WorkCoverSA

Consultation on a new framework for employer incentives

November 2009

WorkCoverSA
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Contents

Purpose

WorkCover would like your views and ideas about incentives for employers in the WorkCover scheme that specifically encourage the return to work of injured workers.

While WorkCover has (and has previously had) various incentives and incentive programs for employers, such as the Bonus/Penalty Scheme, few of these incentives encourage employers to help their injured workers return to work. There are also few penalties for employers who perform poorly in this area.

Any new incentives will need to work with and complement existing rights and obligations under the workers compensation scheme.

WorkCover has developed some proposed **core design principles** for a new framework of incentives. They are outlined in this paper. The paper also sets out a few examples of options for specific incentive models based on the core design principles.

This paper asks three questions:

- *Do you think there should be any financial incentives for employers in relation to workers rehabilitation and compensation?*
- *What do you think about the proposed design principles?*
- *Do you have any specific ideas for employer incentives that encourage return to work?*

We require your feedback on whether you think there should be any financial incentives for employers in relation to workers rehabilitation and compensation by 18 December 2009.

If you think there should be incentives for employers we require your feedback on the proposed design principles by 18 December 2009 so that they can be considered by the WorkCover Board in January 2010.

If there is support for financial incentives for employers, there will be further consultation on the details of incentive frameworks. This will require your feedback by the end of February 2010.

If you have some ideas for incentive models you are welcome to provide them at any time.

We look forward to your input!

Background

What are incentives?

An incentive is something that motivates people to act a certain way. Usually it is a reward or penalty. It is often financial but does not have to be.

It is important that organisations with a particular social purpose such as WorkCover set the right incentives. WorkCover has specific goals and strategic priorities, and the policy settings, programs and incentives we set should all be consistent with these goals. This means any incentives need to clearly and directly help people make the best choices.

The importance of incentives is that they allow organisations to pursue desirable social objectives (eg healthier lifestyle or safer workplace) without forcing people or affecting their freedom of choice. This is what distinguishes incentives from laws and their enforcement.

Please note that the term ‘incentive’ in this paper has a broad meaning, and does *not* just signify a reward. It can also mean something punitive. As you will see later, one of the important questions in this paper is whether the WorkCover Scheme should offer any bonuses or rewards at all. This is based on evidence that rewards are generally less effective in changing behaviour than penalties.

WorkCover’s current levy incentives

The WorkCover Scheme’s levy system is based on an average levy rate, which is the foundation for a series of industry rates based on the claims performance of those industries.

WorkCover can then further adjust these rates for *individual* employers, based on their claims experience.

In 1990 WorkCover introduced the Bonus/Penalty Scheme. It is an ‘experience rating’ system that financially rewards or penalises employers based on the costs of claims made by their workers within a recent two-year window.

Details of the Bonus/Penalty Scheme, and its supporting program the SafeWork Incentive for large employers, are available on our website.

Review of levy incentives

The Bonus/Penalty Scheme ceases to operate on 30 June 2010. In the lead-up, WorkCover has decided to review the effectiveness of all levy-based and experience-based types of incentive.

WorkCover is reviewing this in the context of its broader goal to improve return-to-work in the Scheme.

WorkCover has been working with PricewaterhouseCoopers (PWC) to gain a better understanding of the effectiveness of the Bonus/Penalty Scheme in South Australia. Only very weak links were found between the Bonus/Penalty rate and claim outcomes. No evidence was found to suggest that the Bonus/Penalty Scheme has delivered better health and safety outcomes for workers in South Australia.

WorkCover's experience

WorkCover has not seen much evidence that the Bonus/Penalty Scheme has either reduced injury rates or made workplaces safer. If anything it appears to have had some adverse side-effects, such as encouraging stakeholders to focus excessively on claim costs, the claim costs 'window' and coding, instead of return to work.

Research has indicated that experience rating schemes are best suited to larger employers. With South Australia's high concentration of small and medium businesses, WorkCover is therefore questioning whether experience rating schemes are appropriate in South Australia, at least for the vast majority of employers.

'Experience rating' models solely target a business's claims history. As such, they have had little effect on return to work rates, quality or sustainability, and are out-of-step with WorkCover's return to work focus.

