

# Australian workers' understanding of workers' compensation systems and their communication preferences

Final report

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# Executive Summary

## Project background and purpose

The Behaviour Change Collaborative (The BCC) in partnership with the Collaboration for Evidence, Research, and Impact in Public Health (CERIPH) at Curtin University was commissioned by Safe Work Australia to provide expert advice and the evidence base to understand workers' access to, understanding of and communications preferences for information on workers' compensation, return to work and health literacy.

A comprehensive three-stage mixed methodology was adopted and included:

- A review of 13 documents including both grey literature (policy and government documents and reports) and peer-reviewed literature, an audit of 24 websites and 11 key informant interviews. This stage was undertaken in September and October 2021.
- Eighteen online focus groups structured across different worker cohorts and metropolitan and regional locations was undertaken in November 2021.
- A survey of n=1,084 workers using online and Computer Assisted Telephone Interviews (CATI) methods to quantify key findings from the qualitative research. This stage was completed in December 2021.

Human research ethics approval for all research stages was granted by Curtin University Human Research Ethics Committee which is registered with the National Health and Medical Research Council. The ethics approval code was HRE2021-0520-02.

The objectives of the project were to determine:

What are the factors that influence workers' access to and engagement with information, including barriers and enablers to information and health literacy?

What are the priority areas that national messaging should address?

How do we effectively communicate (e.g. guidance material, the use of behavioural insight methods, apps, videos, podcasts, social media)? And

How will workers' understanding of workers' compensation, their health literacy and the outcomes of this project be monitored going forward?



## Key findings

### Workers have low levels of understanding of workers' compensation

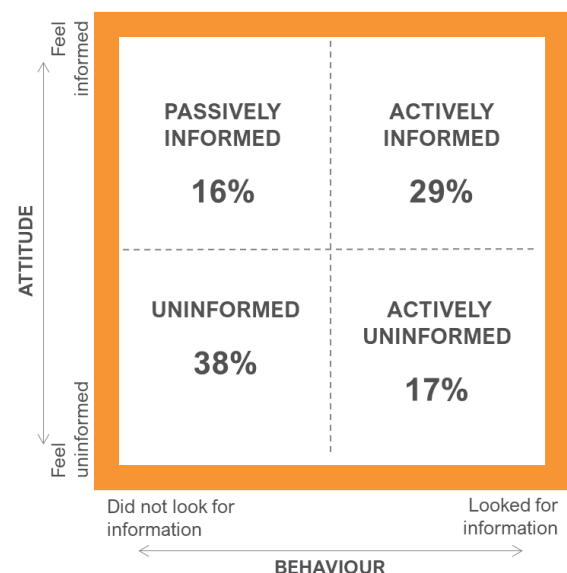
Generally, workers have low levels of understanding of workers' compensation and do not get the information that they need when they need it. As a consequence, they generally feel uninformed about the workers' compensation system. Workers require timely access to relevant information through the appropriate channels to improve their experience with, and outcomes from, the workers' compensation system. A low understanding of workers' compensation can limit how workers engage with, and the benefits derived from, workers' compensation systems.

However, the majority of workers surveyed do not actively seek information, as the survey reveals. The need for information is triggered by a workplace illness or injury. Even then, a surprisingly high proportion of those who have claimed workers' compensation feel uninformed about the workers' compensation system.

### Attitudes and behaviour rather than socio-demographics best explain differences between workers

Four distinct worker segments emerge from the research:

- **Uninformed:** Workers who do not look for information and feel uninformed about the workers' compensation system. Only 26% of those surveyed had a work-related injury or illness.
- **Actively Informed:** Workers who look for information and feel informed about the workers' compensation system. Almost two-thirds (65%) have had a work-related injury or illness.
- **Actively Uninformed:** Workers who looked for information but felt uninformed about the workers' compensation system. Seven in 10 have had a work-related injury or illness.
- **Passively Informed:** Workers who do not look for information but feel informed about the workers' compensation system. Just over one-third (34%) had a work-related injury or illness.



Lack of understanding of the process, fear of negative employment consequences, perceptions of the complexity of the system and distrust in employers act as barriers to accessing workers' compensation information and making a claim. For the most part, workers know what initial steps to take in the event of an injury or illness yet are unaware of the process past the initial step of reporting the injury to the employer. Negative perceptions of the difficulty of applying for workers' compensation are compounded by the perceived stigma of 'being on compo' and fear of negative employment consequences. These negative perceptions are stronger amongst injured workers and act as a barrier to workers seeking information about workers compensation and making a claim.



## **Benefits of an informed workforce**

Informed workers are more likely to seek workers' compensation information if they have a workplace injury or illness in the future. There is a positive relationship between feeling informed, information seeking and an intention to claim for workers' compensation. Workers who feel informed about workers compensation are more likely than workers who feel uninformed to look for information, talk to their employer and engage in the workers' compensation system if they have a work-related illness or injury in the future.

## **Employers play a key role**

Employers are key enablers to workers accessing workers' compensation information, making a claim, and supporting return to work. Workplaces are critical in setting the narrative around workers' compensation. They can foster a supportive workplace culture where claiming for workers' compensation is normalised, or they can directly or indirectly apply pressure for workers to bypass the system and not claim. This can in some cases lead to slower recovery and unsatisfactory or loss of employment.

## **Importance of effective communication**

Effective communication is predicated on providing simple to understand information in the right format at the right stage in the workers' compensation process. Workers want information to be provided in clear, easy to understand language with terms void of legal jargon. The tone should be supportive, reassuring, empathic and positively focused on how to get the worker better and back to work. Workers would like access to a centralised claim management portal that holds their information and communication needs from start to finish and that serves as a communication platform for all parties involved in the process.

## **Increasing and improving workers' compensation information**

The report identified the immediate need for easier access to more and better national workers' compensation information to cover essential general information and to reduce the stigma associated with workers' compensation. The aim of national messaging would be to close knowledge gaps to help workers to understand whether they are covered for workers' compensation, their rights in case of a work-related injury or illness, how to claim and what workers compensation pays for. However, while improving communications to meet these specific information needs is important, a key barrier to actively seeking information is the perceived stigma of receiving workers' compensation. National communications to promote the benefits and re-position workers compensation are required.

Workers are unaware of where they can get the information they need and would like access to a well-resourced, centralised 'source of truth' on workers' compensation. They would prefer to get information and support from a neutral, trusted, transparent, knowledgeable, and reliable third-party organisation. There is an opportunity to lift Safe Work Australia's profile as a centralised source of information.



## Recommendations

Workers need to be equipped with information and tools to have agency within the system to direct and navigate their workers' compensation claims' journey and return to work. Currently, not all workers have the capability (knowledge and skills), motivation (confidence in the workers' compensation system) and opportunity (access to information) needed to get the information needed at the right time.

### 1. Develop a set of national communication principles

A set of national principles should be developed to **enhance capability** by increasing the quality of information and support available for workers who seek information to successfully navigate the system.

There is also an opportunity for the development of a centralised source for general information on workers compensation targeting workers.

### 2. Increase information accessibility

Develop strategies to increase the accessibility of information before, during and after a work-related injury, especially for workers unlikely to proactively seek out information independently. This may involve Safe Work Australia partnering with jurisdictions to map out a worker's journey through the workers' compensation system to identify the key interactions, roles, and responsibilities. This would assist with developing a communication strategy that identifies the approach and types of information which could be disseminated through the stakeholder groups to **increase the opportunity** for workers to get the right information at the right time.

### 3. Reduce barriers to engaging with workers' compensation information

Strategies are recommended to increase workers confidence in workers' compensation by reducing the stigma associated with workers' compensation, fear about the short and long-term consequences of claiming workers' compensation and concern about the difficulty of the workers' compensation process. This could include a national communications campaign focused on reducing the stigma and fear associated with workers' compensation. The campaign could include promoting the positive role workers' compensation plays in recovery and return to work and the benefits for workers and employers to **increase workers' motivation** to seek information.

### 4. Evaluate effectiveness of communication with workers

Develop testing, monitoring, and evaluation procedures to ensure resources are effective in meeting current and future communication needs for workers. This may be undertaken through co-designing and testing communication with workers, monitoring the impact of communication on workers' knowledge, and evaluating changes to attitudes and behaviour.



## B. Methodology





# Strategic purpose

The purpose of the project is to inform future communications planning to assist Safe Work Australia to increase workers' understanding and better return to work outcomes in the context of different worker compensation schemes across Australia.

## Project methodology

### 1.1 Ethics approval

Research participants' welfare and rights were protected through adherence to the National Statement on Ethical Conduct in Human Research. Human research ethics approval for all research stages was sought by the Collaboration for Evidence, Research, and Impact in Public Health (CERIPH) at Curtin University and granted by Curtin University Human Research Ethics Committee which is registered with the National Health and Medical Research Council. The ethics approval code was HRE2021-0520-02.

### 1.2 Methodology

Three stages of research were undertaken:

- **Comprehensive Review:** The review involved a rapid scoping review of 13 documents including both grey literature (policy and government documents and reports) and peer-reviewed literature, an audit of 24 websites and 11 Key Informant interviews. The Comprehensive review informed the design of the subsequent stages of research and relevant findings are referred to throughout this document. The review was undertaken between August and October 2021.
- **Qualitative Research:** Eighteen online focus groups structured across different worker cohorts and metropolitan and regional locations were undertaken in November 2021. This stage explored the themes identified in the comprehensive review and informed the design of the quantitative survey, and
- **Quantitative Research:** A follow up survey of n=1,084 workers using online, and Computer Assisted Telephone Interviews (CATI) methods were undertaken in December 2021 to quantify key findings from the qualitative research.

#### 1.2.1 Comprehensive Review

##### Strategic Purpose

To inform the qualitative and quantitative research approach, the following were examined:

- Breadth and quality of information available to workers.
- Information and service providers' (Key Informants) views and experiences of workers' compensation systems.
- Gaps in workers' knowledge about workers' compensation.
- Workers' communication preferences.
- Current available resources and tools.

##### Comprehensive review approach



A three-stage process was used for the review. This process comprised of a scoping review, website audit and interviews with Key Informants. The methods for each stage are described below:

### Scoping review

The review was developed utilising using the Joanna Briggs Institute (JBI) Reviewers Manual [25], derived from Arksey and O'Malley [26] methodological framework for scoping reviews and registered with the Joanna Briggs Institute. Reporting of the review was made with reference to the Preferred Reporting Items for Systematic reviews and Meta-Analyses extension for Scoping Reviews (PRISMA-ScR) checklist [27]. The review expanded on three previous reviews that collated literature between 1985 – 2015 [8-10].

### Website audit

A rapid audit of Australian Workers' Compensation websites, identified by the research team and guided by the briefing document provided by Safe Work Australia, was conducted in August 2021. This was a systematic, high-level scan of Australian web-based resources and/or tools available to Australian workers that aim to:

- 1) inform them of their rights and responsibilities.
- 2) explain the processes around workers' compensation.
- 3) aim to educate them about work-related injury, illness, and treatment.

In Australia, each state and territory has its own workers' compensation scheme. Additionally, the Commonwealth has three schemes, covering seafarers, military personnel and Commonwealth employees. Accordingly, resources were sought from the above schemes. All jurisdictional Safe Work/WorkSafe websites were also included.

Websites were searched manually under pages similar to the following categories: 'Workers', 'Make a claim', 'Resources' and 'Publications'. Websites were searched for all resources and pages containing information about workers' compensation. If available, the search bar function was used to find results to 'compensation', 'claim' and 'injury'. Resources included: factsheets, websites, videos, posters, brochures, booklets, and mobile phone applications.

### Key Informant interviews

Eleven in-depth interviews were conducted over Microsoft Teams by phone from the 10th to the 15th of September 2021. Interviews were between 30 and 75 minutes long.

Ten categories of Key Informants were recommended based on the rapid review and website audit and approved by Safe Work Australia. This included:

- Insurance providers (two interviews).
- Unions or affiliated union support organisations (two interviews).
- Worker advocacy groups.
- Jurisdictional Scheme Regulators (two interviews).
- Primary treating medical practitioners (GPs).
- An employer group.
- Work Health & Safety/Human Resources functions.
- Return to Work/Rehabilitation functions.

### Information and consent

Participants were provided with information about the project with the invitation to participate. Once having agreed to participate, Key Informants were asked to sign a consent form and were given the opportunity to



ask any questions. For participants who were unable to return completed consent forms prior to the interview, a formal verbal consent process was applied. Where consent was given, interviews were audio-recorded to ensure accuracy of insight. Ethical approval was obtained from the Curtin University Human Research Ethics Committee (HRE2021-0520).

### Interview Guide

The interview guide was developed by The BCC and the line of questioning covered:

- Introduction and consent
- Informant background and experience with workers' compensation
- General working population, prior to experiencing an injury/illness ...
  - Where do workers in Australia get information about workers' compensation?
  - Where do workers in Australia get information in relation to a work-related injury?
  - What tools and resources are available for workers in Australia?
  - How well or not well do workers understand information about workers' compensation?
- If they are injured at work ...
  - Where do workers with a workers' compensation claim get information about the process?
  - Where do workers get information about how to claim for medical expenses and other benefits?
  - What tools and resources are available for workers?
  - How well or not well do workers understand information about how to claim?
- After they have had a workplace injury or illness ...
  - Where do workers get information about returning to the workforce?
  - What tools and resources are available for workers?
  - How well or not well do workers understand this information about returning to work?
- Access to information on workers' compensation in general
  - Are there any groups that you think may access information easier?
  - Any groups that you think may not be accessing information?
  - What could be done to improve workers access and understanding of worker compensation?
- Any other points about workers' compensation that the Informant would like to add?

## 1.2.2 Qualitative Research

**Strategic Purpose:** To provide an in-depth understanding of workers' access to, understanding of and communications preferences for information on workers' compensation, return to work and health literacy enabling hypotheses to be developed that can then be tested quantitatively.

### Overall research approach

**Eighteen focus groups** with different worker cohorts in metropolitan and regional locations to explore information needs and gaps, understand workers' experiences claiming workers' compensation and the type of messages and communications that are likely to support Safe Work Australia's Return-to-Work Strategy.

### Group composition



**Eighteen online focus groups** with adult Australian workers, segmented as follows:

- **two groups** with Aboriginal and Torres Strait Islander workers
- **two groups** with workers in regional and remote communities
- **two groups** with youth and casual workers
- **two groups** with CaLD, new migrant and refugee workers
- **two groups** with vulnerable workers (i.e. people with disability including mental illness, disadvantaged, people with accessibility issues, low literacy)
- **four groups** with workers in specific occupations (e.g. Government, Education, Health, Agriculture, Construction and Manufacturing)
- **two groups** with workers who have experienced a workplace injury or illness (e.g. psychological, physical) and have accessed workers' compensation
- **one group** with workers who have experienced a workplace injury and have not accessed workers' compensation
- **one group** with other workers

Focus group participants were compensated \$80 for their participation.

#### Discussion Guide

A discussion guide was developed by The BCC and the line of questioning covered:

- the accessibility, usefulness, and quality of the information available to workers
- skills, knowledge, and ability needed by workers to access information
- how timely workers access information
- the information most important to workers
- how well-informed workers feel about their illness or injury and treatment options
- workers' ability to make well-informed decisions about their illness or injury
- the impact of workers' compensation systems infrastructure, policies and processes on workers access, understanding of information and services
- communication preferences and channels for workers for accessing information e.g. talking with someone, watching a video online, receiving a pamphlet, accessing a website, or using an app.

The detailed questions included in the qualitative research discussion guide can be found in Appendix D.

### 1.2.3 Quantitative Research

**Strategic Purpose:** To quantify the hypotheses developed from the qualitative research.

#### Overall research approach

A survey of **n=1,084 Australian workers** across seven specific worker cohorts was conducted. The **margin of error is 3%** on the total sample at the 95% confidence level. The maximum margin of error for each of the worker cohorts is +/-10%. Seven specific worker cohorts shown in the table below were over-sampled to provide a robust measure of their information needs, experiences and information seeking behaviours and preferences. The data has not been weighted because the sample was not designed to be representative of all workers in Australia, but those most likely to need information on workers' compensation who may also be least likely to access it. Incidence rates of workplace injury and/or claiming



for workers' compensation are likely to be lower in the general worker population than those identified in this survey.

The sample size and survey were designed to act as a **baseline measure** that could be repeated once the National Return to Work Strategy 2020-2030 has been implemented to determine the impact it has had on workers knowledge, attitudes, and behaviours.

The detailed questions included in the quantitative survey can be found in **Appendix E**.

**Table 17: Quotas and sample composition**

Worker cohorts	Quotas: min. n=	Actual*: n=
Indigenous	100	118
Rural and remote communities	100	275
Youth/casuals	100	228
CaLD/ESL/new migrants/refugees	100	237
Vulnerable e.g. people with a disability including mental illness, people with accessibility issues, low literacy	150	368
Specific occupations e.g. Agriculture, Construction, Education, Government, Health and Manufacturing	100	466
Have experienced a workplace injury or illness (e.g. psychological, physical) and have accessed workers' compensation	150	267
Have experienced a workplace injury and have not accessed workers' compensation	100	221
Other workers	100	107
<b>Total</b>	<b>n=1,000</b>	<b>n=1,084</b>

\*Note that not all worker cohorts are discrete and therefore workers may belong to more than one cohort.

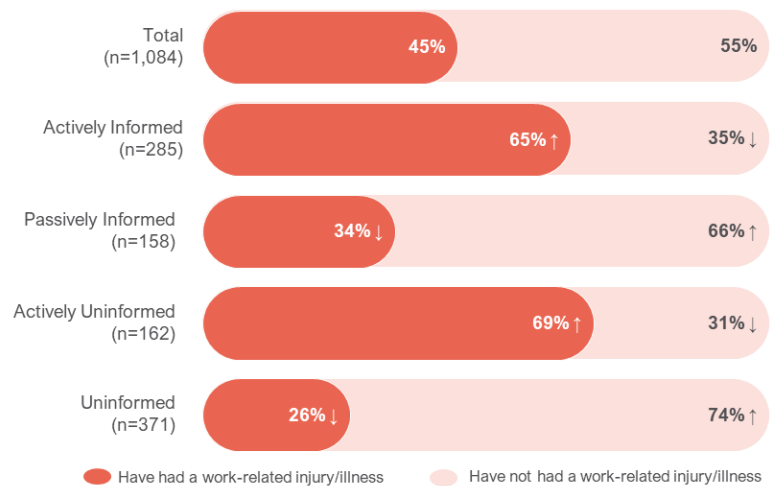
### Data analysis

- The data was not weighted due to significant oversampling of specific worker cohorts of interest.
- Any statistically significant differences are reported at 95% confidence.
- Sample sizes (unweighted) are noted on each chart, or underneath each question.
- Significance testing has been applied at a 95% confidence interval for comparisons. Arrows ↓ ↑ denote significant differences.
- Some charts may not add up to 100% due to rounding.
- The data was analysed across demographics including age, gender, income, region, cultural diversity, disability, employment type (permanent vs. casual). The BCC also compared responses of injured workers with uninjured, and of those who made a claim for workers' compensation with those who have not claimed. Despite some demographic differences which are highlighted throughout the report, the biggest contributors to differences between workers were **behavioural** (whether or not workers looked for information) and **attitudinal** (how informed workers feel).



## How to read this report

- Only statistically significant differences have been commented on in the quantitative analysis.
- For example, in the chart to the right, Actively Informed and Actively Uninformed workers were significantly more likely to have had a work-related injury or illness compared to Passively Informed and Uninformed workers. Full worker segment profiles can be found in **Appendix B**.



## C. Project Findings



# 1. Introduction

Work injury is a serious public health concern [1]. In Australia, workers' compensation schemes are a form of insurance designed to support workers during their recovery from work-related injuries and return to work. In 2017-18, workers' compensation agencies spent \$1.8 billion in response to work-related injuries and disease [2]. The Australian Bureau of Statistics Work Related Injuries Survey estimated more than 560,000, or 4.2% of workers, had a work-related injury or disease in 2017-18 [3]. However, most (39%) did not require time off from work, whilst one-quarter took between one and four days off; and a further 25% took five or more days off work [3].

The Australian workers' compensation arrangements differ across Commonwealth, state and territory workers' compensation schemes, including scheme funding, common law access, coverage and eligibility, level of entitlements and return to work arrangements [4]. In some jurisdictions, insurers privately underwrite the compensation scheme; in others, insurers operate as scheme agents, or the scheme is completely administered by the jurisdiction. In some jurisdictions, eligible businesses may be able to self-insure [4]. The workers' compensation system is complex in nature and administration. Central to this is the injured worker, requiring access to the workers' compensation system in a timely and efficient manner. However, access, specifically to resources and tools, has the potential to be complex, intensified by the type of injury sustained and the characteristics of the worker.

Of interest, Australian statistics report just over half of those who experienced a work-related injury or disease received some form of financial assistance [3]. Of those who received financial assistance, half (52%) received workers' compensation, 3% applied for workers' compensation but did not get it, with the remaining 45% not applying for workers' compensation. The reasons for not applying for workers' compensation included: considering it a minor injury and not necessary; believing they were not covered, or they were not aware of workers' compensation; or not believing they were eligible. These findings suggest that workers, in general, require greater knowledge and understanding of the workers' compensation system, including rights and eligibility, access to, and support with the process and services associated with workers' compensation [3].

There is limited research regarding access to workers' compensation. Literature suggests certain groups, including migrants and young workers [5,6], may experience problems accessing workers' compensation, including information about their rights. Given the complicated state of Australia's workers' compensation system, injured workers may have trouble navigating the system, resulting in stress, impeding their recovery, and delaying their return to work [7,8]. This is further compounded by a lack of clear, transparent resources to inform workers [8]. In a previous review of Australian work-related resources, Kosny et al. (2015) flagged a lack of comprehensive resources, housed on difficult-to-navigate websites [6]. Previous systematic reviews have also highlighted negative communication between injured workers, case managers, and health professionals, further complicating navigation through the system and limiting support available [9,10].

Improving workers' experience of the return-to-work process requires workers' access to the right information, at the right time, through the right channels. A previous rapid review of consumer communication needs and preferences emphasises the need for variability of information and communication channels [11]. It noted consumers access a range of sources, for varying purposes, and this was dependent on their individual context. As such, it recommended that information should be readily available in a range of formats. It also noted that additional efforts were required to ensure that consumers with low health literacy, recent migrants, people from culturally and linguistically diverse communities and Aboriginal and Torres Strait Islander people have equal access to information [11].

The internet and technology are increasingly recognised as tools to deliver health information, enabling organisations to reduce cost, increase effectiveness and meet consumer wants for online information [12,13]. Previous reports have cited technology including smart phone applications and mixed reality headsets as the future of providing information for workers [14]. Very recently, communication challenges





driven by COVID-19 have seen an increase demand for interactive and two-way communication utilising technology that creates a social presence [15]. A chat bot simulates a text- or speech-based human-to-human conversation using artificial intelligence (AI), providing an authentic, straightforward experience [16]. The chat bot potentially represents a forward-focussed, valuable interactive communication tool that would allow direct engagement with workers in real time [15]. However, to date the evidence is scarce on the effectiveness of smartphone apps and AI as communication tools [15]. Going forward the potential to develop and script chat bots that provide a responsive, reciprocal, back-and-forth conversation that recognises the worker's individual situation beyond information-oriented functions is an important consideration [15] for those providing workers' compensation information.

Health information provided online has been used as a tool to increase health literacy [17]. Since the inception of the term health literacy in the 1970's, several definitions and conceptual frameworks and models have been proposed [18]. For the purposes of this report, the following definition has been used.

