



Frequently asked questions

FOR EMPLOYERS

Q. I am an employer and I pay a premium to WorkCover. Will the premium I pay for workers' compensation increase or decrease as a result of the changes?

It is most likely they will **reduce** as a result of the changes. As a result of the changes, employers can expect to have the lowest average premium rate in the country.

Q. What is a 'degree of permanent impairment' (DPI) and why is there a new threshold of more than 5% DPI on common law claims?

The degree of permanent impairment (DPI) is a means of assessing the extent to which an injury will impact to the individual's ability to perform activities of daily living in the future. It is expressed as a percentage. The changes are intended to stop the most minor claims from ending up in long, complicated common law claim processes. Instead, they will be dealt with by the no-fault statutory claim system.

Q. Are there any changes to the process I need to undertake as an employer if my employee is injured at work?

No. WorkCover have kept the same structure and processes as before. Employers can:

- Lodge a claim online
- Call WorkCover on 1300 362 128
- Complete a claim form and submit by:
 - using WorkCover's online service
 - fax to 1300 651 387
 - mail to GPO Box 2459, Brisbane QLD 4001.

Q. As an employer, I am very happy with the current workers' compensation system – why are you making these changes?

The changes seek to ensure that Queensland's workers' compensation system remains the most equitable and balanced workers' compensation scheme in Australia – now and into the future. The best features of the original scheme – low employer premiums, quick claim processing times, common law access and a solvent, well-run government body – will remain.

Q. Will the changes benefit me as an employer?

Yes. The aim of the changes is to reduce complexity and overlap for businesses, as well as achieving real cost savings so businesses can free up capital for investment and growth.

Q. I have heard that under the changes workers who have commenced a common law claim will now be referred to an accredited return to work program. Do I need to facilitate this arrangement?

No. The changes require the insurer to refer the worker to the relevant accredited return to work program.



Q. I don't feel comfortable obtaining copies of my prospective worker's previous claim history or injuries. Do I have to do this if my worker makes a claim?

No. The changes provide you with an option to access this information. It is not mandatory. The relevant information can only be accessed if you make an application to the Workers' Compensation Regulator, pay a fee, and obtain the written consent of the relevant prospective worker.

Q. Have the changes made it more or less likely for my employees to make a common law claim for workers' compensation?

Employees retain the same right to pursue a common law claim for negligence against their employer, except in cases where their degree of permanent impairment (DPI) from any work-related injury is assessed at 5% or less. Due to the unpredictable nature of work-related injuries – and the many variables involved in assessment – it is difficult to predict whether your individual business risk will rise or fall.

Some of the changes aim to protect business from fraudulent and opportunistic common law claims. The best way to reduce the likelihood of a common law claim, however, is to comply with the relevant Work Health and Safety procedures and vigilantly ensure your workplace is safe for all of your employees.

Q. What should I tell my employees about the changes?

If your employees ask about the changes to the workers' compensation scheme, please direct them to this website www.justice.qld.gov.au/workerscompchanges.

Q. Is there anything I need to do immediately as a result of the changes?

No.