But even using claim rates as the measure, the Bonus/Penalty Scheme has not caused more risky industries or employers to make their workplaces safer or pursue better return to work practices. We need a new approach with penalties powerful enough to cause people to change their behaviour for the better, and rewards that recognise model behaviour and entice people to go 'above and beyond'.

It appears from our research to date that many other workers compensation and disability insurance schemes around the world have found the same thing. Academics and financial experts have agreed that experience rating devices don't work that well for in the workers compensation setting.

The biggest hurdle to developing any kind of effective incentive scheme is the regulatory requirement to exclude the costs of 'secondary' and 'unrepresentative' disabilities from the calculation of bonuses or penalties. Secondary disabilities are those where the worker aggravated or exacerbated an earlier disability. Unrepresentative disabilities are those suffered in a work-related journey, at work just before or after working hours, or in a handful of similar situations.

With both secondary and unrepresentative disabilities, the worker receives compensation but the costs are *not* counted against the employer for the purposes of employer incentives and penalties. The rationale is that employers don't deserve to be penalised for work injuries in situations largely outside their control.

The problem with this exclusion is that it narrows the 'base' of claims on which to support an incentive scheme. This leads to unintended consequences and encourages employers to focus heavily on the coding of disabilities.

Work to date

While this paper asks the fundamental question about whether there should be any incentives at all, the following is written on the basis that having financial incentives or disincentives in the Scheme is beneficial.

Right now we are concentrating mainly on **principles** for designing effective employer incentives. Once we have agreed on the principles, we can develop the details of a new incentives framework.

To date, WorkCover has conducted two literature reviews: one on the effectiveness of experience rating systems, and the other on potential principles for incentive schemes. The aim of the literature reviews was to find out about the best research, analysis and writing on incentives.

WorkCover is conscious that this is not a new issue. There are plenty of experts around the world who have devoted a lot of time and energy to reviewing incentive schemes, and this work should not be ignored or bypassed.

Literature review – experience rating systems

The majority of findings in the literature review were negative towards experience rating systems. Also, studies supporting experience rating tended to be less robust than those against, and those against often had detailed rebuttals of the arguments in favour.

Most critically, the arguments in favour of experience rating systems only examined claim numbers and costs, and not other important indicators.

There were some noteworthy findings about experience rating systems, for example:

- there is no clear consensus that they have reduced injury rates or made workplaces safer;
- they have created perverse motivations, for example to suppress claims, dispute the coding of claims, or only focus on reducing claims within the 'experience window';
- they may reduce claim numbers but *not* average claim costs, and average claim severity tends to increase – this is further evidence that the reporting of small claims is sometimes 'suppressed'; and
- there is no obvious link between experience rating bonuses/penalties and an employer's commitment to safety and return to work.

Another dilemma with experience rating systems is how powerful to make them. In some schemes, bonuses and penalties are often quite modest so that they don't affect employers too severely. This is sometimes necessary to protect vulnerable employers from harsh financial consequences, but the downside is that the financial signals of bonuses and penalties can be too weak to influence behaviour.

The literature review revealed other problems with experience rating systems, for example:

- they are not suited to smaller employers, who lack the resources to 'respond' to penalties;
- the large lag time between injury and a financial penalty means that the employer probably doesn't 'heed the message' of the penalty; and
- they are better suited to simple and short-term claims (eg for motor vehicle accidents) rather than longer-term claims involving income support and complex personal issues (eg workers compensation).

This literature is available on request (see contact details at the back of this paper).

Literature review – potential principles for incentive schemes

The literature review on principles found numerous suggestions for principles to guide incentive schemes. These are not specific proposals but **guiding values and ideas** that could form the basis of a new incentives framework.

The literature review examined more than 20 papers, written by either academics or professionals in the insurance, welfare, disability management, safety or accident compensation fields. The papers considered several examples of incentives, and analysed their effectiveness in both changing people's behaviour at the grassroots and achieving system-wide improvement.

Common themes in the literature review were:

- getting the finances right and preferably being cost-neutral
- using best evidence as the basis for a model
- avoiding 'gaming' behaviour and unintended consequences
- engaging with stakeholders and appreciating their diversity
- working with and not against people's natural motivations.

Poorly-targeted models are prone to 'gaming' behaviour. This is where participants exploit the flawed rules of a model for their own gain, regardless of the aims of the model. Participants might also use a system in bad faith, following the *letter* of a policy or set of rules but knowingly flouting their fundamental objectives.