*"Health literacy is linked to literacy and entails people's knowledge, motivation and competences to access, understand, appraise, and apply health information in order to make judgments and take decisions in everyday life concerning healthcare, disease prevention and health promotion to maintain or improve quality of life during the life course." (pg. 3) [18]*

Health literacy is multidimensional, existing at an individual, community, organisational and policy level [18]. For the purposes of health education, a common conceptualisation considers three categories of health literacy: functional, interactive, and critical health literacy [19]. Functional literacy refers to an individual's knowledge, skills, and general literacy. Interactive literacy relates to the skills necessary to act on information, while functional literacy refers to the stage when information can be critically analysed [19]. Health information resources are likely only to improve functional health literacy [20].

The Adult Literacy and Life Skills Survey in 2006 estimated two-thirds of the Australian population had inadequate health literacy skills [21]. One recommendation for improving health literacy is to ensure that information is written at a level that is comprehensive to most of the population [22,23]. In Australia, this is suggested to be equivalent to a grade eight school level [24]. This is considered to be 13-14 years of age using the SMOG (Simplified Measure of Gobbledygook) reading grade level<sup>1</sup>. Consequently, understanding what resources are available for workers' compensation, and the quality of these, is important to improve future tools and resources.

The development of appropriate information for workers about their rights and responsibilities, processes, and return-to-work options requires a combined understanding of both workers' current experiences and their needs and preferences for communication, and an overview of existing resources and tools. Doing so allows the identification of types of knowledge, points of time, and communication channels necessary to inform and support injured workers.

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<sup>1</sup> Recent literature suggests that to determine literacy levels other factors such as education, gender, culture, and diversity all need to be considered as these may be more salient than an age or age range. <https://www.sahealth.sa.gov.au/wps/wcm/connect/public+content/sa+health+internet/clinical+resources/safety+and+quality/partnering+with+consumers%2C+carers+and+the+community/health+literacy>



## 2. Awareness, knowledge, and access to workers' compensation information

The workers' compensation system is complex and often difficult for workers to navigate. Central to this is the injured worker, requiring access to the workers' compensation system in a timely and efficient manner. The qualitative research found that access, specifically to resources and tools, has the potential to be complex, intensified by the type of injury sustained and the worker's knowledge, attitudes, and behaviour. The quantitative research confirmed that most workers do not have an overview of the whole workers' compensation process, from reporting an injury to returning to work, which may impede when, where and how they access information.

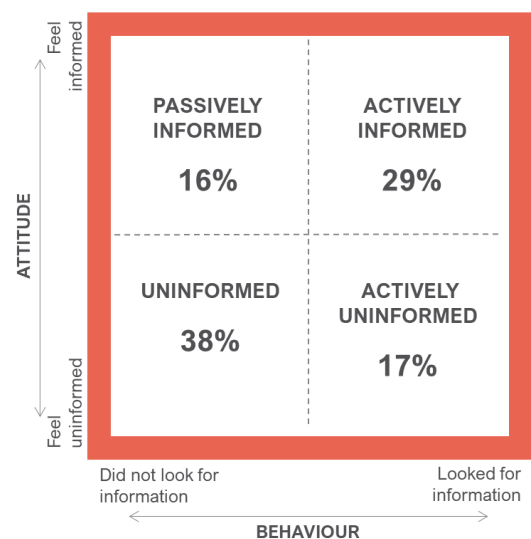
Workers have low levels of pre-existing knowledge of workers' compensation with limited understanding of their rights and obligations. Low understanding of workers' compensation can limit how workers engage with, and the benefits derived from, the workers' compensation system. It can result in workers not applying for workers' compensation and if they do, experiencing difficulties accessing workers' compensation. A lack of knowledge about the system can result in stress, impeding a worker's recovery, and delaying their return to work.

### The majority of workers do not actively seek information and do not feel informed about workers' compensation

The comprehensive review found that workers require timely access to relevant information through the appropriate channels to improve their experience with, and outcomes from, the workers' compensation system. However, the majority of workers surveyed (55%), and a surprisingly high proportion of those who have claimed workers' compensation (45%), feel uninformed about the workers' compensation system.

Why and how workers engage with the system shapes their experiences. To understand differences in workers' attitudes and behaviours, it is helpful to examine responses according to their level of understanding about workers' compensation and whether they have looked for information about the workers' compensation system. **Four distinct worker segments emerged:**

- **Uninformed:** Workers who did not look for information and felt uninformed about the workers' compensation system. Just over one-quarter (26%) have had a work-related injury or illness.
- **Actively Informed:** Workers who looked for information and felt informed about the workers' compensation system. Almost two-thirds (65%) have had a work-related injury or illness.
- **Actively Uninformed:** Workers who looked for information but felt uninformed about the workers' compensation system. Seven in 10 have had a work-related injury or illness.
- **Passively Informed:** Workers who did not look for information but felt informed about the workers' compensation system. Just over one-third (34%) have had a work-related injury or illness.



Differences between segments are highlighted throughout this report.



## Most workers are aware of reporting requirements as a result of a work-related injury or illness

Most workers involved in the qualitative research are aware of the need to report a work-related illness or injury to their employer although some workers working in smaller organisations and/or casual workers are unaware of reporting requirements. Generally, workers are unaware of the next steps to take if they had not previously claimed workers' compensation. Most feel it is the employer's responsibility to guide them through the workers' compensation process. However, some workers had experienced situations where the employer was uninformed, and it fell on the worker to try to work out what to do. Some workers, particularly Aboriginal and Torres Strait Islander and remote/regional workers and Key Informants interviewed as part of the comprehensive review, expressed concern that not all employers are aware of what to do if a worker is injured at work or has experienced a work-related illness.

*"What happens when you've got an employer that's as confused or misinformed, as you are, trying to do the right thing for you in a lot of cases?"*

*"They didn't know what to do. I said 'I can't work, you need to replace me. You guys are going to have to pay'...no policies, no after-care."*

Key Informants clearly believed that employers have the primary responsibility for providing information to workers prior to an illness/injury. However, Key Informants were also clear that this responsibility is often not being met and that those employers who do proactively provide information may not provide what workers need to know, when they need it. The exception was believed to be found in large, well-established organisations, particularly those with specialised departments for health and safety, as well as those with Injury Management Systems in place. These views are mirrored by workers who believe that there is a relationship between well-informed employers and the size of the organisation and the type of workers it employs (full-time vs. casual), as well as the industry they are in. Some workplaces (e.g. Defence, Government and Construction) provide workers with information at induction, on screensavers and through tool-box meetings about the steps to take should they have a work-related injury. These workplaces set a clear expectation that all injuries (big or small) must be reported to the employer. Other workplaces, particularly smaller businesses, do not communicate what to do if there is an injury or provide information about workers' compensation.

*"I think larger employers that employ a lot of full-time workers are more likely to be well informed. Smaller companies, particularly ones that might hire a lot of casual workers, may be less informed or less inclined to go down the workers' compensation side of things."*

The qualitative research found that young workers outside of trades with strong workers' compensation awareness and culture tended to be unwilling to report injuries. This was due to fear of stigma from having had a workers' compensation claim, concern about the employer's reaction, especially if the worker thought they were partially at fault for the injury, insecurity around employment (due to the stigma of having been on workers' compensation) and a sense that claiming workers' compensation would be more trouble and time than just sorting it out on their own. Young workers would report injuries if they had to take time off because of it, or if medical expenses were significant.

A small minority were not aware they should notify their employer if they have a work-related injury or illness. These workers tend to work for smaller organisations and/or be casual employees.

*"I really need to know what the first step is. I don't think I would know if it happened tomorrow, I wouldn't have a clue."*

*"I'm a casual so I don't know how my employer would treat me or whether they would help me at all because I'm not a permanent employee."*

If workers did inform their employer about their injury, they tended to follow their employer's advice about the process in terms of seeing a health professional (often nominated by the employer) and speaking to the



employer's insurance company. Most CaLD workers would trust and rely on their employer for advice. Other worker cohorts were less trusting, being concerned their employers may not have their best interests at heart.

There was little awareness of the next steps in the workers' compensation claim process. Those aware tended to work for larger organisations, government, or higher-risk sectors such as construction.

*"If you're office based it's not really discussed that much. Obviously, we know vaguely the obligations of an employer. But I know amongst the trades is probably a pretty common discussion about what the entitlements are. I think they would be better informed than myself."*

*"When I started at the hospital it was part of my induction. I think that's just a government thing. Just a simple module that pretty much says 'if you get injured, talk to your manager'."*

The comprehensive review found that following an injury, employers are an important source of information about beginning the claims process. At the very least, employers must report the incident to their insurer and direct employees on the initial steps required to make a claim. However, Key Informants noted that while it is "ideal" for employers to proactively provide information to workers following an injury, it is largely dependent on the individual employer whether or not this actually occurs. In many instances, Key Informants noted that this is a responsibility that is not fulfilled, either through design or misunderstanding on the employers' part.

Key Informants raised concerns about the accuracy of workers' compensation information provided by employers. Information regarding legal aspects of a claim from employers was viewed as "hit or miss" and of questionable accuracy. This was attributed mostly to the employers' confusion or misunderstanding of legislation and policy, though some degree of deliberate misrepresentation of information was also acknowledged. Larger and more established employers were viewed as more proactive and sophisticated in providing information throughout the workers' compensation process, either due to dedicated resources (HR departments, Health, and Safety specialists) or due to prior experience. Smaller employers and those employing young people, people from CaLD backgrounds and those working on visas were felt to be at higher risk of failing to provide information or to provide accurate information.

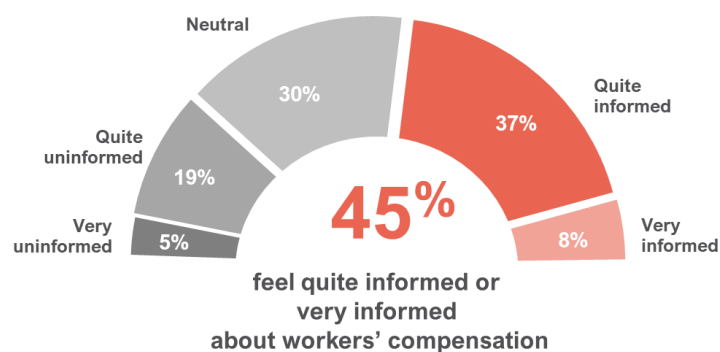
Key Informants also noted that some employers would prefer to manage their workers' injuries in-house to avoid their insurance costs increasing. These employers may not advise the insurer or encourage workers to make a claim. This approach was of concern in terms of resulting in poorer support of injured workers and return-to-work outcomes.

## Knowledge of workers' compensation is largely dependent on whether workers have had an injury, their own information-seeking behaviours and the quality of information found and/or received

Knowledge of workers' compensation varied across worker cohorts and from worker to worker. Worker segments were created based on workers' compensation information-seeking behaviours and perceptions of being informed as quantitative analysis identified statistically significant differences in the attitudes and experiences of workers in each segment.

Most workers (55%) do not feel 'informed' about the workers' compensation system. Workers' lack of knowledge about workers' compensation means that some workers did not notify their employer, did not claim workers' compensation and/or followed their employer's guidance without understanding the process, their options, and their entitlements. Even workers who had claimed workers' compensation feel largely uninformed about workers' compensation with less than half (45%) feeling informed on the topic. Workers in casual employment (33%) are less likely to feel informed on the topic, whereas CaLD (54%) and workers who had a workplace injury or illness (53%) are more likely to feel informed.





Q3A. Overall, **how informed or uninformed** do you feel about workers' compensation generally? Base: n=976

Workers who have claimed generally know more about workers' compensation (76% feel informed) than workers who haven't (24% feel informed). Injured workers who participated in the qualitative research and had made a claim acknowledged that they still have information gaps and wanted better access to information about their treatment options and the overall impact of their illness/injury long term.

*"The only information I got was what the doctors could tell me, you know, there was no real source of information at the time when I had my injury, there were no pamphlets or flyers or posters or TV advertisement saying [what] you can claim and what you can't."*

*"... the availability of some more of my options. I guess I trusted my employer to give me the best of the options that I had for the circumstances I was going through at the time. But I now know in hindsight that was very limited and very limiting, and I probably would have asked different questions and sought out different information to what I did. But that's just what I knew at the time. I didn't really know a lot about my options, and I guess I didn't go as far as to seek out that information because that wasn't my priority at the time."*

The qualitative research found that most workers who did not have first-hand experience of the workers' compensation claiming process, but had seen co-workers or family or friends go through it, perceived the claims application and workers' compensation process to be difficult to navigate, with little support along the way.

*"I have found within nursing that it has certainly been a very difficult thing for friends of mine. They can't go back to their usual roles; they're working different hours – it's an incredibly stressful time. So while they are very well supported in some ways, I quite often think their mental health suffers from being in that position and the processes they have to go through when they're already feeling vulnerable. It can be quite difficult to negotiate the system."*

## Workers have significant knowledge gaps about workers' compensation

Workers who participated in the qualitative research and had not experienced an injury or made a workers' compensation claim had not looked for information and were largely uninformed on the topic. They had significant knowledge gaps at both 'before an injury' and 'during a claim' stages of the process as summarised below.



KNOWLEDGE GAPS

## BEFORE AN INJURY/CLAIM

*"You have to actually go through all the processes and let them know everything, step by step by step. It's painful, but you eventually get there. It's not actually set out all the steps that you have to do. You just learn along the way."*

- ? Steps to take if they have a work-related injury or illness
- ? What workers' compensation provides to workers (financial benefits, medical expenses, support for domestic work, other benefits)
- ? What injuries are covered by workers' compensation e.g. mental as well as physical
- ? If workers' compensation covers injuries/illness sustained at the place of work only, or also on the way to and from work
- ? Time limitations from the date of illness/injury
- ? Their rights and entitlements how minor or significant of an injury before they can claim
- ? How to claim for workers' compensation
- ? The role of the worker, employer, insurer, health care provider and jurisdictions in the system
- ? How long it takes for workers' compensation to come through? Is there a waiting period similar to income protection insurance?
- ? Do future employers have access to past workers' compensation claims? Is the information publicly available or is the claim private
- ? Who pays for workers' compensation

## DURING A CLAIM

*"What constitutes an injury in in the course of one's professional realm? For example, the physical injury is the obvious one because it's one that you can see, but psychological injuries? How do you document them?"*

- ? How do they prove a psychological illness
- ? How do they prove a chronic/long term illness/injury that was caused by their occupation if it is not immediately visible
- ? What documents would they need to submit as part of the process
- ? Can they seek a second opinion about their illness/injury
- ? Uncertainty of the role workers' compensation authorities play in the process. Some perceive it to cater more to employers than to workers, while others see it as initiating the process and advocating on the worker's behalf.
- ? Who makes the decision on their claim? Safe Work? Employer? Health practitioner

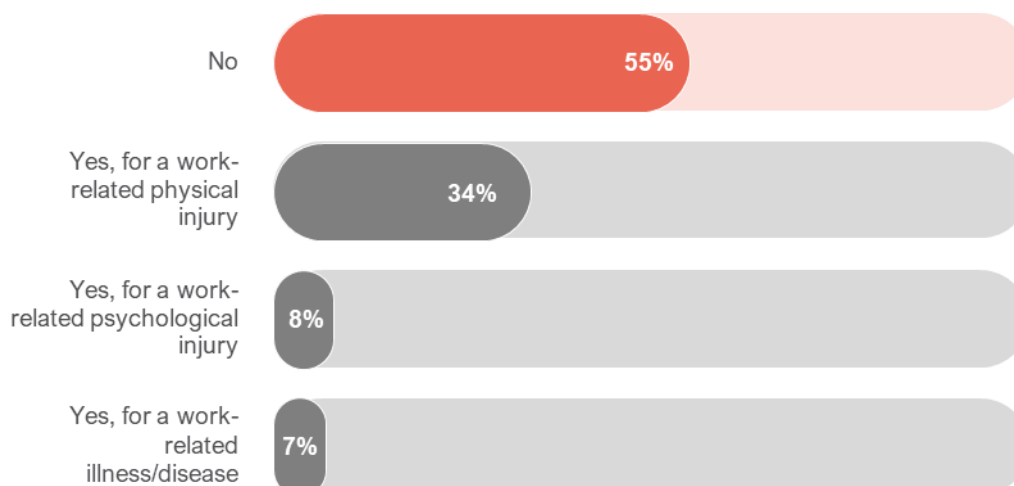
## A workplace illness or injury is the catalyst for workers to look for workers' compensation information

The qualitative research found that Australian workers tend not to think about, or look for information on, workers' compensation unless they experience an injury or illness at work or know someone close to them (family member or co-worker) who has. While they know workers' compensation exists as a safety net for injured workers, they have low awareness of exactly what it covers, what it offers, and how to apply for it.

*"If you were to quiz me in any of these I would definitely fail."*

*"I think I only know the basics, and I would only know more, if I needed work cover. That's when probably I would start looking into it. It's not something that I know a whole lot about. I know it exists, but how I would access it, that would be a different story altogether."*

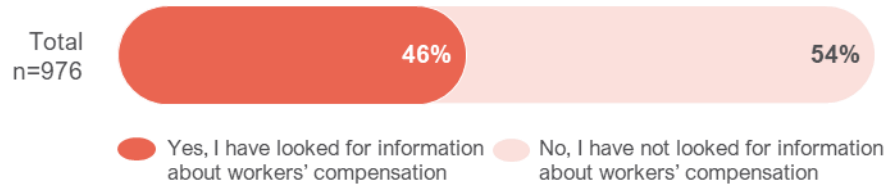
The majority of workers who participated in the survey (55%) had never had a work-related injury or illness that required medical treatment or time off work. If they did, it was generally for physical injuries (34%).





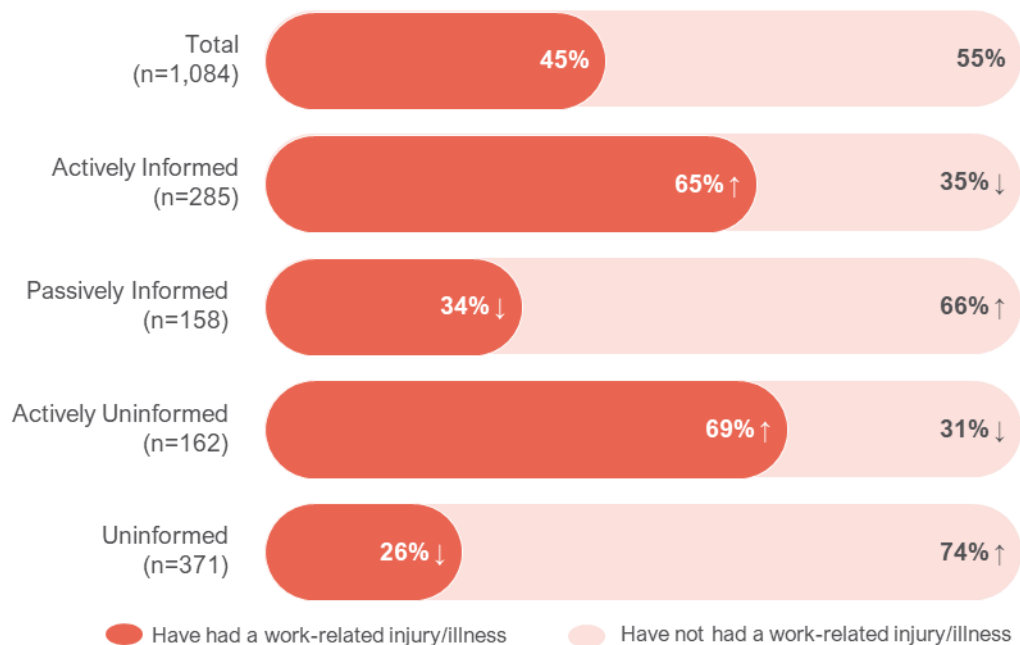
S4. Have you ever had a work-related injury or illness that required medical treatment or time off work? Base: n=1,084

The majority of workers (54%) have not looked for information on the topic. Workers in the 25-39 age group (55%), Aboriginal and Torres Strait Islanders (64%), CaLD (54%) and workers with a disability (64%) are more likely to look for information on workers' compensation.



Q1A. Have you ever looked for information about workers' compensation in Australia? Base: n=976

Active segments are more likely to have had a work-related injury or illness (Actively Uninformed 69% and Actively Informed 65% compared to Passively Informed 34% and Uninformed 26%).



S4. Have you ever had a work-related injury or illness that required medical treatment or time off work? Base: n=1,084

The qualitative research found that if workers access any information at all it tends to be only when they feel they need to i.e. when they, a staff or family member is injured.

*"I don't know of anybody who spends the time to look up how you're going to access it and the avenues. It's only if something's happened to you that you actually start to do that research."*

*"I'm going to be honest and say that I'm probably never going to go out of my way to find out this information if I don't need it."*

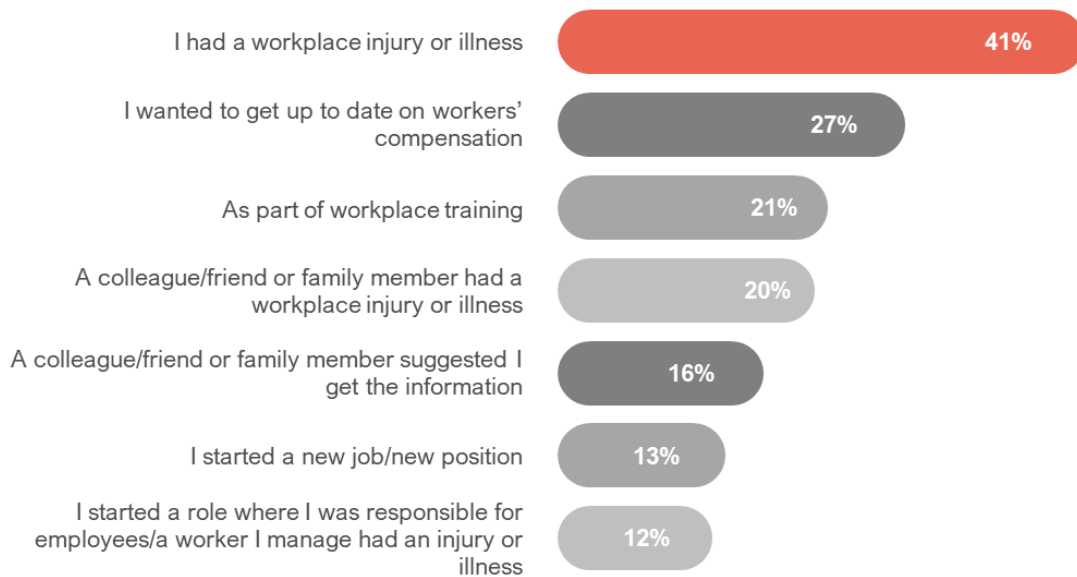
*"I've been with the organisation for 17 years, but I'll be honest I've never ever even clicked on the hyperlink that's on our Intranet right in the corner."*

This is consistent with survey results with 2 in 5 workers who accessed information citing a workplace injury or illness as their main reason. Just over one-quarter looked for information because they wanted to get up to date on workers' compensation, and 1 in 5 because they had a friend or family member who had a workplace injury. One in 5 received information as part of workplace training.



