area. Respondents also mentioned Service Improvement Unit (6%), Advocate Unit/ Lawyer (3%), Case Manager (2%) and Tribunal (2%).

2.17 **Perceptions of WorkCover**

Over two in five (42%, down from 45% in May 2008) of those surveyed indicated that they had a positive perception of WorkCover, while over one quarter (28%, unchanged from May 2008) had a negative perception. A further 30% (up from 27% in May 2008) were neutral.

2.18 **Overall Satisfaction with the WorkCover System**

When those surveyed were asked to rate, on a scale of 1 to 10, where 10 is excellent and 1 is very poor, the WorkCover System overall on a number of attributes, all average ratings were in the range from 5.40 to 6.30, as outlined below:

- Customer service (6.30, down from 6.60 in May 2008)
- Responsiveness (6.20, down from 6.30 in May 2008)
- Collaboration – working together with claims manager/ doctor/ physio/ rehabilitation provider (6.20, down from 6.40 in May 2008)
- Effectiveness of communicating with its customers (6.00, down from 6.30 in May 2008)
- Minimising false or doubtful claims (6.00, down from 6.20 in May 2008)
- Fairness to all parties (5.90, down from 6.30 in May 2008)
- Involving employers in the process of getting injured workers back to work (5.90, down from 6.20 in May 2008)
- Effectiveness in terms of claim resolution (5.90, down from 6.00 in May 2008)
- Effectiveness of rehabilitating injured workers (5.90, unchanged from May 2008)
- Openness and transparency (5.90, down from 6.10 in May 2008)
- Flexibility of the scheme to adapt to my workplace situation (5.80, down from 6.00 in May 2008)
- Cost effectiveness (5.40, down from 5.60 in May 2008)

2.19 Improving the Return to Work Outcomes

Almost half (48%) of the respondents made a suggestion when they were asked if there were any ways in which their return to work outcomes could have been improved.

The main suggestions were:

- Case managers to be more understanding, helpful, supportive and honest (12%)
- Better communication between parties/ more involvement (9%)
- Better rehabilitation/ longer recovery time (7%)
- Better/ more suitable job placements (6%)
- Better education of employers/ more understanding/ cooperation (6%)
- Doctors – own choice/ know what they are doing (4%)

2.20 Suggested Changes to the WorkCover System

Survey participants were given the opportunity to suggest one change to the scheme to help improve their return to work. While 19% of those surveyed considered that no changes were needed, a number of initiatives were named, including:

- Better communication between all parties/ listening to what has been said (16%)
- Case manager/ WorkCover - better/ more understanding/ flexible/ involved/ compassionate (14%)
- Find more suitable work/ do not force workers back to early (7%)
- Better doctors/ rehabilitation consultants/ better rehabilitation (7%)
- Process claims quicker/ system too slow/ make it easier to process claims (4%)
- Payouts quicker/ fair compensation/ do not reduce wages (4%)
- Employers to be better informed/ education, held more responsible (3%)

- More training/ re-training (3%)

2.21

Key Recommendations

From the perspectives of both WorkCover SA and EML, the major gains in customer satisfaction can be achieved by making improvements in the areas which have the greatest influence on performance.

As a result, addressing the following key attributes will have the greatest impact on overall satisfaction levels:

- My Case Manager is understanding and responsive to my needs
- My Case Manager ensures I have a realistic 'Rehabilitation and Return-to-Work' plan
- My Case Manager openly Informs me of my rights, entitlements and obligations
- My Case Manager Promptly process my expense claims and entitlements
- My Case manager helps me to find work that suits my skills and needs
- My Case Manager efficiently handles the paperwork related to my claim
- My Case Manager who has good knowledge of the workers compensation and rehabilitation scheme
- My Case Manager who is focused in getting me back to work
- My Case Manager works closely with my doctor, my employer and my rehabilitation provider on the return-to-work process
- My Case Manager is quick and responsive to managing my claim