While people rightly object to such gaming behaviour, tackling it is only treating the symptom and not the cause, which is the design of the incentive system itself.

The literature review also found that incentive models should always be based on sound policy and hard evidence. The consequences of ignoring an evidence-based approach when designing a program can be severe. 'Gaming' is particularly a problem in poorly-designed programs, where the flaws in design can be turned against the program itself by opportunistic participants.

Many things influence the development of an initiative, but good policy and best evidence are the most important influences. Some compromise due to politics, values and interests are inevitable and in fact welcome – it's the nature of democracy. But it is important not to compromise an initiative so much that it loses its original basis in hard evidence.

The literature review also highlighted the importance of good targeting and tailoring. One of the main problems of experience-rated incentive schemes has been their unsuitability for smaller employers, since they generally lack the resources to respond to bonuses or penalties in a meaningful way. Research has shown that smaller employers tend to respond better to constructive, education-based approaches on an industry basis, rather than blunt financial instruments targeted at their individual performance.

The 11 principles proposed below for an employer incentives framework are taken from the literature review.

This literature is also available on request (see contact details at the back of this paper).

The principles

The core design principles are a kind of quality ‘checklist’ – that is, a proposal needs to pass muster against this list or it could be flawed, ineffective or risk unintended consequences.

Many of the principles are based on theories of behavioural economics. Behavioural economics uses scientific research on human, social and psychological factors to better understand people’s economic decisions.

Because so few incentive models focus on return to work, we need to work together to make sure this one is developed and designed carefully, to minimise the risk of unintended consequences and teething problems. This is why it is so important for WorkCover to get your thoughts on the design principles.

The 11 proposed principles are:

- ***Focus on return to work***
- ***Be affordable and sustainable***
- ***Have a direct and substantial effect***
- ***Target the right employers***
- ***Tailor to specific employer groups***
- ***Loss matters***
- ***Be simple to explain and run***
- ***Use a mix of solutions***
- ***Capitalise on the tools and resources we already have***
- ***Be transparent***
- ***Use an evidence-based approach***

You will note that the principles do not address occupational health and safety independently, however this remains an important concern. The development of any incentive system would require close working with SafeWork SA to ensure that it fits well with SafeWork SA’s existing strategies and minimises any overlaps or gaps. SafeWork SA have a number of programs aimed at improving safety in the South Australian business community.

Each principle is described in more detail below.

1. Focus on return to work

WorkCover has made return to work a key priority. Improving return to work is essential for the sustainability of the Scheme. Returning injured or sick workers, once well, to safe workplaces should be main goal of everyone in the workers rehabilitation and compensation system. As a result, incentives and penalties for employers need to focus on return to work.

All workers compensation schemes have some standard devices to encourage return to work, for example the employer's duty to provide suitable work, or the need for rehabilitation programs and plans.

But apart from that most workers compensation schemes (including our own) have relied on traditional 'experience rating' models to influence employer behaviour, as it has long been used in private insurance.

It is time for an incentive model that rewards early and durable return to work, and places less emphasis on:

- the fact that a claim has occurred;
- the number of claims incurred; or
- the value of those claims.

2. Be affordable and sustainable

Given the financial environment, it is important to ensure that the new incentives framework is **revenue-neutral**. This means it must pay for itself. Any extra levy collected through either the removal of the Bonus/Penalty Scheme or the introduction of a new incentives model should be returned to employers.

If an incentive scheme suffers from financial strain, it will eventually not be sustainable.

A revenue-neutral proposal does *not* mean that all levy rates and incentive amounts will remain the same. Clearly any shift to a new incentive structure means some employers will gain and some will lose. But WorkCover has committed that the new framework will not require an increase in levy rates for all to support the incentives paid to some.

Ultimately, we anticipate that the new framework will lead to a *reduction* in Scheme costs (and therefore levy rates) because of the constructive behaviour it encourages – that is, better return to work rates and injury management practices in the workplace.

3. Have a direct and substantial effect

Incentives and penalties should be powerful. There is no use introducing a 'Mickey Mouse' system that tinkers at the edges and has a mainly symbolic effect. People must be genuinely rewarded or penalised in a way that is relevant to their actual behaviour.

Research has shown that many models fail not because the idea is wrong but because the financial drivers are too weak.

Incentives and penalties should also be direct. This means that timing is important. An employer should be able to understand how a reward or penalty is connected to their actions.