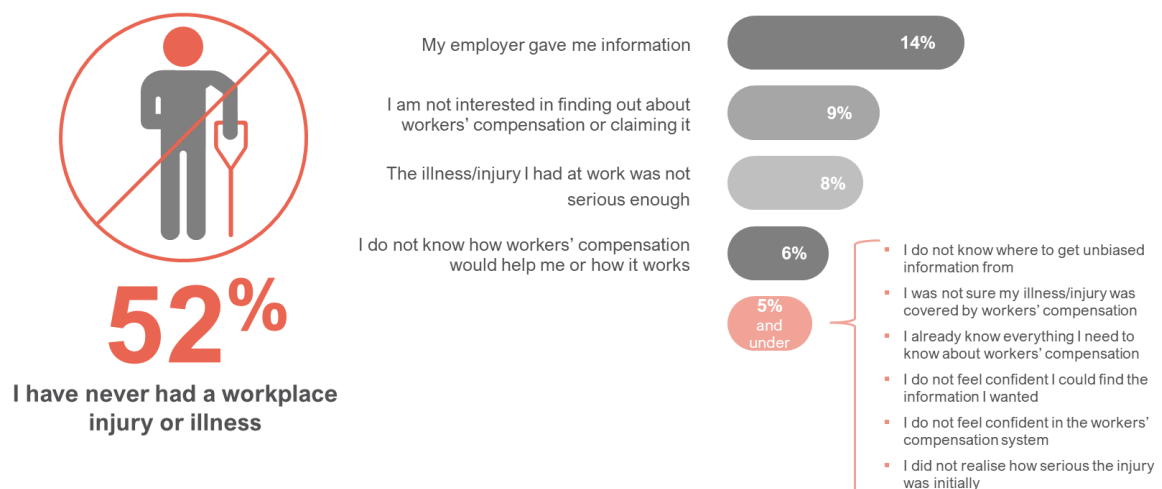
Workers who had looked for information (Actively Informed and Actively Uninformed) are significantly more likely than those who had not (Passively Informed and Uninformed) to cite a workplace injury or illness as their main reason for looking for or receiving information about workers' compensation (47% and 52% compared to 20% and 25% respectively). They are also more likely to look for information to get up to date on the topic.

Workers with a disability are more likely to say that they looked for and/or received workers' compensation information because they had a workplace injury/illness (58%). CaLD workers are more likely to have received information as part of workplace training (33%) or because they started a new job (24%) and less likely to have looked for and/or received information on workers' compensation because they had a workplace injury or illness (29%).



Q2D. **What was the reason** you looked for and/or received information about workers' compensation? Base: n=646

Not having a workplace injury or illness is the main reason (52%) workers do not look for information on workers' compensation (61% for workers with a household income of \$100,000 or more). Having received information from their employer is a distant second (14%). Uninformed workers are less likely than Passively Informed workers to have had a workplace injury or illness or to have received workers' compensation information from their employer.



Q1F. What are the **reasons you have not looked for information** about workers' compensation? Base: n=529

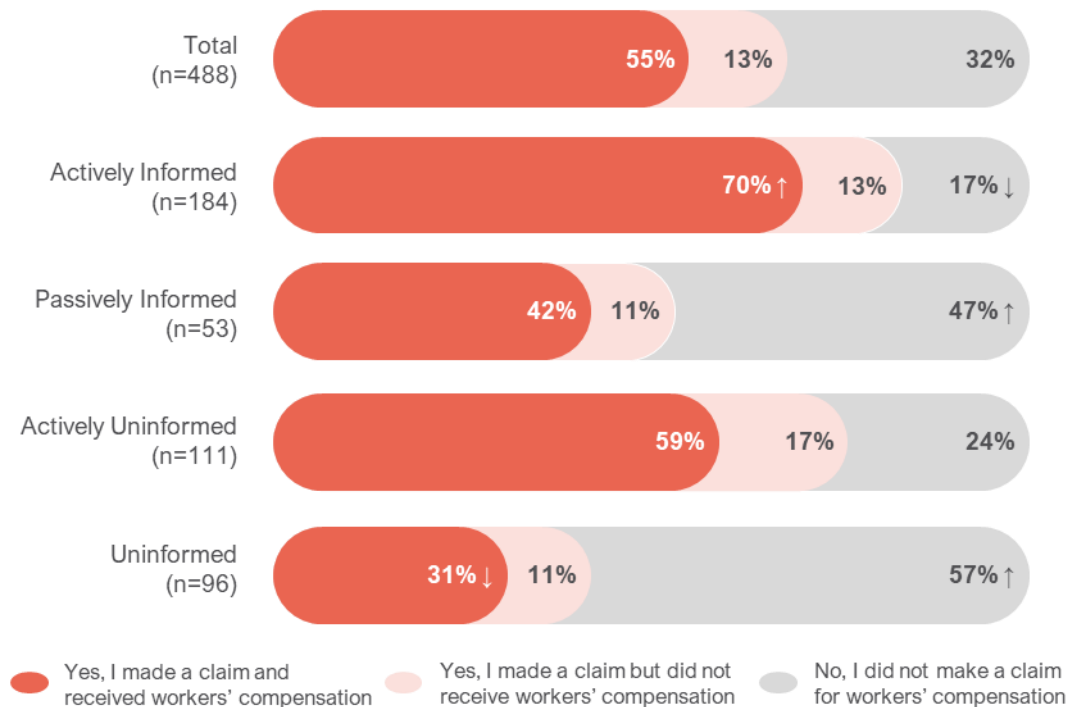




The comprehensive review found that low understanding of workers' compensation systems can result in injured workers not claiming workers' compensation and if they do, experiencing difficulties accessing workers' compensation. Both the quantitative and qualitative research confirm these findings.

Actively Informed workers who had experienced a work-related illness or injury were most likely to have made a claim and to have received workers' compensation (70%). Uninformed workers were least likely to make a claim (57%) followed by Passively Informed (47%), despite this worker segment feeling informed about workers' compensation.

Workers in the 25-39 age group were more likely to say that they made a claim but did not receive workers' compensation (21%).



S5. Did you make a claim for workers' compensation? Base: n=488

Barriers mentioned by injured workers who participated in the qualitative research and who did not make a claim include:

1. Lack of understanding of what workers' compensation is, what it covers, when and how it can be accessed as well as an overview of the whole process, from reporting an injury to returning to work.
2. Feeling embarrassed, dismissing the seriousness of the injury, and accessing sick leave, private insurance and employer medical benefits prevented some workers from seeking information and/or considering workers' compensation.
3. Negative perceptions of the complexity of the system, the difficulty of applying and the stigma of 'being on compo', fear of negative employment consequences as well as the impact on employer's premiums and ramifications on employer's operations which may act as a barrier to workers seeking information about workers' compensation.

*"The information that I found is news articles about the extreme examples of roting of workers' compensation. [...] You're going to sensationalise the worst-case examples, but you really don't want to be lumped into that group if it ever happens to you."*

4. The perception that information and services provided by employers and insurers are not designed to benefit workers also acts as a barrier to seeking information. Most workers are not aware of an



information source that is impartial/worker focussed, and some believe that information sources have biases in favour of the employer/insurer and that the health care providers they may have to use if they access workers' compensation work for the employer/insurer rather than the worker.

*"There would be a lot of hesitation about pursuing a claim, because it would be a situation of assessing the risk of it. Is it worth getting treatment for this injury and getting the compensation that I need and possibly losing my job and getting blacklisted, especially in a town like mine?"*

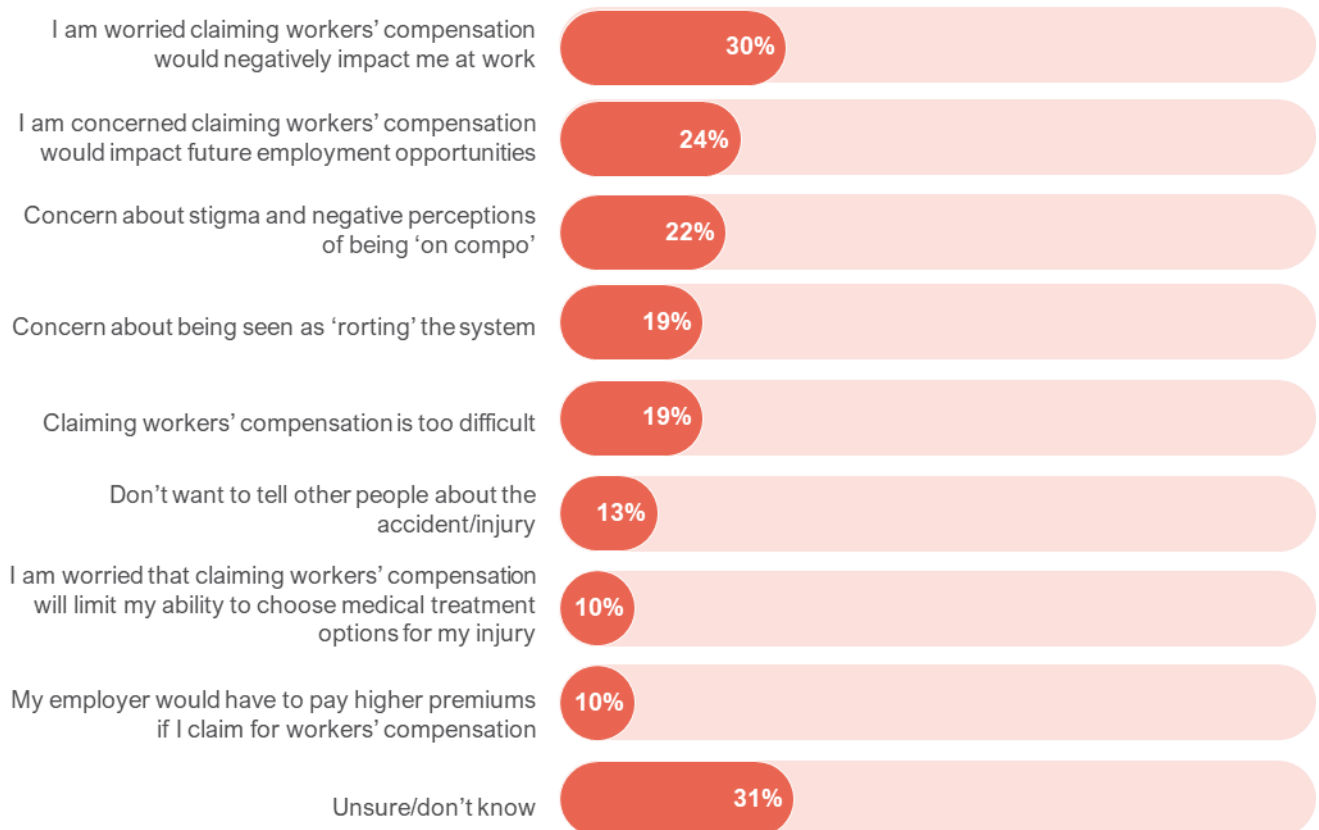
5. In some organisations the workplace culture is felt to indirectly pressure workers not to claim for workers' compensation through negative conversations about those who have.

*"They are advocating for workers' compensation. They're not advocating for you. They are appointed by the governing body of the state, so therefore their interest is for them, not you."*

## Worry that claiming workers' compensation would negatively impact work or future employment and stigma about being 'on compo' are the main reasons for being unlikely to claim workers compensation in the future

In line with findings from the qualitative review, survey results confirmed the main reasons for being unlikely to claim workers' compensation in the future relate to the impact at work and on future employment and stigma associated with being on workers' compensation. Almost 1 in 5 perceive claiming workers' compensation to be too difficult, and this is significantly higher for Uninformed workers (34%).

Injured workers are more likely than uninjured workers to say that they would not claim for workers' compensation if they had a work-related illness or injury in the future as they are concerned about the impact on future employment opportunities (33%), stigma and negative perceptions of being 'on compo' (33%), being seen as 'rorting' the system (27%), and it would limit their ability to choose medical treatment options for their injury (16%).



Q5B. What are all the reasons you are unlikely to make a claim for workers' compensation? Base: n=366



## Improving the availability, accessibility and quality of information without also tackling stigma in the workplace may not have the full intended impact

One of the broader issues that came through the Key Informant interviews and was further validated by the qualitative and quantitative research that could limit how workers engage with the system is the stigma associated with being on workers' compensation. Key Informants feel that there is still a prevailing negative attitude in Australia to those who make workers' compensation claims. Being "on compo" is still regarded as a stigmatising position to be in, particularly for complex claims, long-term claims and mental health claims. Working to reduce this stigma at a societal level was suggested so that more workers with legitimate claims put them forward, rather than avoiding the system due to fear of negative perceptions.

## Believing there would be a positive outcome, knowing their rights and feeling supported by their employer would encourage workers to seek out information and advice on workers' compensation

Workers would be more likely to look for and engage with information about workers' compensation if they were more motivated to do so because they felt it would lead to positive outcome (40%), they would not be disadvantaged (34%), felt supported by their employer (37%), were confident in the workers' compensation system (32%), thought it would be easy to claim for workers' compensation (30%) and other people were accepting and non-judgemental (20%).



Q5C. What would encourage you to **seek out information and advice about workers' compensation**? Base: n=1,084

Actively Uninformed workers are more likely than other worker segments to seek out information and advice about workers' compensation if other people are accepting and non-judgemental (30%). Injured workers would be more likely to seek information if they were aware of their rights (42%) if they knew they would not be disadvantaged (34%) if they trusted their employer/health care provider (30%) and if other people were accepting and non-judgemental (24%).

Increasing the capability of, and opportunity for, workers to access information requires improvements in the quality and accessibility of information to ensure workers know their rights (38%), where to get information, how to make a claim (31%) and ensuring information is available in the workers' language.

### 3. Information sources, accessibility, and quality of information and support

Gaps between the perceived importance of being informed and actually feeling informed about specific workers' compensation topics are the result of how workers engage with the system and the quality and timeliness of information they get.

The qualitative research identified that some workers who claim workers compensation feel largely uninformed about workers' compensation, are drip fed information, and relatively uninvolved in each stage of the process. The majority felt vulnerable after sustaining an injury/illness, and the process of applying for workers' compensation was seen as adding unnecessary stress to what was already a stressful time for them. Some were heavily medicated and therefore their mental capacity to understand complex information (including forms, letters, doctor's certificates, their rights, and entitlements) was diminished. The perceived lack of transparency in the process left workers feeling stressed and worried. Most were unclear about their entitlements, even after their claims were approved.

*"Am I entitled for wage subsidy? Am I entitled for a payout? Am I entitled to just have my medical expenses covered? What am I entitled to? There was no information at all. The thing that would have made it easier would have been that expediency in either accepting or denying the payment and letting me know where I was in the process."*

*"I guess being in the journey now, I feel it's very difficult to know what the process is. Each person I speak to I ask, 'so what happens now?' and 'Why am I now seeing another psychiatrist, another psychologist'. The process itself seems very convoluted and is confusing to someone coming into it. It has been difficult trying to understand the process, so I've been sure I get everything in writing."*

Some workers prioritised their health and recovery over claiming for workers' compensation.

*"My primary focus was getting better and then my secondary focus was maintaining my financial commitments. Trying to maximize my financial position was secondary to everything else."*

Workers often described the process as extremely complicated, drawn-out, and needlessly repetitive. They dealt with multiple organisations, were asked to repeatedly provide the same information and documentation that was often lost slowing down the process further, they had multiple changes in 'case managers' and had to deal with people perceived as dishonest and did not have their interests at heart or simply did not care. These workers did not feel supported and experienced the process of dealing with workers' compensation requirements as more difficult and painful than the injury itself. Some found the process so negative it would prevent them from claiming workers' compensation in the future.

Some Aboriginal and Torres Strait Islander workers had very negative experiences with workers' compensation. There is confusion about who their 'insurer' was and whether they were dealing with an



insurance company or 'WorkCover'. Regardless, they tended to have negative experiences, feeling the people they dealt with were 'all about the employer' and did not care about them. Others became very frustrated with the 'long drawn out and repetitive' process of claiming workers' compensation *"I had to deal with 16 people from WorkCover over two years"*.

Most workers feel that they lack information about how to treat their illness/injury and their treatment options and feel left out of the process. There was no clear communication about timelines and where workers were in the overall process.

*"Certainly, more information about what happens next after you launch the claim. You know I was left lingering for about six weeks. I had no idea whether my claim had been accepted, or whether it was going to be rejected, or if I needed more evidence. For me it was just a waiting game, and that in itself was quite mentally taxing."*

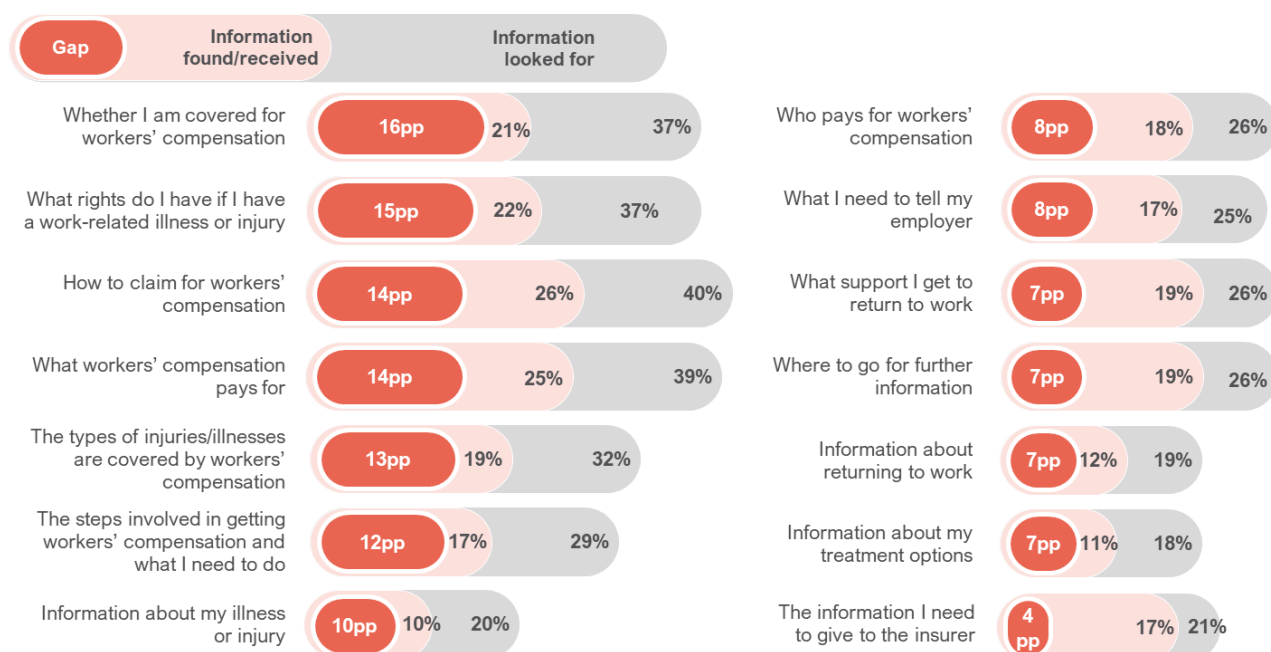
Workers in regional/remote areas had to travel for medical expertise to support their claim. Telehealth was seen as an option, although based on workers' experience, some specialists/doctors were unwilling to assess workers via telehealth appointments. Some workers in regional/remote said they were unable to access their own medical reports.

## Workers have difficulty finding information

The quantitative research identified that when workers look for information in many cases, they do not find it. There is a gap between the workers' compensation information workers look for and the information they find/receive of between 4 and 16 percentage points (pp). Between 32-40% of workers look for information on how to claim for workers' compensation, what it pays for, their rights, whether they are covered, and the types of injuries or illness covered whereas only 19-26% of workers find/receive it. The main gaps are in information about whether workers are covered for workers' compensation (16pp), their rights in case of a work-related injury or illness (15pp), how to claim (14pp) and what workers' compensation pays for (14pp).

Actively Uninformed workers look for information and really struggle to find it. New or improved communications about the specific information topics important to workers should target this segment as they represent almost one-fifth of the audience (17%) and are active information seekers. Making information easier to find and understand and providing extra support, when necessary, will help those who look for information to become informed. Communications targeted at Actively Uninformed workers will naturally reinforce the positive behaviours of Actively Informed workers. The challenge will be to shift inactive workers to become active information seekers.





Q1C. What information did you look for? Base: n=447

Q2A. What information, if any, have you found or received about workers' compensation? Base: n=976

## Information sources vary

The research identified that workers get information about workers' compensation from a range of sources for varying purposes depending on their individual context.

### Prior to an injury/illness

Workers believe that employers have the primary responsibility for providing information prior to an illness/injury. However, they were also clear that this responsibility is not always met and that those employers who do provide information, may not provide it well. The exceptions to this were believed to be large, well-established employers, particularly those with specialised departments for health and safety within their organisations, as well as those with Injury Management Systems in place.

### Following an injury/illness

Following an injury or illness, information for workers comes from a patchwork of sources, described below. Of these, Key Informants suggest only the advocacy groups and unions do a consistently good job of providing information in a worker-focussed way. All other sources either lack information or understanding themselves or are perceived to have misaligned incentives that make providing full, timely and understandable information and support to workers a lower priority.

#### Employers

Following an injury, employers are an important source of information about beginning the claims process. At the very least, employers must report the incident to their insurer and direct employees on the first steps to making a claim. However, Key Informants noted that while it is the "ideal" situation for employers to be leading the provision of information to workers following an injury, it is largely dependent on the individual employer whether or not this actually occurs. In many instances, Key Informants and workers in the qualitative research noted that this is a responsibility that is not fulfilled, either through design or misunderstanding on the employers' part.





One of the concerns raised about the role of employers in providing information about workers' compensation was the accuracy of some of the information provided. When information was regarding legal aspects of a claim, information from employers was viewed as "hit or miss" and of questionable accuracy. This was attributed mostly to employers' own confusion or misunderstanding of legislation and policy, though some degree of deliberate misrepresentation of information in some circumstances was also acknowledged. Larger and more established employers were viewed as more proactive and sophisticated in providing information throughout the workers' compensation process, either due to dedicated resources (HR departments, Health, and Safety specialists) or due to prior experience. Smaller employers and those employing young people, people from CaLD backgrounds and those working on visas were felt to be at higher risk of failing to provide information or providing inaccurate information.

Key Informants and workers in the qualitative research also noted that some employers would prefer to manage their workers' injuries in-house to avoid their insurance costs increasing. These employers may not advise the insurer or encourage workers to make a claim. This approach was of concern in terms of resulting in poorer support of injured workers and return-to-work outcomes.

### *Insurers*

Following a workplace incident, insurers were noted as one of the primary sources of information for workers on the steps they needed to take, the benefits they could claim and the return-to-work process. Once notified of a claim, insurers send out a great deal of information to workers about the workers' compensation system and processes. However, even representatives of the insurers themselves acknowledged that the amount and type of information they provide could be improved (and that this was an ongoing priority and challenge).

Two main factors were viewed as limiting the value of the information provided by insurers: the amount (and timing) of information, and the complexity of the information.

Insurers interviewed as Key Informants acknowledged that despite their efforts at simplification, information about the workers' compensation system and claims process was complex and could be hard to understand, particularly when workers are in a vulnerable state, having been injured.

In addition, the amount of information and timing of information was suggested to be unevenly spread across the course of a workers' compensation claim. Following notification of an incident, insurers send workers a great deal of information at the outset of a claim, to such an extent that many Key Informants noted that workers find it overwhelming. Some important aspects of information delivered in this upfront pack become lost or fail to register at the time. As a result, workers can fail to claim for benefits or reimbursement appropriately, or at all.

