

Finance and Administration Committee

From: Dallas Booth [REDACTED]
Sent: Friday, 22 March 2013 3:50 PM
To: Finance and Administration Committee
Subject: Inquiry into the operation of Queensland's workers' compensation scheme

Thank you for the opportunity to provide a comment on the Q-Comp paper "Reducing red tape for employers".

It should be noted that this paper is not about reducing red tape. The issues raised in the paper concern the most preferable arrangements for handling claims that fall below the amount of the excess.

The paper states that medical payments are not covered by the excess. Nevertheless, the paper proposes no claims will be required until 50% of the value of the medical or compensation for loss of wages claim is reached. This appears to be a contradiction.

If the Scheme is going to transfer responsibility for the payment of amounts within the excess to employers, it is important to ensure employers understand and abide by their obligations in this regard. They may need advice or assistance in order to perform this function properly.

Overall, the proposal is not well presented. For example, why does the proposal apply to values up to 50% of the excess? Why does the proposal not apply to the full value of the excess? There is no rationale for this proposition.

NIBA respectfully suggests that further examination be undertaken of the nature and administration of claims falling within the excess amount in other jurisdictions, so that all issues can be identified and understood, and to ensure that any unintended consequences (such as cost shifting to injured workers or to Medicare) do not arise.

Once again, thank you for the opportunity to provide these comments.

Yours sincerely,

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Chief Executive Officer
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