4. Target the right employers

Incentives and penalties have to affect employers' behaviour. Therefore the right incentives have to be targeted to the right employers.

One of the big problems with many incentive schemes is that they are not targeted and are therefore inefficient. Paying bonuses to employers whose workers have had some significant recent injuries, or penalising employers who have done little wrong except have some bad luck, distorts financial signals and sends confusing messages to stakeholders.

Another related problem of incentive models is that they pay money to businesses who would have done the right thing anyway, or punish businesses who are not likely to change their behaviour simply because of an incentive scheme. This is known as the ‘deadweight effect’, and is a big problem with bonus-type payments.

One more problem of incentive models is that it is difficult to distinguish between employers who perform well out of effort as opposed to good fortune. Likewise it is difficult to distinguish between employers who perform poorly due to unsafe work practices as opposed to bad luck. This is particularly a problem when considering small employers. Failure to make this distinction is a challenge for incentive schemes, and can lead to inefficiency if not tackled.

Aside from financial inefficiency, the main risk of poorly-targeted models is that participants become disengaged and even hostile to them, further reducing their effectiveness and viability.

Overall, an incentives model has to be carefully designed so that it rewards those whose behaviour has met the required standards, and penalises those whose behaviour hasn’t.

5. Tailor to specific employer groups

Businesses are not all the same. They have different attributes and needs. They also respond in different ways to incentives and penalties.

There are natural divisions, say by size or industry. In the past, about 50,000 small businesses represented 50% of claim numbers and costs, while 2,000 medium and large employers represented the other 50%. This may be worth considering when designing an incentives model.

Beyond just size, it may be worth considering a full profile of industry in South Australia, setting out industries, geographic location and related factors, so that we know who to tailor incentives for, and how.

The rationale of the tailoring principle is that ‘one-size-fits-all’ models are inadequate.

6. Loss matters

This is an important principle which says that ‘sticks’ matter more than ‘carrots’. In other words punitive measures tend to change behaviour more effectively than bonuses.

Research has shown that people are naturally ‘loss-averse’. That means they are more affected by the prospect of losing something than gaining something. People may take large risks to avoid losses whilst at the same time avoiding even small risks to make gains. This is because people try harder to keep something that is already theirs. People tend to confer extra value on things they own or possess.

Because of this, it is worth considering an incentive system that threatens serious sanctions for breaches, or features penalties more than rewards. Taking this idea further, you could have a system in which the assumption of good employer behaviour is factored into the fundamental financial settings of the Scheme.

Such a system may only have penalties where employers departed from the expected standards of behaviour. There would be less need for rewards because good behaviour would be expected as the norm rather than the exception.

7. Be simple to explain and simple to run

The best models should be capable of being distilled into a simple explanation, even if they are quite sophisticated. They should also be simple to run, in other words the nuts and bolts should be clear-cut and the key mechanisms simple to operate.

Overly complicated initiatives are costly to run (because the administrators spend more time dealing with the complexities). They are also confusing for those involved, as there is so much detail to digest. Lastly they are less transparent than simple models, therefore prone to suspicions that they don't apply fairly to participants.

We want to make sure that any incentive scheme can be communicated and understood by all employers.

8. Use a mix of solutions

Motivating stakeholders with incentives and penalties is a complex exercise in any scheme. No mechanism is perfect. Each has its merits and drawbacks. They also have natural limitations in reach – no one mechanism can be the 'cure-all' for every stakeholder or situation.

For example, conventional experience rating systems can only really make sense to larger employers. They are the only businesses with the size, resources, corporate knowledge to potentially respond to penalties imposed under these systems.

Punitive systems that feature heavy penalties are usually only effective for businesses that respond to a 'stick' approach. Non-financial tools such as 'naming and shaming' tend to work mainly for businesses that have a reputation to protect. 'Softer' and more constructive mechanisms such as mentoring or educational programs work mainly for those who already perform well.

To ask any of these tools to do the whole job of driving employer behaviour is asking too much. It sets them up for failure by 'spreading them too thinly'. This is not fair on either stakeholders or the tools themselves. Each tool has its natural focus and strength. It is best to use them wisely by 'playing to their strengths'.