By contrast, information becomes sparser when workers are progressing towards return to work, when they perhaps need more guidance than they are currently receiving, particularly as regards their rights to be involved collaboratively in the development of a return-to-work plan.

Further, the role of the insurer to provide information across the span of a claim was acknowledged to carry some drawbacks, as insurers are viewed by workers as trying to minimise costs on behalf of themselves and employers, rather than having a focus on good outcomes for workers. This can lead to workers viewing information and guidance provided by insurers with suspicion and can lead to a lack of trust between injured workers and the supports put in place to help them (such as rehabilitation providers and even GPs, if these are not of the worker's own choice).

Organisations that self-insure were flagged by some Key Informants as at particular risk of having conflicts of interest in providing accurate information to injured workers. They were also noted as occasionally directing injured workers to affiliated GPs and/or physiotherapists, who could provide recommendations that favour the outcomes preferred by the organisation, rather than those in the best interests of the worker.

Finally, the information provided by insurers about making claims and applying for reimbursements was criticised by some as not being as comprehensive as it should be. For example, the rights of workers to



apply for reimbursements for travel to medical appointments, to cover for household assistance and other aspects of care were not always proactively communicated to workers.

### *Regulatory bodies*

Following a workplace injury or illness, these organisations are an important source of information for workers, though there are limitations on the effectiveness with which this information is accessible and understandable. Specifically, workers must know (or be told) to go to the scheme websites, be able to use the internet, to navigate the websites, to find the right information and to understand it once accessed.

Consistent with the rapid review and website audit the quality and understandability of the information provided on these websites was noted as variable by Key Informants and workers in the qualitative research. As with much of the information available to workers about workers' compensation, it was often considered too broad, too legalistic, and not particularly helpful for addressing individual questions and situations.

In some instances, in which an employer has not provided the required information to a worker who has an injury/illness, the regulatory body (in some jurisdictions) may step in to help guide the worker through the process (essentially in lieu of the employer doing so). For example, identifying the insurer and establishing a claim.

### *GPs*

The role of GPs in providing information about workers' compensation was seen as variable by Key Informants. GPs range from highly specialised and experienced in workplace medicine to those who refuse workers' compensation cases outright. Subsequently the amount and quality of information coming from GPs to workers is highly dependent on which GP is seen.

Most noted that many GPs will simply not do workers' compensation cases, believing these GPs to be put off by the amount of paperwork involved, potential delays in payment and the risk of intrusiveness from insurers and employers. Such GPs may even discourage claims from being made at all by workers because of these issues and therefore are not likely to provide either substantial or accurate information.

Other GPs will be involved at only a purely medical, patient-based level – providing medical certificates, consulting, and signing off on treatment and return-to-work plans. These GPs are likely to be a worker's own personal or family GP and may have limited specialised knowledge themselves of occupational medicine or the workers' compensation process. As such, their degree of information provision is likely limited to the purely medical arena and any previous experience with workers' compensation cases.

Yet other GPs have affiliations or associations with larger companies (particularly those that self-insure), assessing and treating workers who have directed to them by their employer. This kind of relationship was viewed as ethically suspect by several Key Informants and workers in the qualitative research, as such GPs may not be entirely working in an injured worker's best interest, but rather in the interest of the company that is referring them.

GPs that may be of most value in assisting workers are those that have specialised qualifications as Occupational Physicians, or other training specific to employment-related medicine. One Key Informant who held such a qualification explained that this requires having an understanding not just of the medical context of an injury, but of the workplace context as well. Such GPs are better placed to inform workers about their treatment, as well as the goals of this treatment (return to work) and to appropriately inform and guide the development of appropriate return to work plans. GPs with experience and training in this area are particularly able to help workers navigate and understand the return-to-work process, including their rights and the role of all the stakeholders involved in that process. It was noted that unlike many other actors in the workers' compensation system, there are no requirements for GPs to have specialised training or qualification and that by having GPs be required to be registered and approved by a jurisdiction's scheme with minimum qualifications could improve outcomes for workers.





### *Unions/advocacy groups*

Those organisations having an advocacy role for workers were noted by Key Informants representing those groups, as well as some informants from other bodies and some workers in the qualitative research, as providing more individually tailored information to workers. These organisations provide education about the workers' compensation system, for example webinars targeting worker groups to communicate general information (what rights workers have, how to access those rights, how to make a claim). It was noted, however, that a "one and done" approach to education about workers' compensation is unlikely to be successful and Key Informants in advocacy roles would prefer information about workers' entitlements begin prior to entering the workforce (e.g. in schools) and then be reiterated and reinforced throughout the working life.

Once a workplace incident has occurred, these organisations were noted as helpful to workers to know what questions to ask. When workers are assisted to seek verification and clarity of their rights and obligations, Key Informants suggested they have better outcomes, as opposed to those who are more passive throughout the process. This was noted as particularly relevant for complex cases (for example mental health claims and claims in which recovery is slower than expected).

These advocacy organisations largely play a role for workers who have encountered difficulties in entering, navigating, or exiting the workers' compensation system. Their outcomes appear to be mostly well-regarded by those who access them and by Key Informants who commented on them. One caveat to this is that some Key Informants viewed Unions as having the potential to push for claims or extended claims when these may not be fully warranted.

### *Word of mouth*

Both Key Informants and workers in the qualitative research mentioned that informal word of mouth plays a very important role in the information workers have about workers' compensation. Consistent with other research conducted in the Australian context colleagues, friends, family, neighbours, and broader social groups were noted as being a source of information prior to and during a workers' compensation claim. As might be expected, the information provided by this source was viewed by informants as very "hit or miss" and as likely to lead workers astray as to provide assistance or clarity. Even those who are well-intentioned and well-informed can interpret policies and legislation differently, resulting in mixed outcomes for workers. However, injured workers hold the advice and support offered by friends and family members who have lived experience with the workers compensation system in high regard, especially those with complex cases or who are struggling to navigate the system.

### *Advertising*

Advertising campaigns that promote general awareness of the rights of workers and their entitlements were also mentioned by Key Informants as a high-level source of information workers, though these were noted overall as limited in scope and largely historical – no Key Informants or workers in the qualitative research were aware of current campaigns.

## **Information Sources: Returning to work**

Currently, GPs, rehabilitation providers and employers are all sources of information for workers about the return-to-work process. However, Key Informants and some workers in the qualitative research felt there was a lack of consistency and quality of information in this area. Key Informants felt strongly that this is an area in which workers have high information needs, but low access to reliable, trustworthy information. In particular, workers do not understand the roles played by all stakeholders in the return-to-work process (including their own role and rights). For example, several Key Informants and workers in the qualitative research noted that workers often do not realise that a return-to-work plan is not a contract handed down by an employer, but a collaborative document meant to evolve and be revised throughout their return-to-work process.



Most Key Informants and workers in the qualitative research did not know of many resources for workers outside of the information provided by the sources discussed above:

- Employers (initial information about process and procedure, return to work plans).
- Information packs from insurers.
- Scheme websites (housing how-to's, guides, brochures, posters, and other information).
- Information and assistance from union and other advocacy groups.
- Medical information and support from GPs (and other allied health professionals).

Apart from these information sources, a few additional resources were noted:

#### *Insurer-provided assistance*

Some insurers mentioned specific programs designed to provide more individualised support to workers making a claim. These are aimed not just to help direct the worker to appropriate information and to correctly follow processes, but also to provide an empathetic guide through the system and to help prevent negative impacts on recovery from secondary psycho-social factors. While not independently assessed, Key Informants noted internal feedback within the organisations suggests such services are effective and are viewed favourably by workers who have used them.

“Navigator” was one such service mentioned by two different Insurers. This is an out-sourced service that the Insurers use as a support and guide to injured workers. While not strictly speaking an independent service, the Insurers noted that the fact that this service presents a quasi-independent “face” to the worker and enables the worker to have greater trust in the advice offered than if it came directly from the insurer (which workers tend to view with suspicion).

#### *Rehabilitation Providers/Return to Work Coordinators*

Some Key Informants considered a rehabilitation provider or return to work coordinator to be a resource for injured workers. This service appears to be somewhat inconsistent, however, with some workers receiving this resource and others not. There was also a perception from some Key Informants that there can be issues with these providers, resulting from their being (at least under some schemes) appointed by insurers. This was viewed as a flaw, as it could lead to mistrust between the worker and provider. Some Key Informants suggested that appointed rehabilitation providers have in some cases been viewed by the worker as seeking the best result for the insurer/employer, rather than the best result for the worker.

#### *HR/Health and Safety teams*

Some larger employers were noted as having dedicated HR or health and safety teams within their organisation that can provide support, information and guidance to injured workers. Such companies were perceived to do workers' compensation well overall, as this type of employer is also likely to have excellent Injury Management Systems in place, to communicate regularly about workplace health and safety, and to be proactive about preventative risk management in the workplace.

#### *Legal advice*

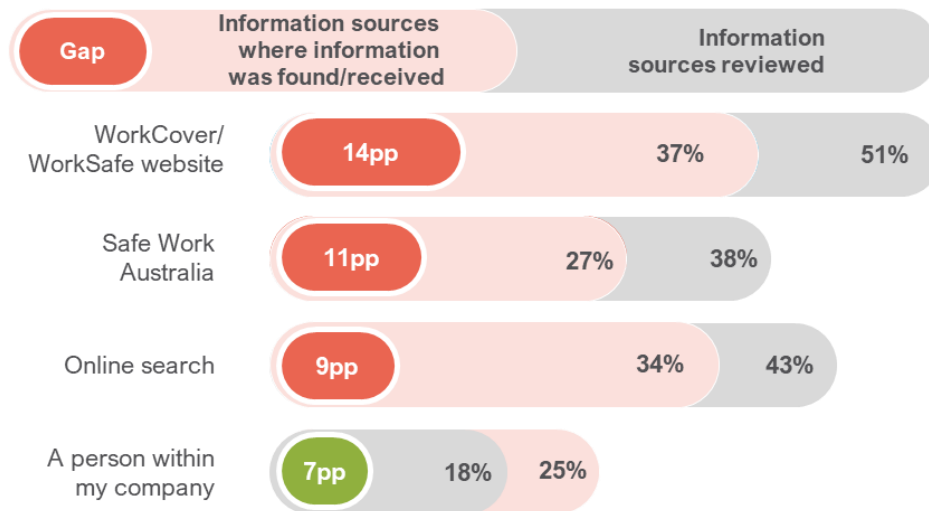
Key Informants did not note lawyers and legal services as a source of information or a resource for workers generally engaged in the workers' compensation system. A minority of Key Informants did refer to legal sources, but not as an information source. Key Informants appeared to view legal services as in a different category – one of “advice” as opposed to “information”.

However, workers who had sought advice from lawyers generally had positive experiences of them as an information source.

The quantitative research identified that workers mainly look for information on a WorkCover/WorkSafe website (51%), online searches (43%) and from Safe Work Australia (38%). While they found and/or



received information from these sources, there were gaps between where they looked and where they found and/or received information, suggesting that they might not find all the information they need from these sources. The exception was ‘a person within my company’ where only 18% looked for information but 25% received it from their employer/company. Actively Informed workers were significantly more likely than Passively Informed and Uninformed workers to find information from the three main sources.

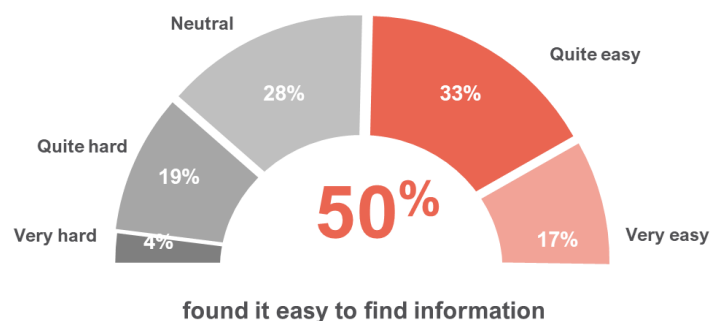


Q1B. **Where did you look** for information about workers' compensation? Base: n=447  
 Q2B. **Where** did you get information about workers' compensation from? Base: n=628

While workers were less likely to seek information from GPs/health care professionals or rehabilitation providers (16%), union or union representatives (17%), worker advocacy or support services (11%), lawyer or solicitors (15%), friends or family member (15%), a colleague or co-worker (16%) or an insurance company (12%) these sources were relatively more likely to provide the information sought.

## Workers do not always get the information they need when they need it

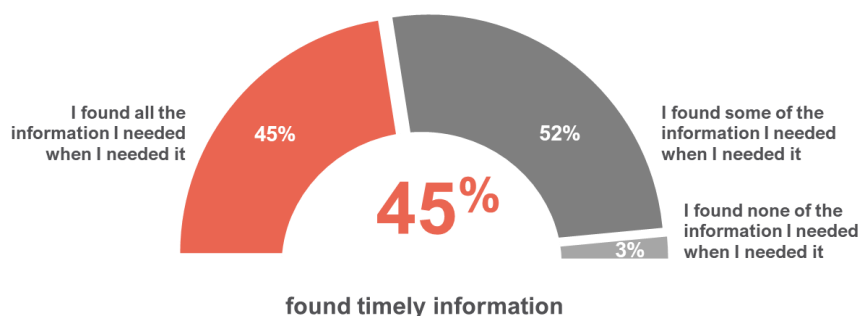
Only half (50%) of those who get information found it easy to find and less than half (45%) say they got all the information they needed when they needed it. The majority (64%) of Actively Informed workers found it easily, compared to less than a quarter (23%) of Actively Uninformed workers. Aboriginal and Torres Strait Islanders and workers with a disability are more likely to find it hard to find information, whereas workers with household incomes of \$100,000+ are more likely to find it easy to find information on workers' compensation.



Q1E. Overall, how easy, or hard was it to find the information you needed? Base: n=445

Actively Informed workers were significantly more likely than Actively Uninformed workers to find all the information they needed, when they needed it (53% compared with 31%). Significant proportions of workers who sought information found only some (52%) or none (3%) of the information they needed when they needed it.





Q1D. Which of the following best describes how long it took for you to find the information you needed? Base: n=436

## The usefulness of workers' compensation information and where workers access help varies across segments and demographics

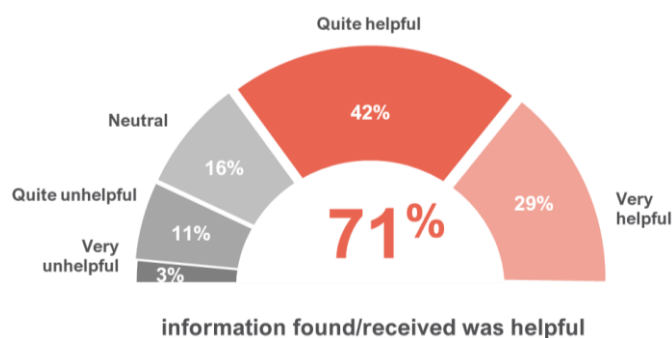
The comprehensive review found that much of the information available to workers (and employers, in many cases) is written in legalistic language that is overly complex and hard to decipher, even for those with high levels of literacy and legal sophistication. The qualitative research reinforced this by identifying that some workers who had claimed workers' compensation found the information they received was difficult to understand. They felt the language was too legalistic and text heavy, using too many words (pages rather than a couple of paragraphs) to convey simple messages. Some workers said they are not readers and would not read that many words.

*"Especially with painkillers and with mental health issues or with a combination of both that I was going through, it made the whole process a million times harder. And it gets harder the further you work your way through it, because of those mental and physical limitations."*

While the majority of workers surveyed find the workers' compensation information they accessed helpful (71%) and easy to understand (58%), this varies significantly across worker segments. Both Uninformed worker segments are less likely to find the information helpful (39% compared to 90% of Informed segments) or say that the information they found was easy to understand segments (27% compared to 76% of Informed segments).

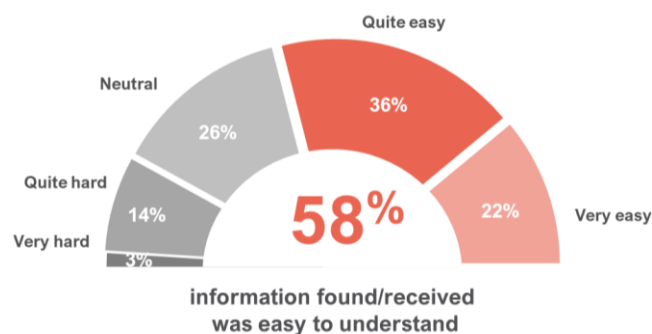
Workers with household incomes of \$100,000 (65%) are more likely to find the information easy to understand, whereas Aboriginal and Torres Strait Islanders (42%) and workers with a disability (45%) were less likely. Injured workers (22%) were twice as likely to find it hard to understand the information they found and/or received compared to uninjured workers (10%).

Workers with a disability and those who live in regional/remote Australia were more likely to say that the information they found or received was helpful (22% and 22% respectively).



Q2H. Overall, how helpful or unhelpful was the information you found/received? Base: n=622

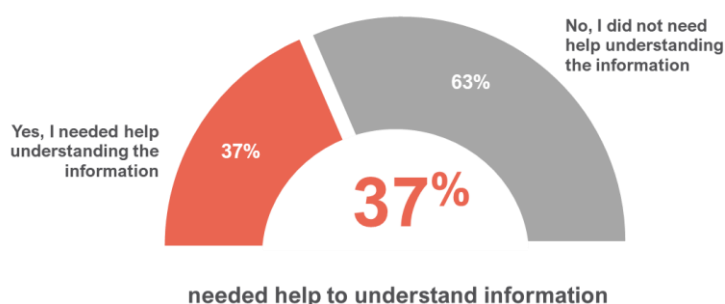




Q2E. Overall, how easy or hard was it to understand the information you found/received? Base: n=626

Just over one-third of workers (37%) needed help to understand the information they found/received. Almost half (48%) of Uninformed workers say they needed help compared to only 30% of Informed workers. Passively Informed were significantly less likely to need help, perhaps because their employer was the main source of workers' compensation information (18%).

Specific worker cohorts Aboriginal and Torres Strait Islanders (59%), workers with a disability, (48%), CaLD (44%), injured workers (43%) and workers in the 25–39-year age group (42%), were more likely to need help understanding the information found and/or received.



Q2F. Did you need help understanding the information you found/received? Base: n=599

Workers who participated in the qualitative research and who needed help understanding workers' compensation information relied on their GP, partner, case worker and sometimes lawyers to help them make sense of the process. Workers said that having an advocate, someone who could sit down with them, walk them through the process and help them fill out the forms, would have made the process easier. They would prefer to get help face to face but were also open to getting help via telephone and/or video calls.

*"When I got my support, it was actually from my solicitor and my GP. They are the only two that really gave me support. My return-to-work case managers nearly every time I saw them, it was somebody new."*

*"Solicitor. Mainly what my rights were as the injured person and what the responsibilities are from my workplace."*

*"They made it very difficult, I will admit, though, that I was in such a state and such a mess that there was a lot of stuff that I could have missed. It wasn't until I got my solicitor that she started explaining in plain English."*

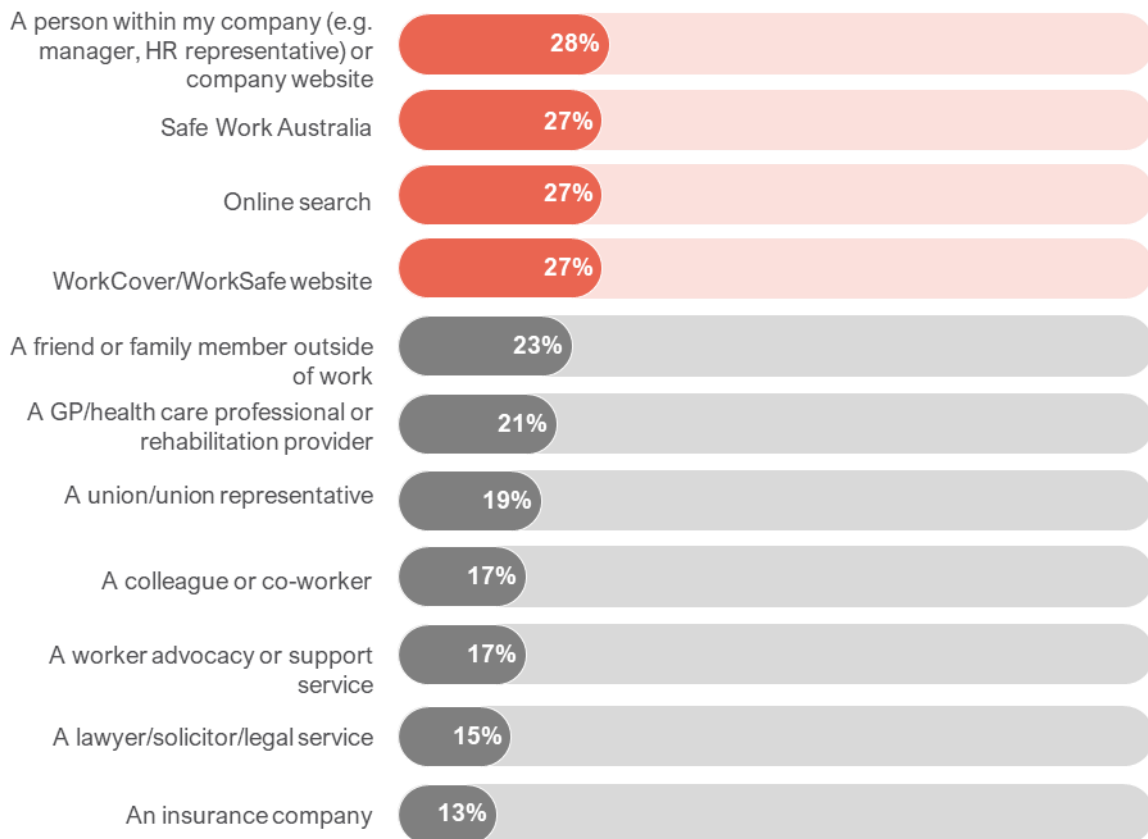
Aboriginal and Torres Strait Island workers who were guided through the process by their employer were told what to do, generally followed the advice given and did not require assistance to understand the information received. However, they believe they were doing what the employer requested rather than what may have been in their own best interests.

Key Informants suggested providing more targeted support and resources to upskill employers to better understand and navigate the workers' compensation system themselves, so that they are more likely to



engage with it and help employees when necessary. Small business employers were suggested as being in particular need of extra support and resources.

Workers most frequently went to a person within their company (28%), Safe Work Australia (27%), online (27%) or the WorkCover/WorkSafe website (27%) for help to understand the workers' compensation information they found and/or received. Actively Informed were significantly more likely to seek help from these sources, and one-quarter received help from a worker advocacy or support service.



