

Injury Management: A Guide for Injured Workers



If you are injured at work, the NSW workers compensation system provides you with benefits and assistance to help you recover and return to safe, durable work as soon as possible.

Coal Mines Insurance's (CMI) focus is on managing your injury. The key to effective injury management involves:

- Early reporting of injuries
- Timely treatment and assistance with return to work
- Appropriate return to work – the workplace is the most effective place for you to recover; even if you only return to partial duties
- You, your employer, CMI and treatment providers working together to ensure the best possible outcomes
- Timely payment of benefits and medical expenses.

CMI will develop an Injury Management Plan (IMP) that outlines all activities and services required to safely return you to work following a significant injury. CMI will contact you, your employer and your treatment providers to make sure the plan addresses your specific needs.

The IMP includes information about:

- The treatment required for your injury and when you are likely to return to work
- Whether you can start back at work doing duties that are different from your usual job – i.e. suitable duties
- Whether these suitable duties are available at your workplace.

Suitable duties can be parts of the job that you were doing before your injury, the same job (but on reduced hours) or different duties altogether.

Your employer must:

- Notify CMI within 48 hours of receiving the claim from you
- Consult with you, your treating doctor (if appropriate) and CMI about your injury management and return to work plans.

They should also:

- Organise suitable (transitional) duties, where reasonably practicable, while you are recovering from your injury
- Keep in touch with you until you recover from your injury and return to your normal duties.

You have the right to:

- Choose your nominated treating doctor
- Choose your approved rehabilitation provider
- Choose your treatment providers
- Have a say in your return to work plan
- Have union representation, if required.

You have a responsibility to:

- Participate with all reasonable requests from CMI, your doctor and your employer during your claim
- Cooperate and comply with your injury management and return to work plans. If you do not comply with your injury management plan, CMI may suspend your benefits
- Maintain regular contact with your employer regarding the progress of your injury
- Immediately notify your employer and/or CMI of any changes in your condition
- Notify CMI immediately if any of your employment circumstances change.

What do I do if I have a problem with returning to work?

If a problem or a disagreement arises about your return to work, an approved rehabilitation provider or an injury management consultant may be able to assist you.

An approved rehabilitation provider is an independent health professional who specialises in assessing you and your workplace in order to develop a plan to ensure a safe return to work.

Injury management consultants are medical practitioners, approved by SIRA (Statutory Insurance Regulatory Authority), who review your fitness for employment, assess the suitability of employment available to you and discuss options about your return to work with your nominated treating doctor.

TREATMENT

Your nominated treating doctor will complete your SIRA Certificate of Capacity and provide treatment or refer you to another treatment provider, such as a specialist or physiotherapist. To ensure their costs are covered, treatment providers should contact CMI before treating you and provide a treatment plan as required by SIRA guidelines.

If your nominated treating doctor does not provide these services, CMI can ask you to select another doctor.

If you have paid for treatment, forward receipts to CMI who will review your entitlement for reimbursement at reasonable costs.

Normally, injured workers should not have to pay or be expected to pay for treatment. Check with CMI before signing any agreement with a treatment or service provider. Expenses incurred as a result of these agreements may not be covered by CMI and you may be responsible for paying them yourself.

What can I do if CMI has refused my need for treatment?

CMI will provide you with an explanation relating to this decision. If you don't agree, you can provide further information to support your need for treatment and ask CMI to review the decision. If you still have concerns, contact your employer or union to discuss.

What do I do if I have a problem with one of my service providers?

You can choose your own approved provider. If you have a problem regarding your provider (medical, treatment or rehabilitation), lodge a complaint with the manager of the service provider, and notify your CMI case manager.

If you are not satisfied with the outcome, advise CMI of your difficulty and request a change of provider. If difficulties persist, contact your employer or union.

FINANCIAL SUPPORT

Your benefits depend on the nature and severity of your injury. You may be eligible for some or all of the following benefits:

- Weekly benefits – subject to workplace awards/ agreements and legislative limits
- Reasonable hospital, medical and ancillary expenses resulting from your workplace injury or illness
- Occupational rehabilitation services including job seeking assistance if required
- Reasonable expenses incurred while obtaining medical treatment.

What do I do if I have a problem with my payments?

Contact your employer or CMI to resolve problems regarding the payment of benefits. If further assistance is required, contact your union or legal representative.