Accordingly researchers have concluded that a mix of incentive or penalty mechanisms is best. Selecting the right mix of mechanisms is a bit like selecting a sporting team: there is a team plan, each member has a unique and defined role in the plan, members play to those roles, members mutually complement each other, and the whole is greater than the sum of the parts. It's all about *structure*, *balance* and *teamwork.*

Arguably, how well an initiative fits with others is as important as the value of an initiative in its own right.

9. Capitalise on the tools and resources we already have

We should not underrate or dismiss current and old initiatives, even if they have stopped. Initiatives cease for a variety of reasons, and not all of them because of failure. Some start well but fail due to poor funding;

some are poorly implemented; some are poorly communicated, and some are just the victims of bad timing. But this does not mean the ideas behind these initiatives were necessarily bad.

The WorkCover Scheme already has a number of powers to reward or penalise employers. Under the legislation it can impose supplementary levies and set up any nature of incentive or penalty scheme. We also have section 58B of the WRCA, under which employers have a duty to offer an injured worker suitable work. The maximum penalty for breaching this section was increased dramatically last year. There is also a range of tools in the levy-related sections of the WRCA, such as sections 66 and 67.

WorkCover also ran some interesting programs in its earlier days. One example was a program with 100 participants where WorkCover applied strong supplementary levies to employers with poor workplace injury histories, and worked with them to improve their performance. Many participants eventually succeeded in the former Safety Achiever Bonus Scheme (SABS) program, went on to become self-insurers.

SABS itself (the original scheme) was an incentive scheme based on employers committing to a program of work to improve safety. Employers were rewarded by direct payment rather than through the levy system.

Other examples of early incentive schemes were the Priority Employer Program (PEP) and the Large Employer Assistance Program (LEAP). Both these programs involved WorkCover working with employers to improve their workplace safety. A more recent program was the SAfer Industries program, where WorkCover worked with particular industries to improve their safety performance.

While the legislation is the ‘architecture’ of the Scheme, there is plenty of scope for non-legislative action to influence behaviour.

WorkCover is open to new and innovative ways of using existing and past initiatives in the Scheme, so long as they are consistent with the core design principles. It is also important that the new incentive scheme complement current initiatives, so that there are few overlap and gaps.

10. Be transparent

Any new incentives have to be *trusted*, and to achieve that they must work in a transparent manner. This means that everyone can see how the mechanisms operate and how decisions are made. Not everyone may agree on these mechanisms or decisions, but they can understand their rationale. Most importantly, they can see that they apply fairly.

Accordingly, this proposed principle is simply that the new incentive system must be transparent. Ideally the incentives and penalties should have no obscure or hidden aspects. The rules should be clear and simple to a reasonable person, such that they understand their meaning and the consequences of not following them. Importantly, decision-makers should not have to rely on making arbitrary or secretive decisions that leave stakeholders asking more questions or feeling aggrieved.

11. Use an evidence-based approach

The incentives should be based on evidence and feature concrete, measurable actions.

Ideally, new models and programs should be developed carefully, based on a range of ideas that are evaluated methodically, impartially and rigorously. They should be supported by the weight of credible evidence, including academic and actuarial evaluations.

Where there is no evidence base, incentives should be piloted and evaluated. We need to know if an incentive is effective, and the only way of doing that is through evidence.

Models – examples

At the moment WorkCover is focusing mainly on principles as agreeing on guiding principles will help inform the final choice of models. However there are a number of ideas and models that on face value are consistent with the principles and are worthy of further investigation. Four examples are outlined below. These are not meant to be restrictive, just thought probers.

Please let us know about your ideas for employer incentives. Contact details can be found at the end of this paper.

1. Levy penalties suspended if employer takes remedial measures to reduce risk

This is a system where the regulator technically imposes a levy penalty on employers following a workplace injury. But the penalty is suspended and remains suspended if the employer completes remedial actions aimed at preventing similar injuries or encourages return to work.

The remedial actions need to be fair and tailored to the employer's economic capacity.

If an employer fails to complete their remedial actions, the penalty is activated, ie the suspension is removed.

A similar system is used in France by the Caisse Regionale D'Assurance Maladie (CRAM), which are the regional regulators similar to WorkCover bodies in Australia. The French system is mainly safety-based and preventative in focus, but could be adapted to focus on return to work and other post-injury activities.