Q2G. Where, if anywhere, did you go to get help with understanding information about workers' compensation?  
Base: n=221

## Lack of availability and timeliness of information leads to knowledge gaps

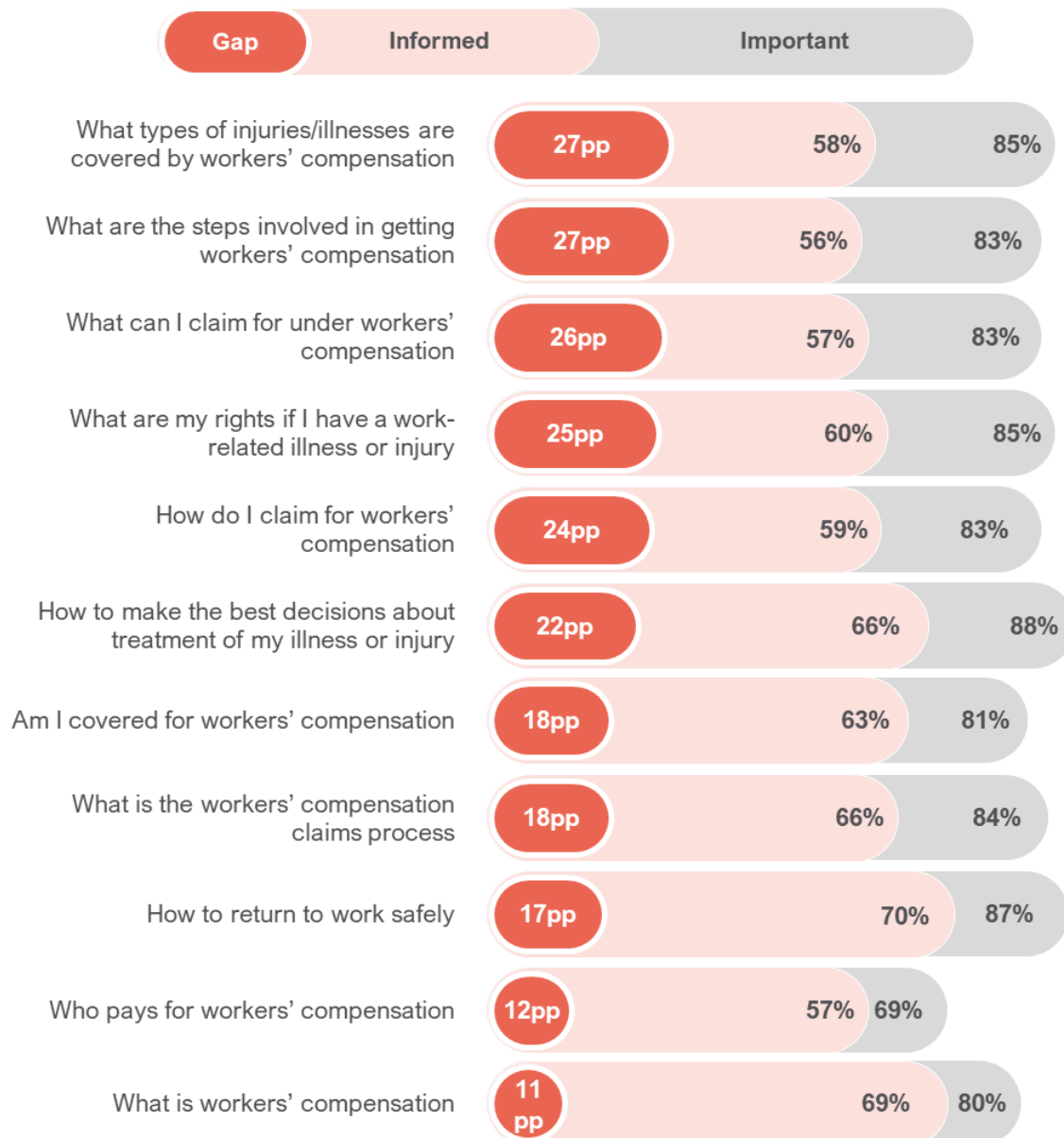
Aligned with findings from the qualitative research, the quantitative research confirmed that most workers' information topics are important to workers. Some workers also want information that reassures them they will be supported in the process and there will be no negative consequences in terms of their employment opportunities should they make a claim. Knowing what workers' compensation is, and if they are covered by workers' compensation is more important to workers in permanent employment (82% and 83% respectively).

Although less than half (45%) of workers feel informed about the workers' compensation system overall, a higher proportion (57% to 70%) feel informed about each of the specific elements of the workers' compensation system. Workers who have experienced a workplace injury or illness are more likely to feel informed about all topics, confirming findings from the qualitative research. Workers in permanent employment are more likely than casual employees to feel informed about each of the workers' compensation topics, except for 'what is workers' compensation' where they are on par. CaLD workers feel more informed about their rights (69%), how to claim for workers' compensation (69%), the types of injuries and illness covered (66%), who pays for workers' compensation (66%), the steps involved (65%) and what they can claim for (64%).



Although the majority feel informed about specific topics, there is a gap between how important it is to know about each topic, and how informed workers feel about it with differences of between 11 and 27 percentage points for each specific topic. For example, while 88% of workers feel it is important to know about 'how to make the best decisions about treatment of my illness or injury' only 66% feel informed, a gap of 22 percentage points. The largest knowledge gaps of 25 percentage points or more are on those initial questions after an injury/illness: what types of injuries/illnesses are covered (27pp), the steps involved in getting workers' compensation (27pp), what can be claimed for (26pp) and workers' rights if they have a work-related illness or injury (25pp).

Gap between **Important** (very important and important) and **Informed** (very informed and informed) by workers' compensation topics:



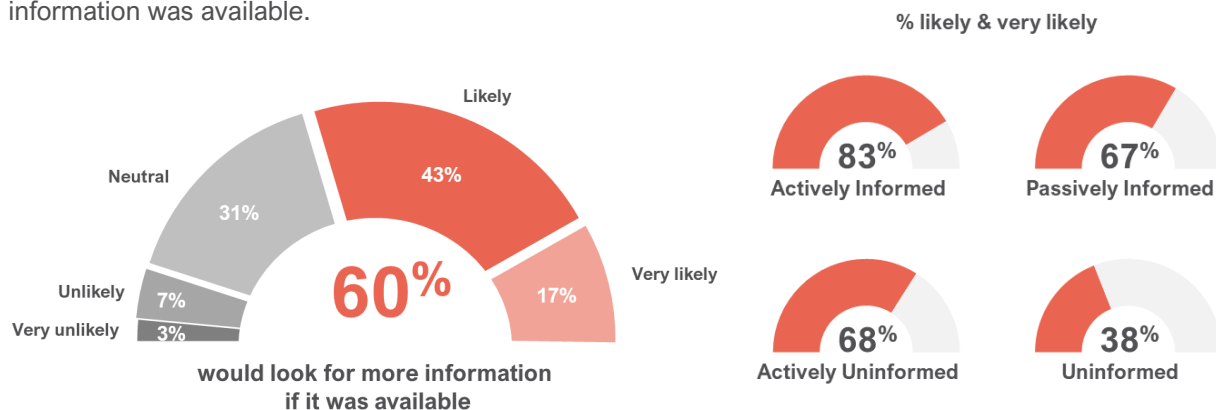
- Q3B. How **important or unimportant** is it for you personally to know the following things about workers' compensation? Base: n=976 (\*n=444)
- Q3C. How **informed or uninformed** do you feel about each of the following things about workers' compensation? Base: n=976





## Link between informed workers and engagement with the workers' compensation system

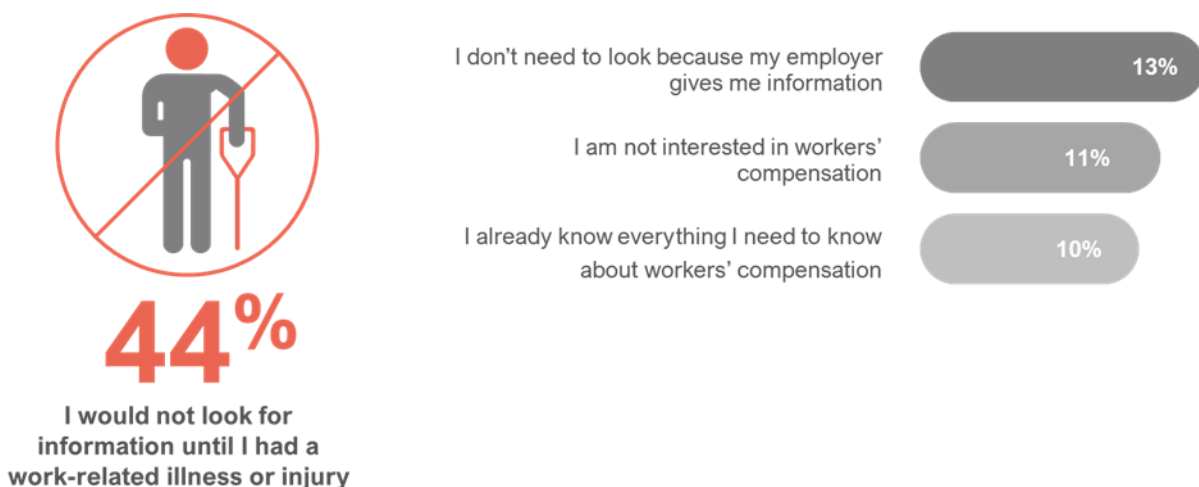
A positive relationship exists between feeling informed, information seeking and intention to claim for workers' compensation. The more informed (either Actively or Passively) workers feel about workers' compensation, the more likely they are to look for additional information (78% compared to 47% of Uninformed worker segments) and to claim for workers' compensation (78% vs. 60%) if they have a work-related illness or injury in the future. These workers also feel that all workers' compensation topics are important and feel more informed on each of the topics. CaLD (76%), injured workers (69%) and workers 25-39 years old (68%) would be more likely to look for more workers' compensation information if more information was available.



Q4A. If more information about workers' compensation was available how likely or unlikely would you be to look for it? Base n=976

## Workers would not look for additional information unless they had a workplace injury or illness

Passively Informed workers are more likely than other worker segments to say they would not look for information because their employer gives them information (31%). I don't want to tell other people about the accident/injury, I am not sure my illness/injury is covered by workers' compensation, I don't look because the information is too hard to find, too hard to understand and I don't understand how workers' compensation works, were mentioned by 5% or less of workers.



Q4B. What are **all the reasons you are not likely** to look for information about workers' compensation? Base: n=438

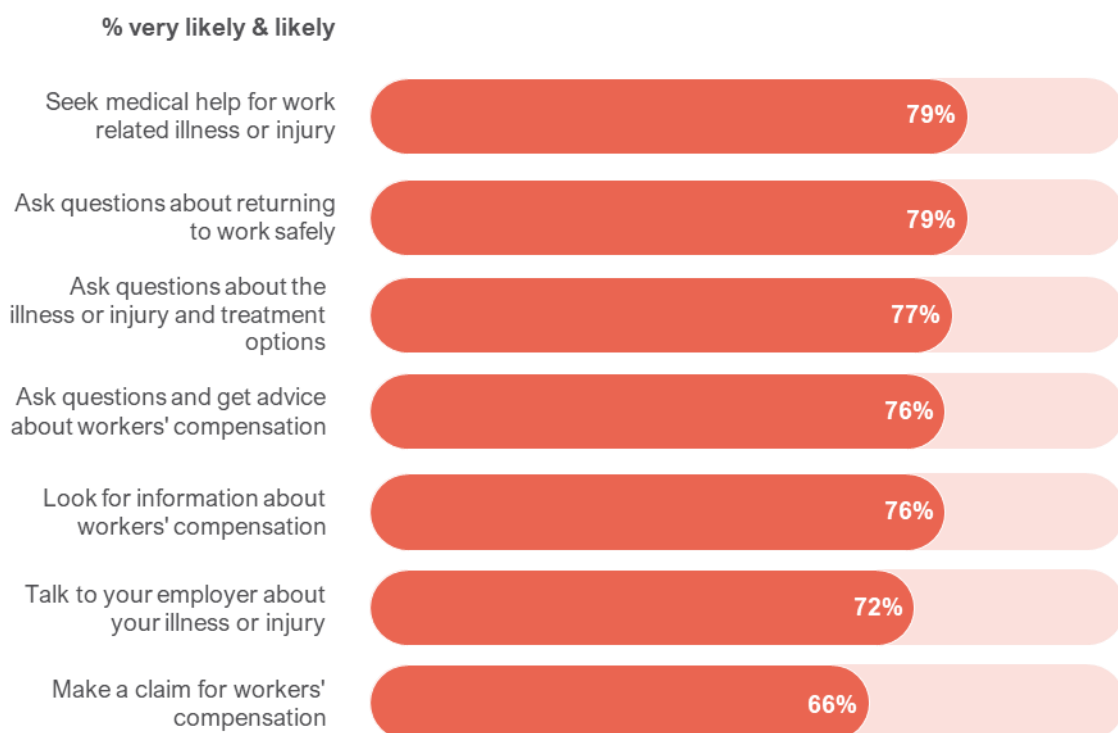




## The majority of workers will seek help, ask questions, look for information and talk to their employer, if they had a work-related illness or injury

Over three-quarters would seek medical help for work-related illness or injury (79%), ask questions about returning to work safely (79%) and ask questions about the illness or injury and treatment options. Between two-thirds and three-quarters of workers would do the remaining behaviours. All workers would seek more information and ask questions about workers' compensation and their injuries if they had a work-related injury or illness. Informed segments are more likely than Uninformed segments to seek information. Although the majority say they would claim for workers' compensation, this is the behaviour they are less likely to do, with Uninformed workers the least likely.

Injured workers are more likely to seek medical help (84%), ask questions about returning to work safely (83%), ask questions about the illness or injury and treatment options (82%), get advice about workers' compensation (82%), look for information about workers' compensation (81%), and make a claim (74%). Youth (18-24 years old) are less likely to ask questions and get advice about workers' compensation.



Q5A. In the future if you were to have a work-related illness or injury **how likely or unlikely would you be to do** each of the following. Base: n=1,084



## 4. Communication preferences

### A variety of information delivered through a mix of communication channels is required to meet workers' information needs

Information regarding workers' compensation and the resources and/or tools available across jurisdictions for Australian workers is diverse. However, much of it is provided via websites. Whilst the research found that web-based resources are preferred, it also identified that text driven websites with hyperlinks to forms, guides, handbooks, and information sheets do not always meet the diverse needs of workers.

The comprehensive review noted that most of the information available to workers (and employers, in many cases) is written in legalistic language that is overly complex and hard to decipher, even for those with high levels of literacy and legal sophistication. Even claim forms, which were described as one of the more straightforward aspects of the workers' compensation system, could involve unnecessary complexity in their presentation, particularly in terms of the instructions provided. The degree of complexity of the workers' compensation system and information is highlighted by the fact that several Key Informants noted it was not only confusing for workers to understand and navigate, but also for employers. This can even be the case for employers of high legal sophistication (e.g. barristers) and even those employers who are actively engaged in the system itself.

The research identified there is a lack of accessible and useful information workers can understand and use.

Key factors that influence accessibility to and usefulness of information to workers include:

- **Language:** The lack of material available in languages other than English reduces accessibility for people with English as a second language. This includes Aboriginal and Torres Strait Island people and migrants. This cohort may be at higher risk of work-related injury, have difficulty accessing the Workers' Compensation system once injured, be particularly vulnerable after a work-related injury and may know little about their rights. Some jurisdictions have recognised the need to develop targeted in-language resources providing animation videos in Indigenous languages and large volumes of translated materials including animated videos with transcripts. Accessibility could be enhanced if these kinds of targeted resources were consistently used across all jurisdictions.
- **Readability:** Both the comprehensive review and qualitative research found that workers want information to be provided in a simple, easy to understand language and void of legal jargon. Overly complex and legal language reduces the ability of workers to understand workers' compensation. Written material should be at an Australian grade eight school level (considered to be 13-14 years of age using SMOG) to be understood by most of the population. Most commonly website pages were provided at grade 10 or 11.
- **Website usability:** All stages of research suggested that to maximise accessibility of information websites must be simple to use, easy to navigate and deliver the information workers need. Websites would be more accessible and usable if they were more widely promoted and included interactive resources, were tailored to the specific context of the worker rather than being too general or broad, overwhelming, or insufficient and used clear, skill-based learning, as recommended by the Health Literacy INDEX. The use of FAQ's and questions may also increase engagement with, and usability of, websites.
- **Two-way:** Communication challenges driven by COVID-19 have increased the demand for interactive and two-way communications using technology that creates a social presence. For example, a chat bot simulates a text- or speech-based human-to-human conversation using artificial intelligence (AI), providing an authentic, straightforward experience that would allow direct engagement with workers in real time and offering the potential to provide a responsive, reciprocal, back and forth conversation that recognises the worker's individual situation. However, there was



very little use of interactive resources, smartphone-based applications (apps) and podcasts on the websites reviewed and very limited use of chat-bots or AI software. Noted exceptions included:

- 'My Claim' smartphone application (app).
- Web-based tools (such as ReCONNECT by ReturnToWorkSA) used links to services and podcasts aimed to educate workers on transition services.
- SIRA's 'Have you Been Injured at Work' web-based tool allowed workers to calculate payments and entitlements.
- **Accessibility:** Most of the workers compensation websites audited stated they met, or aimed to meet, the Web Content Accessibility Guidelines 2.0. Websites should aim to meet the Web Content Accessibility Guidelines 2.0 and make accessibility for people with disability a priority.

## Information is less accessible to some worker groups, who have specific communication needs

Aboriginal and Torres Strait Islanders and workers with a disability are less likely to find it very easy to find the information they need on the internet (53% Aboriginal and Torres Strait Islander workers vs 69% and 56% workers with a disability vs. 69%). Aboriginal and Torres Strait Islander workers feel written information or videos are less helpful than having access to someone who can advise, guide, and support them through the process (39% of Aboriginal and Torres Strait Islander workers get help from a person within their company, compared to 24% of non-Aboriginal and Torres Strait Islander workers) and are more likely to prefer to see a GP/health professional or rehabilitation provider (31% vs 16%).

Some CaLD workers struggle to find the information they need and instead rely on family and friends to help them find the right information. Information in languages other than English is perceived to be often lacking, increasing the challenges faced by CaLD workers in accessing and comprehending information on workers' compensation.

## Workers want information in a clear, simple, easy-to-understand language with terms void of legal jargon using a positive tone

The tone should be supportive, reassuring, empathic and focussed on how to get the worker better and back to work. An infographic that outlines the workers' compensation process step by step, with links to additional information and/or who to contact at each step is suggested. Infographics are more visual and less text heavy and therefore easier to understand. These can easily be translated into other languages. Similarly, it is suggested a flow chart of the process, or a checklist would be easier to understand and translate than text-heavy material. Short and to the point animations/videos are highly valued and should include transcripts in English and other languages.

Web-based information is more useful if it has text to voice function for workers with low levels of literacy or those who are visually impaired, and a less robotic voice or an actual person reading the text is preferred. If the function is available, workers suggest the function of being able to skip to the next section would be valuable. This would help workers move through different sections instead of having to listen to large amounts of irrelevant information.

Those who had claimed workers' compensation feel that a simple app to reduce the administrative burden of the claim process would be helpful, but it would need to be provided together with 'a real person' to guide them through the process. Workers would like access to a centralised claim management portal that holds their information and communication needs from start to finish and that serves as a communication platform for all parties involved in the process. Workers' communication requirements and preferences are summarised overleaf.

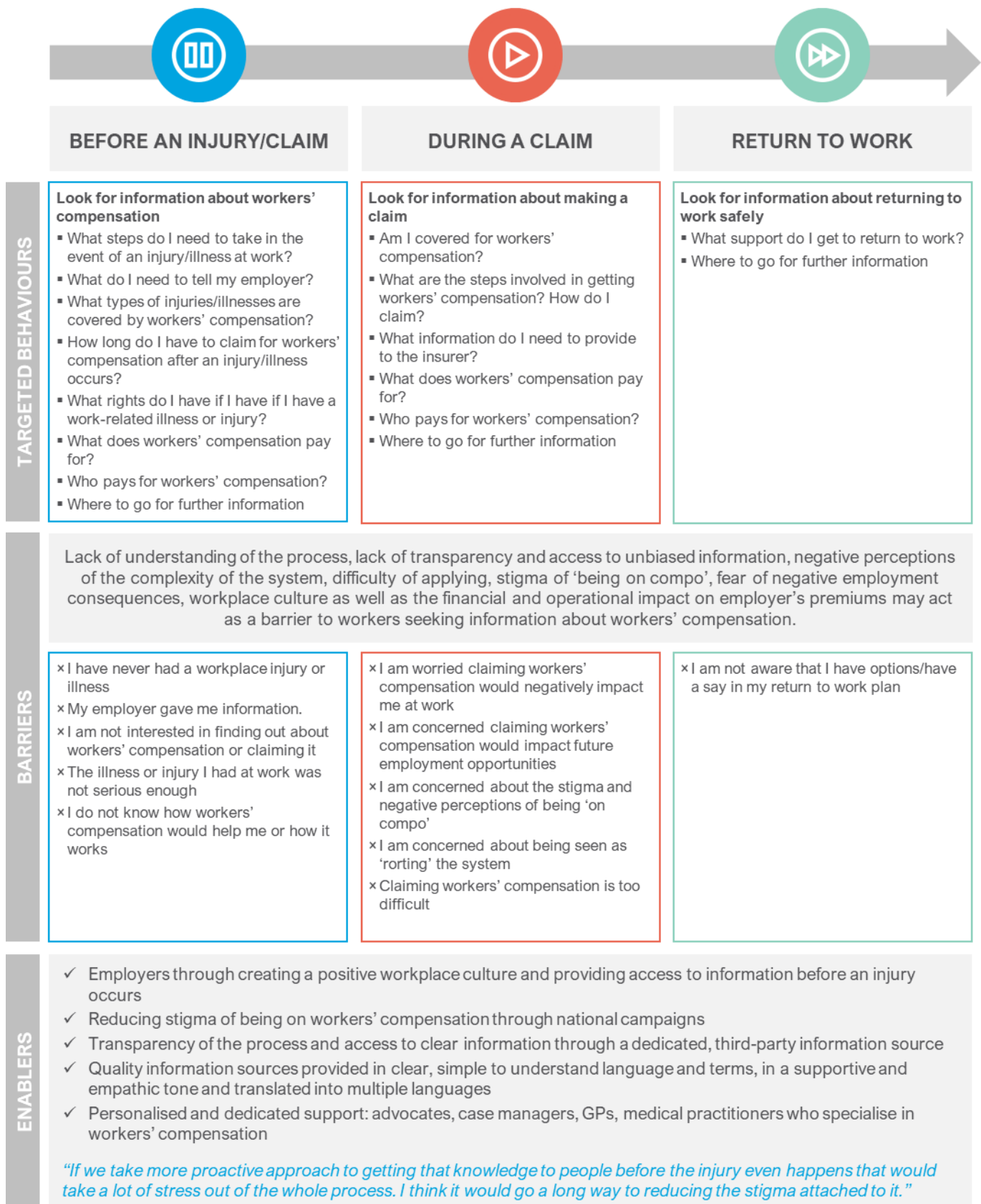


	BEFORE AN INJURY/CLAIM	DURING A CLAIM	RETURN TO WORK
INFORMATION NEEDS	<b>Minimal information needs</b> <ul style="list-style-type: none"> <li>I am covered?</li> <li>What are the first steps to take in case of an injury/illness?</li> <li>Who is the first point of call?</li> <li>What injuries/illnesses are covered? (must specify psychological)</li> <li>Where do I get more information?</li> </ul>	<b>Complex information needs</b> <ul style="list-style-type: none"> <li>What are the steps to claiming?</li> <li>Who is involved in the process?</li> <li>What is everyone's role in the process?</li> <li>What documents/evidence do I need?</li> <li>Who is my contact person/case manager?</li> <li>Where do I get/who do I contact for more information?</li> <li>Weekly claim progress report</li> </ul>	<b>Minimal information needs</b> <ul style="list-style-type: none"> <li>What are my return to work options?</li> <li>Am I on track to recovery?</li> <li>Am I adjusting well to returning to work?</li> <li>What happens if the injury and/or illness resurfaces?</li> <li>What happens if my injury and/or illness turns into a chronic, long-term injury?</li> </ul>
TARGET AUDIENCE	<ul style="list-style-type: none"> <li>All workers of an employable age (including high school students) regardless of state jurisdiction, size of the employer, or type of employment they are in should receive the same information</li> <li>Employers in small and medium-sized businesses</li> <li>Staff with health and safety responsibility</li> </ul>	<ul style="list-style-type: none"> <li>Injured workers</li> <li>Carers of injured workers</li> <li>Employers in small and medium-sized businesses</li> <li>Staff with health and safety responsibility</li> </ul>	<ul style="list-style-type: none"> <li>Injured workers</li> <li>Carers of injured workers</li> <li>Employers in small and medium-sized businesses</li> <li>Staff with health and safety responsibility</li> </ul>
SOURCE	<ul style="list-style-type: none"> <li><b>Employer:</b> mandatory/legislated from relevant workers' compensation body, with employment contract, at induction visual reminders throughout the workplace or from managers to normalise workers' compensation and break down the stigma</li> <li><b>Relevant workers' compensation body</b></li> <li><b>Dedicated, unbiased third-party website</b></li> </ul>	<ul style="list-style-type: none"> <li><b>GPs/medical practitioners</b> who specialise in workers' compensation</li> <li>Personalised and dedicated support - <b>advocate, case manager, rehabilitation officer</b></li> </ul>	<ul style="list-style-type: none"> <li><b>Case worker:</b> check-in several weeks after returning to work to see how they are adjusting</li> <li><b>GP/medical practitioners</b></li> <li><b>Workers' compensation authority</b></li> <li><b>Employer/HR Department</b></li> </ul>
FORMAT	<ul style="list-style-type: none"> <li>Posters with links to additional information or numbers to call placed throughout the workplace or in public areas (back of toilet doors)</li> <li>Short videos/YouTube ads</li> <li>Infographics</li> <li>Newsletters</li> <li>FAQ section of a dedicated third-party website</li> <li>Employee information kit on induction</li> <li>Reminders via payslips or payroll system</li> <li>Mandatory company-wide email of infographic of common questions</li> <li>An in-house adviser/support person for injured workers</li> <li>An online training course for employers in small and medium-sized businesses</li> </ul>	<b>A transparent and centralised communication system/platform linked to MyGov/My Health record where all parties involved have access to and share claim information</b> <ul style="list-style-type: none"> <li>A portal with a login that holds the worker's information and communication needs from start to finish, including a FAQ section about the worker's specific injury/illness</li> <li>An app with a built-in scanner where forms can be uploaded and progress tracked by the GP, employer, worker, WorkCover, anyone with a say in the process</li> <li>All forms can be completed online and submitted directly to the relevant party straight from the site</li> <li>Website with links to relevant information</li> </ul>	<ul style="list-style-type: none"> <li>In-person appointments/check-ins</li> <li>Phone/video call appointments/check-ins</li> </ul>

1. All information should be provided in a clear, simple, easy to understand language and terms and void of legal jargon.
2. The tone should be supportive, reassuring, empathic, focused on how to get the worker better and back to work.
3. Written material should be at an Australian grade eight school level to be accessible to everyone regardless of their level of education.



