



225 CIVIL CONTRACTORS
FEDERATION

CCF QLD RESPONSE TO Q-COMP PROPOSAL REGARDING THE OPERATION OF WORKERS' COMPENSATION IN QUEENSLAND

Date: 21 March 2013

For Action: Finance and Administration Committee

SUMMARY

In February 2013, the Finance and Administration Committee requested responses from interested stakeholders, about a proposal from Q-COMP aimed at reducing red tape in the operation of workers' compensation in Queensland. Specifically, the Committee was interested in the likely impacts of the proposed scheme should it be implemented. The following paper provides feedback from the Civil Contractors Federation Queensland Branch (CCF QLD) in relation to the Q-COMP proposal.

RECOMMENDATIONS

CCF QLD:

1. agrees the Q-COMP scheme would allow workers, employers and treating doctors to manage low impact and uncomplicated injuries themselves which would enable them to get on with business.
2. supports the keeping of injury registers by employers for minor injuries, negating the need to report to WorkCover. This will reduce red tape; a key policy focus for CCF QLD.
3. supports the proposal by Q-COMP to amend the legislation for claims to be lodged with the insurer once 50 per cent of Queensland Ordinary Time Earnings (QOTE) is reached with either medical costs or compensation for loss of wages. Q-COMP estimates this would reduce the amount of claims from 105,385 to 55,519, removing 49,866 claims from the system. This is likely to reduce red tape for employers – a key policy focus for CCF QLD – and administrative costs to the Queensland Government.
4. supports the proposal by Q-COMP that would see the excess for claims to remain the same, whilst retaining the right of the employer or injured worker to lodge a claim with the insurer immediately if there is a dispute or a strong indication that the claim will cost more than QOTE.
5. believes that incident reports should be lodged together with claims, to form part of the determination of whether a claim is accepted or not. This enables the employer to confirm the time, location and severity of injury, as they would know about the injury immediately rather than once a claim has been submitted.

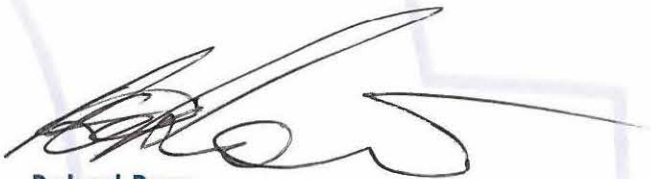
ISSUES

1. Since the Queensland Workers' Compensation Scheme has had significantly more claims than any other scheme; CCF QLD believes issues with the scheme must be addressed.
2. The current scheme requires injured workers in Queensland to lodge an application for compensation with the insurer who then administers the assessment and compensation process. This requirement covers all claims, including those that may simply be expense or report only claims. CCF QLD believes that the requirement to report each and every injury is time consuming, costly and unnecessary in many cases where an injury is only minor.
3. WorkCover Queensland administers all claims for workers' compensation from the beginning, including those where the excess period for weekly compensation has not been exceeded. Medical expenses are not currently covered by the excess, and as a result, Workcover Queensland either reimburse the worker or pay the service provider directly. This approach creates administration that would not be required under the Q-COMP proposal.
4. There is no requirement under either work health and safety, workers' compensation legislation or the proposed scheme from Q-COMP for workers to report injuries sustained in the course of work to their employer. CCF QLD members report that sometimes they first become aware of an injury when they discover that a workers' compensation claim has been submitted. This is despite workplace policies stipulating that all incidents must be reported.

CONSULTATION

The following parties were consulted in developing this submission:

1. CCF QLD Members



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