2. Bump-up / Bump-down levy incentive for return to work within timeframe

This is a financial incentive and disincentive scheme based on employers returning their injured workers to work within a given timeframe. A similar scheme is used in the Californian workers compensation scheme, however, in California the scheme relates to the amount of compensation paid to the worker by the employer.

A South Australia version of this scheme, could be that employers:

- have an increase to their levy of up to 15% unless they offer their injured worker modified work within 60 days of the worker being declared as having some capacity for work;
- can receive a decrease to their levy of up to 15% if they do offer the worker modified work within the 60-day period.

The 15% increase or decrease in payments depending on the employer's course of action is the origin of the 'bump-up, bump-down' expression.

The aim is to create a direct incentive/lever for employers to make a prompt offer of regular, modified or alternative work following an injury.

3. '100 Points' system

A 100 points employer incentives system could offer a 'menu' of activities, programs, actions and improvements from which employers could choose. Each activity/program could be given a points value, and WorkCover could rank or 'score' participating employers after evaluating their efforts to complete various activities/programs. WorkCover could then pay levy bonuses or charge levy penalties to employers depending on their score.

The activities or programs that could form part of the 100 point system may include:

- employing an injured worker
- meeting organisational return-to-work targets
- development of workplace safety policies and procedures beyond the minimum legal requirements
- employer mentoring schemes
- injured worker buddying schemes
- voucher systems for injured workers to purchase training in related or alternative skill areas.

4. An enhanced experience rating scheme for the largest registered employers

Under this proposal, the very largest registered employers in South Australia (say the largest 100), which generate almost 20% of WorkCover's levy revenue, would continue to participate in an enhanced experience rating system.

The enhanced system would have elements of the current Bonus/Penalty Scheme but aim to minimise the current drawbacks identified earlier. Elements of the 'burning cost' premium model implemented in the New South Wales workers compensation scheme could also be incorporated. The key to burning cost arrangements is that premiums are based more on *individual* rather than industry merits. In other words employers are far more exposed to the true costs arising from workplace injury.

The rationale for this idea is that experience rating is best suited to larger employers because they have the resources and economies of scale to be able to respond constructively to the risks of high injury costs.

Next steps

Process

WorkCover will consult on employer incentives until the end of February 2010. There will be two consultation papers during this process.

This is the first paper, which focuses mainly on design principles. You are welcome to submit ideas for both principles and specific models during this phase. . WorkCover will hold some workshops during this period to receive stakeholder views. We need to receive stakeholder feedback on the design principles by **18 December 2009** so that they can be considered by the WorkCover Board in January 2010.

At the beginning of February 2010 WorkCover will then release a second consultation paper featuring options for specific models. This will be another opportunity for stakeholders to provide input. WorkCover will also hold some workshops during this period to receive stakeholder views and help refine the models. Written feedback on the second paper will be due by **26 February 2010**.

Once the overall consultation period has ended, WorkCover will collate and analyse all feedback, and present to the WorkCover Board a final range of options for incentive models. At the end of March 2010 the Board will decide whether to support any of the models, and if so which one or ones.

In the event that a new incentive model or models is agreed upon, the model/s will be put in place between April and June 2010 inclusive, **ready for commencement on 1 July 2010** when the Bonus/Penalty Scheme expires. In this event, WorkCover will work with stakeholders to ensure a seamless transition between the two systems.

Format for responses

You are welcome to give us feedback in writing, by telephone or face to face.

Written responses

You can send us a written response:

- by post, to: WorkCoverSA Policy unit
  GPO Box 2998
  Adelaide SA 5001
- by email to: esiami@workcover.com
- in person, to: WorkCoverSA
  Ground Floor
  100 Waymouth Street
  Adelaide SA 5000

There is no particular template for written responses.

Telephone responses

If you would like to provide feedback by telephone, please contact the WorkCoverSA Policy unit on (08) 8238 5751. We will record your feedback in writing.

Contact us

If you have a question about the consultation paper or process, please call WorkCover on the above telephone number.

Conclusion

There is too much evidence that experience rating systems have been ineffective in the workers compensation setting, at least for the vast majority of employers in South Australia who are not very large. If we continued with a Bonus/Penalty Scheme we would be letting down many employers by not putting their levy revenue to good and effective use.

As a result, WorkCover is committed to developing a new best-practice incentive system for employers, in conjunction with stakeholders and based on all the available evidence. This is why your input is crucial.

We look forward to hearing from you!

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