The roadmap below summarises the information needs of workers and barriers and enablers to information seeking:

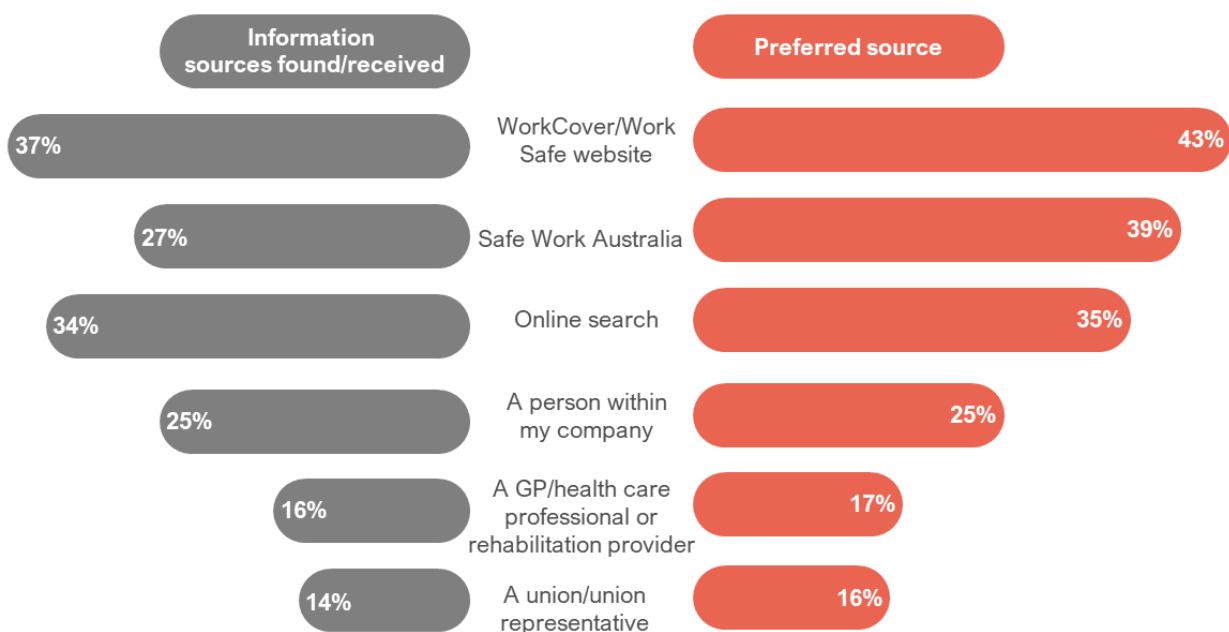


## Workers would prefer to get information from WorkCover/WorkSafe and Safe Work Australia, in a website/online format

There was a perception that there was no clear organisation/advocate responsible for providing information to injured workers from the workers perspective rather than for their own agenda. This created suspicion and concern about biased information.

Workers would prefer to get information on workers' compensation from WorkCover/WorkSafe (43%), Safe Work Australia (39%), through online searches (35%), a government website (29%) and from a person within their company (25%). Getting information from worker advocacy or support services (15%), friend or family member outside of work (11%), colleague (10%) and insurance companies (8%) was less preferred.

Aboriginal and Torres Strait Islander workers are more likely to prefer to get information from a GP, healthcare professional or rehabilitation provider. Indigenous employees who participated in the qualitative research spoke about having limited access to the internet and/or technology and so preferred hard copy and verbal information.



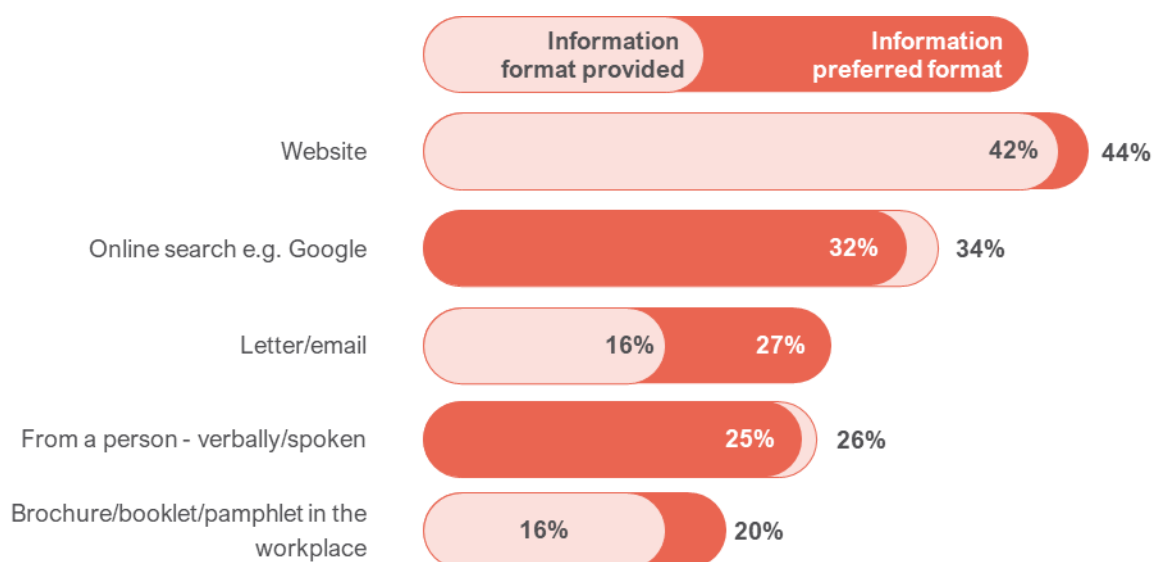
Q2B. **Where** did you get information about workers' compensation from? Base: n=628

Q4C. If you did want information about workers' compensation, **who/where** would you prefer to get it from? Base: n=1,084

Workers' preferred formats to accessing information are from a website (44%), online (34%), through a letter/email (27%), from a person/verbally spoken (25%) or from a brochure/booklet/pamphlet (20%) in the workplace. Video, a poster in the workplace (19% Aboriginal and Torres Strait Islanders), hearing from other people in their situation, an app and podcast were at the bottom of the list, with less than 1 in 10 saying that it is their preferred format. Youth (19%) and CaLD (17%) workers are more likely to prefer to get information in a video format.







Q2C. **How** was the information provided? Base: n=628

Q4D. If you did want information about workers' compensation, **how/what format** would you prefer to receive it? Base: n=1,084

## Opportunity for a centralised source of general information for workers

The need for a well promoted centralised source of information on workers' compensation was identified by workers in the qualitative and quantitative research as well as stakeholders interviewed as part of the comprehensive review. Given the differences in schemes operated in different jurisdictions the role of this centralised source would be limited to providing general information e.g. what workers compensation is, how it works, the simple steps workers should take if they have a work-related illness or injury and where they can go for further information. Workers would like to be able to access information and support from an unbiased, trusted, transparent, knowledgeable, and reliable third-party organisation. A transparent and centralised communication system where all parties contribute to the platform would be ideal. This does not exclude the need for ongoing communication led by individual jurisdictions and other stakeholders. The role of a centralised information source would need to be well promoted and clearly communicated to avoid confusion.

The platform should be intuitive to navigate, with different functions available, as workers have different preferred ways of accessing the information (video, app, infographic, detailed PDF, chat function, text to voice function), depending on their literacy levels, type of injury, their information needs, and when they access the information (daytime vs. night). Confidentiality and anonymity are expected across all touch points.

Safe Work Australia may be well placed to play the role of the unbiased third-party source of general information for workers but would need to lift its profile and promote itself as the go-to source of information so that all workers know where to go to get information. There is a risk that Safe Work Australia is seen as the decision-maker of workers' compensation claims or performs an oversight role of the workers' compensation authorities, which is not within its functions as established under the *Safe Work Australia Act 2008* (Cth). Clear messaging would need to be developed to ensure workers are not further confused when seeking out information. Instead, Safe Work Australia's website could act as a referral source linking workers to individual jurisdictions and other stakeholders for the tailored information and support they are likely to require.



## 5. The role of employers

The workers' compensation system, infrastructure, policies and processes impact workers' access, understanding of information and services. Most employees are almost completely reliant on their employer for information about workers' compensation. Some employers take this responsibility seriously and act in the injured workers' interests. Others do not.

Information sources may differ depending on the stage in the process the workers are at i.e. prior to an injury, following an injury and when returning to work with the bulk focussed on providing information following an injury. Although employers were not a target audience for this research, they emerged as a critical information source across all stages and a key enabler to information-seeking and -claiming behaviours for workers.

### Experiences with workers' compensation amongst workers ranged from positive (few) to neutral (some) to negative (most)

Neutral to negative experiences were mostly due to the lack of support from their employer and due to the claiming process being experienced as complex and convoluted, with unclear information and/or lack of information. A few employers actively discouraged workers from claiming workers' compensation, while others brushed off the injury/illness.

*"I found it very tough. Trying to deal with a mental illness and fill out all these forms. I was lucky I had the support of my partner, and she helped me through the whole process. Had I not had that support, going through what I was going through, I possibly wouldn't have even bothered, to be honest. I would have got to a point where it was all too hard."*

*"My employer was seemingly supportive, but I felt like it was a bit of a façade. I asked about the whole blacklist of workers on compensation claims and they assured me that wasn't a thing. Then my psychologist through the employment assistance program showed me that there was a blacklist of names of employees who had claimed workers' compensation. Taking that step to actually put the claim through was nerve wracking."*

*"I had the workers' compensation claim in my hand for about a week and a half, two weeks, before I submitted it because I was worried about what my boss would say and what will happen afterwards."*

Aboriginal and Torres Strait Islander workers who had experienced a work-related injury had mixed experiences with workers' compensation. All knew very little about workers' compensation prior to being injured and relied on their employer to tell them what to do and followed their advice, with mixed experiences.

Employers' reaction to being informed a worker was injured included not knowing what to do and doing nothing, driving the worker to the hospital, referring the employee to the employer's selected doctor, physiotherapist, psychologist, or specialist, and supporting the employee to claim for workers' compensation. Some workers experienced bullying from their employer and co-workers and decided to leave their job. Others experienced a smooth treatment and return to work process having all costs covered by the employer but were not confident they had received the 'right' or 'best' treatment. Some workers were able to return to work in the same position, others felt they were 'demoted' as they were no longer able to undertake the job they had previously held.

Generally, there are high levels of distrust towards employers, with most workers saying they doubt their employer would do what is best for them. Some uninjured workers, while seemingly trusting of their employers, would want to review their options.





*"I'd want to get both the company's HR point of view, but also what I'm entitled to underneath a state or federal framework, just to make sure that they are matching up."*

*"If it's a mental stress or repetitive stress or like if it's less obvious that it has happened immediately in the workplace, I'd be looking at different options first. I might be going to my GP first rather than going straight to my employer."*

*"I'd like to research it first and understand the technicalities before approaching the employer."*

*"If you are concerned about the integrity of your employer, I think you may be concerned about going and asking questions."*

Time off work for workers who claimed workers' compensation varied from a couple of days to several years (and still unable to work due to psychological trauma and Post Traumatic Stress Disorder). Injuries/illnesses ranged from a scraped chin to a crushed thumb, ruptured ligaments, several broken vertebrae to severe anxiety and PTSD and stroke induced by stress. Some participants who claimed workers' compensation found themselves out of a job, as their employer deemed them incapable of performing their regular duties. Casual workers found that their employer gradually reduced their shifts until they were out of a job.

*"I was a casual. I just suddenly got less shifts. I was just a hassle."*

*"My employer was supposed to put me on light duties. Because it was an ankle injury and I was a checkout operator they basically said they had no position for me, and I was fired. I was left with no money and no job."*

*"I did try to go back to my job, but the company I was working for said no, I wasn't able to keep up with the task. I subsequently ended up getting a payout from WorkCover because of it."*

Some workers felt pressured by their employer to return to work even though they did not feel ready. Some felt that the system works against workers on workers' compensation.

*"I served as a manager in a return-to-work business. I had people coming from WorkCover to return to work. They seemed to be quite bullied. We would have case managers coming in and speaking to me directly as a manager saying, well, we want this person back in employment, we want you to tell us that he's capable of doing that. I've found that whole process, for the lack of a better term, unethical."*

*"A lot of places won't touch you if you've had workers' compensation. I'm with a disability employment service and they're actually saying to lie, or you won't get the job. What do you want me to do? It's illegal but you've got to do it. So, you're caught in a yucky situation where you can't win."*

## Employers play a significant role

It is clear that employers are critical in setting the narrative around workers' compensation in the workplace, providing the information and support workers need throughout the process, and so shape employment and health outcomes for injured workers. Many workers lack motivation to educate themselves on workers' compensation and tend to not look for information until they are injured. By providing information early, before an injury occurs, and creating a supportive work environment, employers can play a central role in normalising information seeking and claiming behaviours in workers. Creating a supportive workplace is just, if not more, as important as the nature of the information workers find and/or receive in supporting workers to access and engage with workers' compensation.

Workers who participated in the qualitative research and claimed workers' compensation suggest that if all workers were provided with identical information at the beginning of their employment (mandated by a regulatory body), regardless of which state they lived in, the size of the employer, or type of employment, it would help reduce the stigma associated with being on workers' compensation. Given the active role employers can play in better outcomes for workers, it is critical to focus on direct communication to



employers to help them access information, communicate effectively across the board, and create supportive workplace environments.

*“If we take more proactive approach to getting that knowledge to people before the injury even happens that would take a lot of stress out of the whole process. I think it would go a long way to reducing the stigma attached to it.”*

Workers who receive information from their employer (25%) are more likely to feel informed about being covered for workers' compensation (85% vs. 73%), are more likely to seek medical help for work-related injuries (56% vs. 40%), ask questions about returning to work safely (48% vs. 33%) and talk to their employer about their illness/injury (45% vs. 31%). They are also more likely to prefer to receive information from their employer (57% vs. 14%).

Removing the stigma associated with being on workers' compensation starts with a positive workplace culture, where employers provide information early and often, encourage workers to report injuries and support them to achieve the best outcome for their injury and/or illness and a smooth transition back to work. When asked what would encourage them to seek out information and advice about workers' compensation, a third (37%) of workers would be encouraged if they felt supported by their employer.



## D. Detailed Recommendations



# Recommendations

This project has identified that workers need to be equipped with information and tools to have agency within the system to direct and navigate their workers' compensation claims journey and return to work. Being able to get the information and support they need is currently not within the control of the worker due to the lack of information that empowers workers with the:

- **capability**<sup>2</sup> (knowledge and skills) to act because the quality of information and support available does not meet their needs.
- **motivation** (confidence) to act due to the stigma associated with workers' compensation, fear of negative impact on current and future employment as well as concern about the difficulty of accessing workers' compensation.
- **opportunity** (access) to act because they do not have the information they need when they need it.

The BCC suggests that capability strategies are the immediate priority so that when strategies to increase opportunity and motivation take effect and empower workers to get information, the information and support they receive meets their needs. However, without effective strategies to increase opportunity and motivation, the impact of capability strategies will be limited to improving the knowledge and skills of workers who are prepared to actively seek information.

To increase the proportion of workers who look for and engage with workers' compensation information we recommend the development, testing, and evaluation of strategies to improve workers' capability, opportunity, and motivation.

## 1. Development of a set of national communications principles

A set of national principles should be developed to enhance capability and increase the quality of information and support available for workers who seek information to successfully navigate the system. The national principles should be premised on capability strategies aimed at increasing the quality of information and support available for workers who seek information to successfully navigate the system.

The following capability concepts derived from the findings of our research may be used to guide and develop a set of national principles:

- **Covers all information topics important to workers** before, during and after an injury/illness. An immediate focus on closing knowledge gaps in helping workers to understand whether they are covered for workers' compensation, their rights in case of a work-related injury or illness, how to claim and what workers compensation pays for is recommended.
- **Can be understood** by workers with an Australian grade eight school level (13-14 years of age). This requires the use of clear, simple language with no jargon and the provision of support for workers who struggle to understand the information and need help to navigate the system. Not only is health literacy integral to the communication strategy, but also digital literacy is an important consideration and indicates workers will need help to navigate the system.
- **Is available in-language** for Aboriginal and Torres Strait Islander and CaLD workers. Further investigation, co-design, and pilot-testing of target group specific culturally appropriate strategies

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<sup>2</sup> The BCC has drawn on the COM-B Behaviour Change Model (Michie et al, 2011+) in the analysis of the research results and in the development of draft recommendations to support the preliminary findings report



for dissemination of information on workers' compensation is required to better meet the needs of Aboriginal and Torres Strait Islander and CaLD workers.

- Has a **positive tone**, is empowering, supportive and empathetic with a focus on how to get the worker better and back to work safely.
- Is provided in workers **preferred format** including the use of posters, booklets, short videos, infographics, newsletters, and the FAQ section of a dedicated website.
- Is **effectively promoted** to ensure all workers know that unbiased and helpful information, tailored for workers, is available and where to find it.
- **Reduces complexity and duplication** by working together with all parties involved in a transparent way.

Most workers are not aware of an information source that is impartial, or worker focussed, and some believe that information sources are biased in favour of the employer/insurer. Many workers also believe that health care providers accessed through the workers' compensation system work for the employer/insurer rather than the worker. Key initiatives which may address these issues include:

- Development of **national principles for communicating with workers** which Safe Work Australia, jurisdictions and social partners can use to review and develop communication with workers with regards to all aspects of workers' compensation.
- Development of a **central hub for workers** providing general information tailored to workers and referring them to the relevant jurisdiction for further information. This includes working with jurisdictions and social partners to determine the general information suitable for communication at a national level. The role of a centralised information source would need to be well promoted and clearly communicated to raise awareness and avoid confusion.
- Development of a **national communications campaign** to increase awareness of:
  - 1) what is workers' compensation (showing positive outcomes).
  - 2) where to find information.
  - 3) the initial steps to take after suffering a work-related injury/illness, such as reporting and seeking medical attention.
- Investment in **comprehensive formative research** (underpinned by behavioural and evaluation theory). This would represent best-practice in the co-design and delivery of communication strategies that not only increase awareness but change intention and produce sustainable behaviour change over time. A shift in norms requires an investment in testing the communication messages and delivery over a sustained time-period, not doing more of the same at scale.
- Co-ordination to **share best practice communications** across jurisdictions e.g. templates, guidelines, testing, monitoring, and evaluation mechanisms.

The capability strategies recommended above aim to improve the quality of information and raise awareness of its availability from workers' compensation authorities and Safe Work Australia. The capability strategies are aimed at improving the knowledge and skills of workers who are prepared to actively search for the information and to engage with it.

## 2. Increase information accessibility

In addition to the capability strategies recommended above, we recommend a strategy to improve accessibility by exploring the **best times and places and ways** to get it to workers. For example, early education about workers' rights and entitlements targeting young people in high school or when first entering the workforce is just one consideration. This information can then be reinforced with additional information and reminders throughout a person's working life. Training and support for all stakeholders in



the workers' compensation system may be one way to achieve a common understanding of the often-complex role of each stakeholder in the workers' compensation system. This would facilitate the production of targeted support and resources to improve employers understanding of workers' compensation and may assist employers to provide information and support to workers.

As the majority of workers do not actively look for information, strategies to give workers the opportunity to get information in the places they are in, or go to, are required. Initiatives under this recommendation may involve Safe Work Australia working with jurisdictions and social partners to map a worker's journey through the workers' compensation system to identify the interactions, roles and responsibilities of the different stakeholder groups which participate in the complex interrelationships in the system. This may include but is not limited to the following approaches to key stakeholders within the system identified through this report.

