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# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

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# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.



Systematic Review Process

# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

- **Reviewed studies**

- Beardwood B et al 2005, Cacciaccaro L and B Kirsh 2006, Cromie J et al 2003, Hubertsson J et al 2011, Jaye C and R Fitzgerald 2010, Lippel K 2007, Kosny A et al 2011, MacEachen E et al 2007, MacEachen E et al 2010, Murray M 2007, Reid J et al 1991, Robert-Yates C 2003, Strunin L and L Boden 2004.
- Interviews and focus groups:
  - 845 injured workers, peer support workers, healthcare providers, community advocates, legal and union representatives and workers compensation staff
- Variety of occupations
- Vast majority physical injury claims, only 11 mental health primary claims

# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

- Findings
- Injured workers and Insurer interactions
- Injured workers and healthcare provider interactions
- Healthcare provider and insurer interactions

# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

- System disorganisation

- professional expertise – insurer lack of knowledge about the system and injuries  
discourteous behaviour
- administration deficits - absent or incorrect information, late/incorrect payments, cost containment approach to service approval  
lack of individualised service
- communication deficits – claims managers hard to contact, limited and impersonal contact, unclear written communication

# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

- System disorganisation

*My case manager didn't tell me anything or help me with the process.....  
I knew nothing about travel claims, rehabilitation, work training or  
physiotherapy ..... they just send out the same letters to everyone .....  
letters sent by case managers were threatening - the pressure was  
unnecessary and I would have healed quicker without it –  
the boundaries of the return to work process need to be explained –  
the lack of information is very stressful.*

*Roberts – Yates 2003 p902*

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- Counterproductive actions
- Legitimacy issues were inextricably linked with adversarial relations
- Unhelpful interactions were characterised by
  - stereotyping and suspicious attitudes,
  - not being believed and not being listened to,
  - denial of claims,
  - surveillance and monitoring,
  - multiple medical assessments

# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

- Counterproductive actions

*You can't believe what it's like to be under surveillance if it's never happened to you. It destroys a person like you can't imagine!*

*Because.....it's a lack of respect! It.....gets inside of us.....it's as if...*

*the person under surveillance is a liar, is a cheat. The lowest of the low in our society, that's what you are if you're under surveillance...That pushed me almost to suicide, all of that stuff ”...*

Lippel 2007 p434

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- Claims manipulation
- Injured workers feel pressured to comply because of dependence on the system
- Painful medical assessments or unhelpful treatments, early return to work, lack of approval for surgery or treatments
- File rotation between claims managers
- Delayed payments

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- The Contrast - Co-operative relations

*Everything just fell into place. . .If I had a question I called her, she gave me the answer. If she couldn't give me the answer she'd call me back in a short period of time and answer my question. . . . . The girl I worked with at Workers' Comp. She was excellent. She explained everything to me. She made sure everything was done on time, that my check came, the doctor got their checks. . . . . I had no complaints. I can only say what great crew they were and what a great organization that is.*

*Strunin and Boden 2004 p 341*

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- Co-operative relations

TABLE I. Characteristics of Workers' Compensation Systems, Florida and Wisconsin

Characteristic	Florida	Wisconsin
Proportion of claims paid within 14 days of injury	44%	81%
Proportion of cases with attorney representation	24%	6%

Sources: Wisconsin Division of Workers' Compensation [2002] for promptness of payment in Wisconsin, and authors' datasets of claim information from Florida and Wisconsin for other data. Wisconsin Division of Workers' Compensation. 2002. Indicator 2: Promptness of first indemnity payments. <http://www.dwd.state.wi.us/wc/insurance/indicators/indicator2.htm>

Strunin and Boden 2004 p339

# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

- **Psychosocial consequences**
- **Mental health consequences**
  - fear and insecurity
  - anger, frustration, stress
  - anxiety, depression and shame
  - low self esteem
  - suicidal ideation
- **Social and vocational consequences**
  - financial stress and poverty
  - social withdrawal and isolation
  - poor employment history

# The experiences of injured workers in workers' compensation systems: A systematic review of international literature.

- Psychosocial consequences

*“Hurting yourself at work has a stigma and I felt I was to blame.... No-one told me anything.....There was no plan.. from the insurer and the case manager was inexperienced, ignorant and arrogant. I was totally stressed and my mental state was far worse than the injury at the end of the claim.....My pay was mixed up for weeks and receipts were lost. It all made me feel fearful and the fact that nobody listened to me had the biggest impact..... I was very worried about how I would feed the family .....and I felt very depressed but received no help or counselling..... I had problems with the mortgage and I began to mistrust everyone connected to my case. The process almost drowned me.”*

*Robert-Yates 2003, p899*

# CONCLUSION

Significant mental health, social and vocational consequences arise as a result of the interactions between injured workers and insurers in workers' compensation systems.

Psychosocial consequences complicates recovery for injured workers.

Further possible research

- experiences of shorter term claimants
- experiences of insurance personnel



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