- **Employers:** A strategy to empower employers to communicate consistently and effectively and to create supportive workplace environments using resources developed with, and for, employers is urgently required. The strategy mix should be multi-pronged not simply communication (e.g. a combination of communication (traditional and digital media), education, environmental, organisational policy, and socio-environmental strategies) that meet the needs of business and aims to ensure all workers have access to workers' compensation information and support in their place of work. This could include:
  - Online training for all employers and tailored support for micro and small businesses and others who may lack the knowledge, skills, resources and/or motivation to provide the information and support employees need.
  - Communications resources to make it easier for employers to support workers before, during and after an injury or illness e.g. an employee information kit for use at induction covering what to do if there is a workplace illness or injury, reminder messages that can be communicated via payslips/payroll system, content for training/meetings to update all workers on workers' compensation/infographics covering FAQs that can be emailed or used as posters/screensavers and guidelines about how to establish workplace buddies and/or champions to help workers to navigate the workers' compensation system.
  - Socio-environmental strategies such as the use of role models, buddies, and workers' advocates to increase group and self-efficacy and create a sense of organisation safety and a supportive environment are fundamental to create a workplace culture conducive to positive return-to-work outcomes. This may also help shift the negative public discourse around workers' compensation.
- **GPs and healthcare professionals:** A strategy to ensure GPs and healthcare professionals are fully equipped to provide information and support to injured workers is suggested. These groups have an important role to play at the time a workplace illness or injury occurs and throughout the return-to-work process particularly for Aboriginal and Torres Strait Islander workers and people with a disability and or impairment.
- **Other parties** (e.g. advocacy groups, unions, lawyers, carers and families): Investigation of ways to increase personalised and dedicated support to injured workers through other channels workers currently engage with is recommended. This may include further exploration of the role other parties play and how to support them to improve workers access to information.

While workers' compensation authorities have not been included as stakeholders, it is noted that they are integral to the creation and dissemination of information to the key stakeholders.

Improving the quality of information, making it easier to access and getting it to workers without them having to look for it will not necessarily influence workers to engage with workers' compensation information unless the fear and stigma associated with workers' compensation is also addressed.



### 3. Reduce perceptual barriers to engaging with workers' compensation information

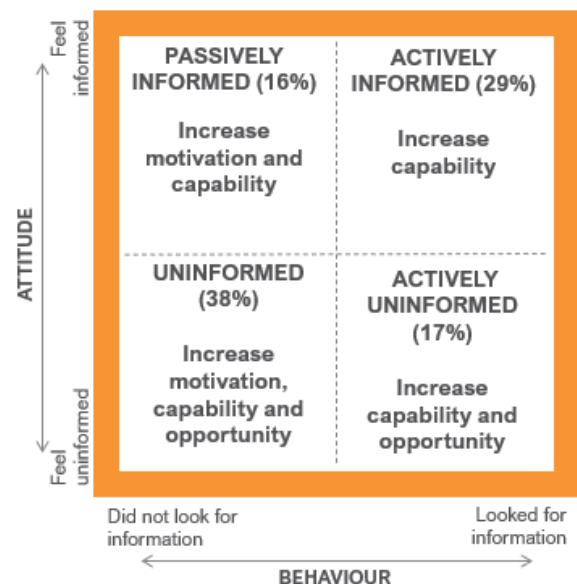
Strategies to increase workers confidence in workers' compensation by reducing the stigma associated with workers' compensation, fear about the short- and long-term consequences of claiming workers' compensation and concern about the difficulty of the workers' compensation process are recommended. This requires a targeted, staged, and well-funded holistic approach to messaging that is sustained over the long term. It may involve the **development of a strategic vision/plan** that:

- Increases awareness of workers' compensation as an opportunity to return to work for all workers and not as a negative outcome of being injured/ill at work.
- Shifts the focus of the narrative from the negative to the positive around WC and the implications – this is a shift in cultural and organisational norms and in general the public discourse around 'compo' and rorting the system.

This could include a **national campaign to re-position the perception of workers' compensation** by communicating the positive role workers' compensation plays in recovery and return to work and its benefits for workers and employers. Specifically, it should aim to increase workers' confidence that workers' compensation leads to positive outcomes, they will not be disadvantaged if they make a claim, the claims process will be easy, they will be supported by their employer and other people will be accepting and non-judgemental.

**Segmentation and targeting** play an essential role in effective communications planning and should be incorporated into the communications vision/plan. For example strategies to increase workers' capability (knowledge and skills), opportunity (easy access) and motivation (confidence) would benefit different worker segments in different ways as shown below:

- **Uninformed:** Increasing motivation, capability, and opportunity will help to shift this segment towards being Actively Informed.
- **Actively Informed:** Increasing capability will encourage continued active information-seeking, reduce knowledge gaps and improve engagement with workers' compensation information.
- **Actively Uninformed:** Increasing capability and opportunity will encourage continued information-seeking and help to shift this segment towards being informed.
- **Passively Informed:** Increasing motivation and capability will help to shift this segment towards active information-seeking.



### 4. Evaluate effectiveness of communications, consider further research and other levers

The BCC recommends key resources and approaches are co-designed, target group specific to reflect diversity in the workforce and tested and refined with workers and stakeholders prior to being disseminated. This will ensure the resources deliver the information workers want in the format that they want it. Workers





access to and use of the communications resources should be monitored, and their **impact evaluated** periodically. This can be done by measuring proximal changes in workers' awareness and understanding of workers' compensation as well as information-seeking and other desired behaviours over time. We suggest including select questions from the quantitative survey developed for this project to evaluate the effectiveness of project outputs.

**Further research** to inform ongoing improvement in workers' compensation information and support should also be considered. This could include research with:

- **Specific worker groups** including CaLD, Aboriginal and Torres Strait Island people, youth, casual workers, people with disability, people in rural and remote communities as well as those who have experienced a workplace injury but have not accessed workers' compensation is recommended.
- **Key players** in the workers' compensation system such as GPs and other health professionals, unions, legal firms, and advocacy groups as well as carers, family members and significant others who often support access to and interaction with the workers' compensation system.
- **Businesses of all sizes and types** including corporations, government entities, micro, small and medium-sized businesses to better understand what they need to enable them to provide access to workers' compensation information and support to all workers. Employers are best placed to reach all workers and for many are the sole source of information about workers' compensation, particularly prior to an illness or injury.

Future research should investigate the opportunity and feasibility of more personalised information tailored to an individual worker's circumstances. Worthy of consideration is the provision of person-to-person advice or providing materials that consider broader factors relevant to groups of people (such as key factors associated with industries or visa types).

**Other levers** to positively impact workers' knowledge of access to and confidence in workers' compensation beyond the scope of this project should be noted including:

- A comprehensive **multi-strategy approach** that integrates communications with education, environmental and socio-environmental strategies that combine to improve the system.
- Making stakeholders in the system more **accountable** (e.g. employers accountable for providing information and training).
- **A shift in philosophy** for insurance from insurance-focussed to health care-focussed.
- **A better alignment of incentives**, such that those providing information to workers are not also incentivised to keep them out of the system (such as employers who do not want increased insurance premiums), to provide minimum benefits (such as insurers who wish to keep costs low), or to return them to work before fully recovered (such as employers to address staffing shortages, or insurers to close claims and stop paying benefits).







## Conclusions

The workers' compensation system is complex in nature and administration. Central to this is the injured worker, requiring access to the workers' compensation system in a timely and efficient manner. While information regarding workers' compensation and the resources and/or tools available across jurisdictions for Australian workers is diverse, much of it is provided via websites and designed for a literate, adult workers whose first language is English. Available information is seen as being overly complex and legalistic, too general, and not available when it is needed. Workers require access to the right information, at the right time through the right channels to improve their experience with, and outcomes from, the workers' compensation system.

This project has identified a lack of accessible information that workers can understand resulting in a high proportion of workers, including those who have claimed workers compensation, feeling uninformed about workers' compensation and not getting the information they need when they need it. Lack of knowledge leads and feeds the stigma and fear associated with being injured at work and engaging with workers' compensation. This can result in workers not seeking information or claiming workers' compensation and if they do, experiencing difficulties engaging with workers' compensation, resulting in stress, impeding their recovery, delaying their return to work and sometimes negatively impacting current and future employment opportunities.

The workers' compensation system, infrastructure, policies and processes impact workers' access to, and understanding of, information. Workers feel there is no clear organisation responsible for providing information to injured workers to benefit workers rather than their own agenda. More than half of workers do not seek information about workers compensation, and many are totally reliant on the information provided by their employer which is, at best, inconsistently delivered.

The connection between workers feeling informed, seeking information, and positively engaging with workers compensation further reinforces the importance of improving workers understanding of, access to, and engagement with the workers' compensation system.

This project recommends a range of strategies to improve the quality, accessibility and effectiveness of workers compensation information and support to empower injured workers with information and a suite of target specific, co-designed tools to have further agency within the system. These strategies focus on increasing the opportunity (easier access to information), capability (knowledge and skills), and motivation (confidence in the system) of workers to engage with the workers' compensation information they need, when they need it, recognising that these are currently not within the control of the injured worker and change is required.



# Appendices



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## Appendix B Quantitative sample profile

### Actively Informed segment profile (29%)

#### Workers in this segment actively look for information on workers' compensation and feel informed on the topic

This is likely due to having had a workplace injury or illness (65%) and having made a claim for workers' compensation (83%), with most being successful in their claim (84%), highest across segments. They feel all workers' compensation information topics are important and feel more informed about all of them.

The majority find it easy to find the information they need (64%) and tend to find all the information they need when they need it (53%), with minor gaps between the information sought and information found. They mostly look for and find/receive information on what workers' compensation pays for (42% and 44%), how to claim (41% and 44%), their rights if they have a work-related injury/illness, (40% and 36%) and whether they are covered for workers' compensation (39% and 40%).

Actively Informed workers are **more likely** than Uninformed segments to find it **easy to understand** the workers' compensation information they found or received (74%) and to say that the information they found was helpful (91%). The majority **do not need help** understanding the information they found and/or received (66%), and if they do, they are **more likely** to get help from Safe Work Australia (40%), WorkCover/WorkSafe (39%) or do an online search (38%) than other segments.

Workers' compensation information is useful if it is easy to understand (55%), easy to find (48%) and is available when they need it (42%)

#### Actively Informed tend to rely on a handful of information sources and channels

They review on average 2.6 information sources and tend to look for, get information from and prefer the same three information sources for workers' compensation information: WorkCover/WorkSafe (53%, 51% and 49%), online search (44%, 40% and 44%) and Safe Work Australia (42%, 38% and 46%). They are **less likely** than other segments to get information from a person within their company (19%) or company website (19%).

They get/receive workers' compensation information from websites (51%) and online searches (42%) or from a person/verbally spoken (25%). They would prefer to get it from websites (48%) and online searches (36%) followed by letter/email (28%) or from a person/verbally spoken (25%).

#### This segment is likely to continue to educate themselves on the topic

Actively Informed workers are **more likely** than Uninformed workers to look for information on workers' compensation if more information was available (84%). Those who would not look for additional information either say that they would not look until they had a work-related injury/illness (34%) or that they already know everything they need to know about workers' compensation (32%).

They are **more likely** than Uninformed workers to ask questions about and look for information on workers' compensation (9 in 10) and make a claim for workers' compensation if they had a work-related injury/illness in the future (82%). Those who would not make a claim would not do so because they are worried claiming workers' compensation would negatively impact them at work (38%), they are concerned that it would impact future employment opportunities (35%), that they would be seen as 'roting' the system (31%) and about stigma and negative perceptions of being 'on compo' (29%).

This segment is likely to seek out information and advice about workers' compensation if they felt it would lead to a positive outcome (45%), if they knew what their rights were (45%), if they felt supported by their employer (39%) and felt confident in the workers' compensation system (38%).



### Actively Informed are the most diverse segment

They are **more likely** to be male (61%) or to be from a CaLD background (24%) than other segments, and least likely to live regionally or remote (20%).

They are **more likely** than Uninformed workers to be employed in a full-time permanent role (72%) or permanent role (88%), to be in Australia on a working visa (23%), to be a migrant (17%) or to hold a postgraduate degree (26%).

They have high literacy and accessibility levels. They generally find it **very easy** to read or understand general written information (81%), find the information they want on the internet (71%) or fill out a form (66%). They are **more likely** to find it **very easy** to read and understand written legal information (54%) compared to Uninformed segments.

### Actively Uninformed segment profile (17%)

#### This segment actively looks for information on workers' compensation yet feels uninformed on the topic

Workers in this segment are **less likely** to apply for workers' compensation (76%) and are **more likely** to be unsuccessful in their application (23% of those who made a claim) compared to Actively Informed workers, despite having the highest incidence of workplace injury or illness (69%). This may be due to this segment having the **lowest levels** of literacy and accessibility amongst segments and struggling to find and understand workers' compensation information.

Actively Uninformed workers are **less likely** to find it **very easy** to read and understand general written information (69%) or fill out a form (like a government application form) (47%). They are **significantly less likely** than Actively Informed and Passively Informed to find it **very easy** to read and understand written legal information (40%). Only 59% find it **very easy** to find the information they want on the internet.

Less than one-third (31%) of workers in this segment found all the information they needed, when they needed it, **less** than Actively Informed. They are also **less likely to find it easy to find** the information they need (23%) than Actively Informed and **less likely to find it easy to understand** the workers' compensation information they found or received (23%) compared to the Informed segments. Workers in this segment are **less likely** than Informed workers to say that the information they found was helpful (39%).

Actively Uninformed workers are **more likely** than other segments **to need help** understanding the information they found and/or received (58%), and **least likely** to get help from Safe Work Australia (16%). They go to a person within their company for help (27%), search online (24%) or go to a friend or family member outside of work (23%).

While the majority say most workers' compensation topics are important, they are **less likely** to consider them important and **feel less** informed about all of them compared to Informed segments. Actively Uninformed workers say workers' compensation information is useful if it is easy to understand (53%), it is easy to find (49%) and makes them feel confident in the workers' compensation system (42%).

#### Workers in this segment are more likely to belong to a vulnerable minority

This segment has the **highest percentage** of workers who identify as Aboriginal and Torres Strait Islanders (22%), they are **more likely** to be a refugee (6%), and **more likely** to have a disability (25%). Actively Uninformed tend to live regionally (32%), almost half (45%) are educated to a Year 12 or equivalent, and they are the **least likely** of all segments to have a household income of over \$100,000 (33%).



### Actively Uninformed tend to search for and find information on a handful of topics and rely on a few information sources and channels

Similar to Actively Informed, workers in this segment mostly look for and find/receive information on how to claim for workers' compensation (39% and 41%), what workers' compensation pays for (35% and 31%), whether they are covered for workers' compensation (33% and 23%) and their rights if they have a work-related injury/illness, (31% and 30%).

They review on average 2.4 information sources, and they tend to look for, get information from and prefer the same three workers' compensation information sources: WorkCover/WorkSafe (46%, 36% and 41%), online search (42%, 38% and 34%) and Safe Work Australia (31%, 21% and 40%). They are **significantly more likely** than other segments to prefer getting information from a worker advocacy or support service (19%) or a lawyer/solicitor (19%).

They get/receive workers' compensation information from websites (41%) and online searches (39%) or from a person/verbally spoken (26%). They would prefer to get it from websites (38%) and online searches (34%) followed by letter/email (27%) or from a person/verbally spoken (27%).

### Employers play a role in supporting workers in this segment to be more informed on the topic

Two-thirds (68%) of Actively Uninformed workers would look for information on workers' compensation if more information was available. Those who would not look for additional information either say they that they would not look until they had a work-related injury/illness (44%), that they don't need to because their employer gives them information (23%) or because the information is too hard to find (15%).

The majority (7 in 10) would ask questions about and look for information on workers' compensation if they had a work-related injury/illness in the future, however, they are **less likely** than both Actively and Passively Informed workers **to talk to their employer** about their illness/injury (64%).

This segment would be likely to make a claim for workers' compensation if they had a work-related injury/illness in the future (69%). Those who would not make a claim would not do so because they are worried claiming workers' compensation would negatively impact them at work (44%), they are concerned about stigma and negative perceptions of being 'on compo' (36%) and they believe claiming workers' compensation is too difficult (34%) – **higher** than any other segment. They are also concerned that claiming workers' compensation would impact future employment opportunities (26%).

Actively Uninformed workers are likely to seek out information and advice about workers' compensation if they felt supported by their employer (41%), if they knew what their rights are (41%), if they felt it would lead to a positive outcome (37%), if they knew they would not be disadvantaged or treated differently at work (34%), if they felt confident in the workers' compensation system (33%) and if the process of claiming was easy (33%). They are **more likely** than Uninformed workers to say they would seek out information if other people were accepting and non-judgemental (30%).

## Passively Informed segment profile (16%)

### This segment feels informed about workers' compensation despite not actively searching for information on the topic

Passively Informed workers are **less likely** to have experienced a workplace illness or injury (34%). Just over half (53%) of those have made a claim for workers' compensation, with most being successful in their claim (79%). Almost half (47%) did not make a claim, despite feeling informed about workers' compensation. The majority say most workers' compensation topics are important and feel significantly more informed about all of them compared to Uninformed segments.





Workers in this segment do not look for information because they have never had a workplace injury or illness (42%), their employer gave them information (29%) and they feel like they already know everything they need to know about workers' compensation (12%).

This segment generally has high literacy and accessibility levels and are **more likely** than Actively Uninformed and Uninformed to find it **very easy** to read and understand written legal information (56%).

### **Passively Informed workers tend to rely on their employer for information on workers' compensation**

They are **most likely** of all segments to get information from a person within their company (35%). WorkCover/WorkSafe website (24%) and online searches (24%) are their secondary sources of information. They are **less likely** than Actively Informed to get information from Safe Work Australia (16%). They would prefer WorkCover/WorkSafe (42%), Safe Work Australia (37%) or a person within their company (33%) to be their main information sources.

Passively Informed mostly receive information about their rights if they have a work-related injury/illness (27%), what workers' compensation pays for (26%), what support they get to return to work (23%), how to claim for workers' compensation (22%) and where to go for more information (21%).

The information received is provided through a website (31%), or an online search (24%) or verbally from a person (21%). Their preferred format would be website (42%), online search (30%) or from a person/verbally (28%).

Passively Informed workers are **more likely** to find it easy to understand the workers' compensation information they received (82%) than Actively Uninformed and Uninformed segments. They are **least likely** to need help understanding the information they received (18%), and the majority say that the information they received was helpful (88%).

Workers' compensation information is useful if it is easy to understand (63%), it is easy to find (46%) and is appropriate for their situation (45%)

### **This segment is likely to continue to rely on their employer for information on workers' compensation**

Two-thirds (67%) of Passively Informed workers would look for information on workers' compensation if more information were available. Those who would not look for additional information cite the same reasons for not looking for information in the first place: they would not look until they had a work-related injury/illness (44%), that they don't need to because their employer gives them information (31%) – highest of all segments, or because they already know everything they need to know about workers' compensation (19%).

About 4 in 5 would ask questions about and look for information on workers' compensation if they had a work-related injury/illness in the future. They are **more likely** than Actively Uninformed and Uninformed workers to talk to their employer about their illness/injury (82%). Seven in 10 would make a workers' compensation claim.

Those who would not make a claim would not do so because they are worried claiming workers' compensation would negatively impact them at work (27%), they are concerned that it would impact future employment opportunities (27%), that they would be seen as 'rorting' the system (20%) and stigma and negative perceptions of being 'on compo' (20%).

This segment is likely to seek out information and advice about workers' compensation if they felt supported by their employer (39%), if they felt it would lead to a positive outcome (37%) if they knew their rights (36%) and if they felt confident in the workers' compensation system (32%).



## Uninformed segment profile (38%)

### This segment does not look for information on workers' compensation and feels uninformed on the topic

Their main reason for not looking for information on workers' compensation is that they have never had a workplace injury or illness. Uninformed workers are **less likely** than Actively Informed and Actively Uninformed workers to have experienced a workplace illness or injury (26%). They are **least likely** of all segments to have made a claim (43%), and **most likely** to have been unsuccessful in their claim compared to other segments (27% of those who claimed were unsuccessful).

Uninformed workers have lower literacy and accessibility levels than Informed segments. They are **less likely** to find it **very easy** to read and understand written legal information (41%).

### Uninformed workers receive unhelpful information on workers' compensation

This segment is **less likely** than Informed segments to say that the information they received was helpful (39%). They are also **less likely** to find it easy to understand the workers' compensation information they received (33%) than Informed segments. The majority, however, say they do not need help understanding the information they received (69%).

Workers' Compensation information is useful if it is easy to understand (65%), easy to find (52%), is available when they need it (39%) and uses simple language (39%).

Although the majority say most workers' compensation topics are important, they feel significantly **less informed** about all workers' compensation topics compared to the two Informed segments.

### Uninformed workers are least likely of the segments to receive information about workers' compensation (less than 7% across all information topics)

They mainly receive information on workers' compensation as part of workplace training (26%) or because they had a workplace illness/injury (25%). If they have received information it came from a person within their company (29%), a friend or family member outside of work (21%) or online search (21%).

The format of the information received is either verbally (36%) or is provided through a website (25%). Their preferred format would be website (45%), online search (29%) or letter/email (27%).

### Uninformed workers are least likely to ask questions about or look for workers' compensation information

This segment is **least likely** to look for information on workers' compensation if more information was available (38%). Those who would not look for additional information either say they that they would not look until they had a work-related injury/illness (50%) or that they are not interested in workers' compensation (14%).

They are also **least likely** to ask questions about and look for information on workers' compensation if they had a work-related injury/illness in the future or to make a workers' compensation claim (56%). Almost half (45%) of those who would not make a claim could not provide a reason. Others would not do so because they are worried claiming workers' compensation would negatively impact them at work (25%), they are concerned that it would impact future employment opportunities (20%), they are concerned about stigma and negative perceptions of being 'on compo' (19%) or they believe claiming workers' compensation is too difficult (17%).

This segment is likely to seek out information and advice about workers' compensation if they felt it would lead to a positive outcome (39%), if they knew their rights (32%), if they felt supported by their employer (32%), if they knew where to get information and how to make a claim (31%) and if the process of claiming workers' compensation was easy (30%).



### Uninformed are the least diverse of the segments

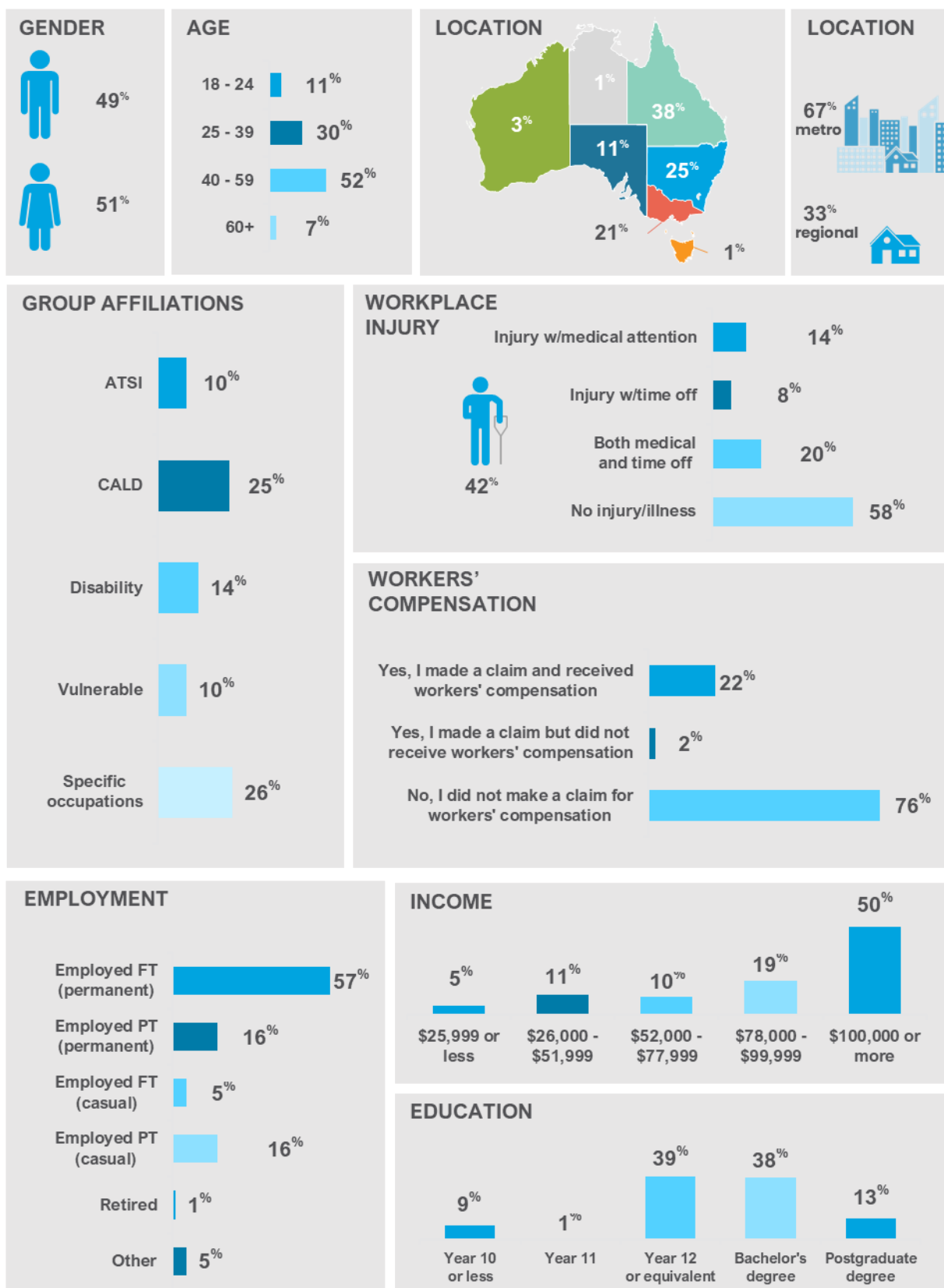
Uninformed workers are **least likely** to have a disability (9%), to be from a CaLD background (16%), to be migrants (9%), to identify as Aboriginal and Torres Strait Islanders (8%), to be in Australia on a working visa (7%) and to be educated to Year 12 or less (53%).

They are **more likely** to be 40-59 years old (48%), and **most likely** to be employed in a casual role (19%) or to have a household income of \$25,999 or less (5%).

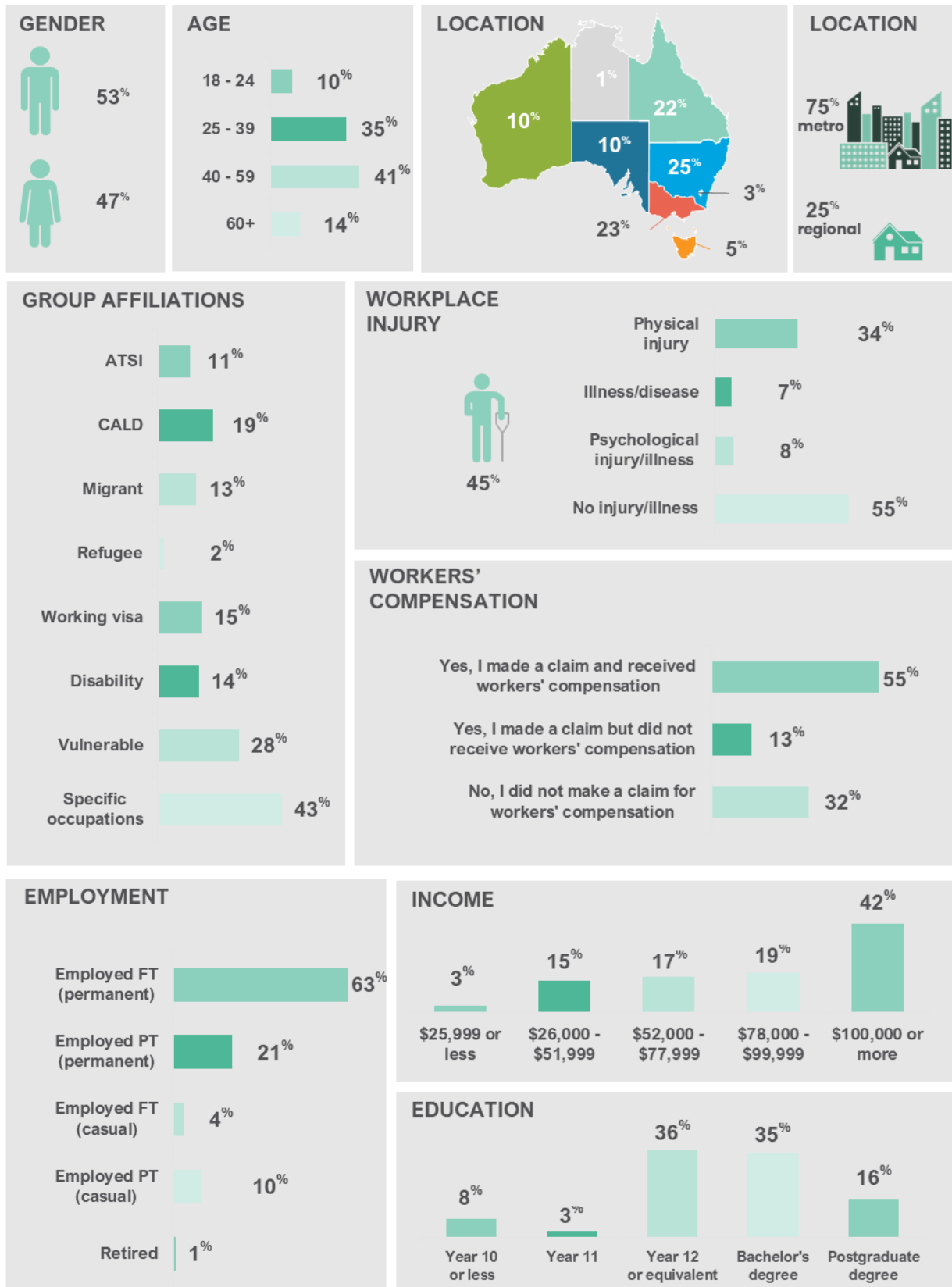


## Appendix C Qualitative sample profile

### C.1 Qualitative data demographics (n=105)



## C.2 Quantitative data demographics (n=1,084)



## Appendix D Qualitative research questions

- Have we ever had an injury or illness at work?

### IF YES:

- What happened?
  - What did we do? PROMPT IF NOT MENTIONED
    - Did we tell our supervisor/employer? How did they react?
    - Did we claim workers compensation? How come? How did we do that?
    - Did we see a doctor/health professional? How was that experience?
    - What benefits/costs were covered? If not, how come?
    - Did we return to work? What was the experience like returning to work?
  - How did we know what to do?
  - What information did we get at each step (PROMPT claiming, treatment, return to work)?
  - Where did we get information from?
  - How useful or not useful was it (PROMPT from supervisor/employer/GP/health professional/insurer/other information sources)?
  - What, if anything, did we do as a result of the information?
  - What outcome did the information lead to, if any?
  - How informed did we feel at each step (PROBE claiming, treatment, return to work)?
  - What would have helped us to be better informed?
- What **information would have made each step easier** (PROMPT claiming, treatment, return to work)?
- How able were we to make well-informed decisions about our illness or injury?
  - What would have helped to make well-informed decisions about the illness or injury?
- How can information on workers' compensation be improved?
- What kind of information would we have preferred/would be most useful?
- If this information was available how likely would we be to look for it? How come?

### IF NO:

- **What do we know about workers' compensation in Australia?**
- How informed do we feel about how workers' compensation works in Australia?
  - What things would we like to know more about?
  - **What is the most important information for us to have about workers' compensation?**
- **Where would we get/look for information about workers' compensation?**
- **Have we looked/got information about workers' compensation? Where from?**
- What are all the types of information we have seen or heard about workers' compensation.
- What information is out there? FOR EACH MENTIONED ASK
  - How did we find it?
  - What information does it give us?
  - **Who provides it?**
  - How is it provided?
  - What do we like about it?
  - **What don't we like about it?**
  - What information is missing?
  - What else do we need to know?
- If we were to be injured at work, what would we want to know?

### ALL WORKERS:

- How important or unimportant is it that workers in Australia know these things about workers compensation? SHOWCARD THE FULL LIST AT ONCE LET PARTICIPANTS READ THROUGH IT
  - **What do workers get from workers compensation?**
  - Am I covered for workers compensation?
    - By whom?
    - What types of injuries/illnesses are covered e.g. physical/mental?
    - Did the injury happen at work or because of work?
  - How to claim for workers compensation?



- What can I claim for?
  - Can I get my medical expenses reimbursed if my WC claim is accepted?
  - Can I get a payout to pay for all my expenses?
  - Can I get support for domestic work i.e. cleaning and other household chores?
- What information do I need to give to the insurer?
- What other types of benefits might I get?
- What support do I get to return to work?
- Where do I go if I need further information?
- Which of these are important to know about?
- Which of these aren't important to know about?
- How informed or uninformed do we feel about these at the moment?
- What would help us to feel more informed about each?
- Is this information available? Where from?
- If this information was available, how likely are we to look for it? How come?

## IF WORKERS HAVE SEEN OR HEARD INFORMATION ABOUT WORKERS' COMPENSATION AND NOT ALREADY COVERED:

Considering all the types of information we have seen or heard about workers' compensation.

- How useful is it overall?
  - What is useful?
  - **What is not useful?**
  - **What is missing?**
- How accessible is it overall?
  - How easy or hard is it to get this information? What would make it easier to get?
- How understandable is it overall?
  - How easy or hard is it to understand this information?
  - How easy or hard is it to know what we should do from the information?
  - What would make it more understandable?
- How timely is it overall?
  - How long does it take to get the information we need? What impact does this have?
- What sort of people would find it easier to get this information? How come?
- What sorts of people would find it harder to get this information? How come?
- What skills, knowledge and ability do people need to be able to get and use this information?
  - How well or not well does it meet our needs?
- How would we describe the quality of the information?
  - How could it be improved?
- If we were to experience a work-related illness or injury in the future, how likely would we be to do each of the following? SHOWCARD

1. Look for information about workers' compensation
2. Ask questions and get advice about the illness or injury
3. Ask questions about different treatment options
4. Ask questions about rehabilitation options
5. Ask questions and get advice about compensation
6. Have a say in making a plan to return to work safely
7. Notify our employer about our illness or injury
8. Go to our GP (or seek other health care) for any of these illnesses or injuries?
9. Make a claim for workers' compensation

- What are all the reasons we would? What are the good things about doing each type of action?
- **What are all the reasons we wouldn't? What are the bad things about doing these actions?**
- **What makes it difficult to do these actions?**
- What would make it easier to do these actions?
- **What information would encourage us to do these actions?**
- **Who could encourage us to do these actions? What would they need to do or say?**

We've just talked about the communications we have seen or heard about workers' compensation, what it gives us and how it could be improved... now we are going to focus on the 'ideal' communications on





workers' compensation. Let's take a few moments to imagine the 'ideal' communication that tells us everything we need to know, gets to us when we need to know it, in a way that works best for us. It may help us to close our eyes.

This ideal communication could have some of the elements we like about the communications already out there, or it could be totally different, but it would really meet our needs, tell us everything we need to know and do it in the best possible way. Let's imagine we are looking at it or hearing it, whatever mode we choose, we can notice the options we have and what the experience is like accessing it. Let's see ourselves using it and let's notice how it would make us feel as we get the information we need. Let's imagine everything about the ideal communications that makes it absolutely perfect for us...what it would look like, what it would feel like and the very best things about it. And let's capture in one or two words the feelings we would have when we get this information.

We are going to spend a few minutes jotting down in the chat facility some words that best fit with our ideal communications. There are no right or wrong words just whatever comes to mind. The more we write down about what the information would cover and how it would be delivered and how it would make us feel the better.

## DISCUSSION

Let's go around the group and describe our ideal information regarding workers compensation

- What would it be like?
- How would it ideally be delivered e.g. videos, podcasts, app, letter, email, in person – employer, friends and family, case manager, posters, booklets, website
- What information does it give us? How does this help us?
- What does it look like and feel like?
- What are all the good things about it?
- How is it better than what we have now?
- What makes it ideal?
- What is the one or two words that captures our feelings when we get this communication?

Now we are going to have a look at some communications that are out there about workers' compensation. These are just some of many examples we would like to get a reaction to.

**SHOW EXAMPLES 1-7 TO ALL GROUPS** (Embedded animated videos including transcripts, videos using actors, App, Chat Bot and Tools, Q&A Chat Bot, Podcast, and downloadable PDF).

- How do we feel about each? (likes/dislikes)
- How useful or not useful would it be? How come?
- What would make it more useful?
- Where would be the best place to get this information?

## FOR GROUPS 1&2 AND 7&8

How do we feel about having this information available in language?



## Appendix E Quantitative research questions

S1 AGE (DO NOT DISPLAY)

S1. What is your **age**? **Please write in.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Under 18 years	TERMINATE
03	18-24	CONTINUE, CHECK AGE QUOTAS
04	25-39	
05	40-59	
06	60+	
99	Prefer not to answer	TERMINATE

S2. GENDER (DO NOT DISPLAY)

S2. Please indicate your gender below. **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Male	CONTINUE, CHECK GENDER QUOTAS
02	Female	
96	Other (please write in)	CONTINUE
99	Prefer not to answer	TERMINATE

S3. LOCATION (DO NOT DISPLAY)

S3. What is the Postcode of your home address? **Please write in.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Metro	CONTINUE, CHECK STATE/TERRITORY QUOTA
02	Regional	CONTINUE, ELIGIBLE FOR RURAL AND REMOTE QUOTA
03	Remote	



#### S4. EXPERIENCED WORKPLACE INJURY/ILLNESS (DO NOT DISPLAY)

S4. Have you ever had a work-related injury or illness that required medical treatment or time off work? **Select all that apply.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes, for a work-related physical injury	GO TO S5
02	Yes, for a work-related illness/disease	
03	Yes, for a work-related psychological injury or illness	
04	No	SKIP TO S6
99	Prefer not to answer	TERMINATE

#### IF 01-03 IN S4

#### S5. ACCESSED WORKERS' COMPENSATION (DO NOT DISPLAY)

S5. Did you make a claim for workers' compensation? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes, I made a claim and received workers' compensation	CONTINUE, ELIGIBLE FOR INJURED AT QUOTAS
02	Yes, I made a claim but did not receive workers' compensation	
03	No, I did not make a claim for workers' compensation	
99	Prefer not to answer	TERMINATE

#### S6. EMPLOYMENT STATUS (DO NOT DISPLAY)

S6. What is your current employment status? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Employed full-time (permanent)	CONTINUE
02	Employed part-time (permanent)	
03	Employed full-time (casual)	ELIGIBLE FOR CASUAL QUOTA
04	Employed part-time (casual)	
05	Unable to work	IF YES (01-03) AT S4 CONTINUE IF NO (04) AT S4 TERMINATE
06	Retired	
08	Student	
09	Unpaid carer	
10	Unemployed	

96	Other (please write in)	
99	I prefer not to answer	

#### S7. VISA STATUS (DO NOT DISPLAY)

S7. Are you currently in Australia on a working visa? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes	ELIGIBLE VULNERABLE QUOTAS
02	No	

#### S8. OCCUPATION (DO NOT DISPLAY)

S8. What best describes the sector you work in? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Agriculture, forestry, fishing and hunting	CHECK QUOTA SPECIFIC OCCUPATION
02	Communications	CONTINUE
03	Community services	CONTINUE
04	Construction	CHECK QUOTA SPECIFIC OCCUPATION
05	Education	CHECK QUOTA SPECIFIC OCCUPATION
06	Electricity, gas and water	CONTINUE
07	Finance, property and business services	CONTINUE
08	Government and defence	CHECK QUOTA SPECIFIC OCCUPATION
09	Health	CHECK QUOTA SPECIFIC OCCUPATION
10	Manufacturing	CHECK QUOTA SPECIFIC OCCUPATION
11	Mining	CONTINUE
12	Recreation, personal and other services	CONTINUE
13	Transport and storage	CONTINUE
14	Wholesale and retail trade	CONTINUE
96	Other (please write in)	CONTINUE
99	I prefer not to answer	TERMINATE



S9. ATSI (DO NOT DISPLAY)

S9. Do you identify as Aboriginal or Torres Strait Islander? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes – Aboriginal	ELIGIBLE INDIGENOUS QUOTAS
02	Yes - Torres Strait Islander	
03	Yes - Both	
04	Neither	
99	Prefer not to answer	

S10. CALD (DO NOT DISPLAY)

S10. Do you speak a language other than English at home? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes	CHECK CALD QUOTAS
02	No	
99	Prefer not to answer	

S11. MIGRANT

S11. Have you migrated to Australia from a country where English is not the first language in the last 10 years? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes	ELIGIBLE FOR CALD QUOTAS
02	No	
99	Prefer not to answer	

S12. REFUGEE

S12. Are you a refugee? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes	ELIGIBLE FOR CALD QUOTAS
02	No	
99	Prefer not to answer	



### S13. LITERACY/ACCESSIBILITY

S13. How easy or hard do you find it to do each of the following? **Please select one response per row.**

CODE	SELECT ONE RESPONSE ONLY	Very Easy	Quite Easy	Neither easy nor hard	Quite hard	Very hard
01	Read and understand general written information (like a news article or email)	1	2	3	4	5
02	Read and understand written legal information (like a contract)	1	2	3	4	5
03	Fill out a form (like a government application form)	1	2	3	4	5
04	Find information you want on the internet	1	2	3	4	5

### S14. DISABILITY (DO NOT DISPLAY)

S14. Do you personally have a mental or physical disability? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes	ELIGIBLE FOR VULNERABLE QUOTAS
02	No	
99	Prefer not to answer	CONTINUE

### S15. ACCESS TO INTERNET (DO NOT DISPLAY)

S15. Do you have internet access at home? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes	CONTINUE
02	No	ELIGIBLE FOR VULNERABLE QUOTAS

#### IF UNSUCCESSFUL:

Thank you for your time. Unfortunately, for this survey we need responses from people who fit specific criteria.

#### IF SUCCESSFUL, CONTINUE



## **MAIN BODY OF QUESTIONNAIRE (DO NOT DISPLAY)**

### **Introduction**

We are undertaking a survey on behalf of Safe Work Australia to better understand workers' views about workers' compensation information

#### **Q1A. LOOKED FOR/RECEIVED INFORMATION (DO NOT DISPLAY)**

Q1A. Have you **ever looked for information** about workers' compensation in Australia? **Please select one.**

<b>CODE</b>	<b>SELECT ONE RESPONSE ONLY</b>	<b>SEQUENCE INSTRUCTION</b>
01	Yes, I have looked for information about workers' compensation	CONTINUE
02	No, I have not looked for information about workers' compensation	SKIP TO Q1F
99	Not sure/can't remember	SKIP TO 4A

#### **IF Q1A=01**

#### **Q1B. INFORMATION SOURCE (DO NOT DISPLAY)**

Q1B. **Where did you look** for information about workers' compensation? **Please select all that apply.**

<b>CODE</b>	<b>ROTATE</b>
01	A person within my company (e.g. manager, HR representative) or company website
02	Safe Work Australia
03	A GP/health care professional or rehabilitation provider
04	A lawyer/solicitor/ legal service
05	A union/union representative
06	An insurance company
07	A colleague or co-worker
08	A friend or family member outside of work
09	A worker advocacy or support service
10	WorkCover/WorkSafe website
11	Online search
12	Other
13	None
99	Unsure/don't know/don't remember





Q1C. INFORMATION LOOKED FOR (DO NOT DISPLAY)

1C. **What information** did you look for? **Please select all that apply.**

CODE	ROTATE
01	Whether I am covered for workers' compensation
02	What workers' compensation pays for
03	Who pays for workers' compensation
04	How to claim for workers' compensation
05	The types of injuries/illnesses covered by workers' compensation
06	The information I need to give to the insurer
07	What I need to tell my employer
08	How long I have to claim for workers' compensation after the injury occurs
09	What support I get to return to work
10	What rights do I have if I have a work-related illness or injury
11	Where to go for further information
12	The steps involved in getting workers' compensation and what I need to do
13	Other
14	None
99	Unsure/don't know/don't remember

**IF 01-03 IN S4. HAD A WORKPLACE INJURY ADD**

15	Information about my illness or injury
16	Information about my treatment options
17	Information about returning to work

Q1D. TIMEFRAME OF INFORMATION (DO NOT DISPLAY)

Q1D. Which of the following best describes **how long it took for you to find the information you needed?**  
**Please select one.**

CODE	SELECT ONE RESPONSE ONLY
01	I found all the information I needed when I needed it
02	I found some of the information I needed when I needed
03	I found none of the information I needed when I needed it
99	Unsure/don't know/don't remember



Q1E. EASE OF FINDING INFORMATION (DO NOT DISPLAY)

Q1E. Overall, **how easy, or hard** was it to find the information you needed? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY ROTATE
01	Very hard
02	Quite hard
03	Neither easy nor hard
04	Quite easy
05	Very easy
99	Unsure/don't know/don't remember

**IF NO AT Q1A HAVE NOT LOOKED FOR INFORMATION ASK**

Q1F. REASONS FOR NOT LOOKING (DO NOT DISPLAY)

Q1F. What are the **reasons you have not looked for information** about workers' compensation? **Please select all that apply.**

CODE	ROTATE
01	I have never had a workplace injury or illness
02	My employer gave me information
03	I already know everything I need to know about workers' compensation
04	I am not interested in finding out about workers' compensation or claiming it
05	I do not know where to get unbiased information from
06	I do not know how workers' compensation would help me or how it works
07	I do not feel confident I could find the information I wanted
08	I do not feel confident in the workers' compensation system
09	Other
10	None
99	Unsure/don't know

**IF 01-03 IN S4. HAD A WORKPLACE INJURY ADD**

12	The illness or injury I had at work was not serious enough
13	I did not realise how serious the injury was initially
14	I was not sure my illness/injury was covered by workers' compensation



Q2A. INFORMATION FOUND/RECEIVED (DO NOT DISPLAY)

Q2A. **What information**, if any, have you found or received about workers' compensation? **Please select all that apply.**

CODE	ROTATE
01	Whether I am covered for workers' compensation
02	What workers' compensation pays for
03	Who pays for workers' compensation
04	How to claim for workers' compensation
05	The types of injuries/illnesses covered by workers' compensation
06	The information I need to give to the insurer/employer
07	What support I get to return to work
08	What rights do I have if I have a work-related illness or injury
09	Where to go for more information
10	The steps involved in getting workers' compensation and what I need to do
11	Other
12	None
99	Unsure/don't know/don't remember

**IF 01-03 IN S4. HAD A WORKPLACE INJURY ADD**

13	Information about my illness or injury
14	Information about my treatment options
15	Information about returning to work

**IF 0-11 AND/OR 13-15 IN Q2A RECEIVED INFORMATION ASK**

Q2B. INFORMATION SOURCE (DO NOT DISPLAY)

Q2B. **Where** did you get information about workers' compensation from? **Please select all that apply.**

CODE	ROTATE
01	A person within my company (e.g. manager, HR representative) or company website
02	Safe Work Australia
03	A GP/health care professional or rehabilitation provider
04	A lawyer/solicitor/legal service
05	A union/union representative



06	An insurance company
07	A colleague or co-worker
08	A friend or family member outside of work
09	A worker advocacy or support service
10	WorkCover/WorkSafe website
11	Online search
12	Other
13	None
99	Unsure/don't know/don't remember

**IF 0-11 AND/OR 13-15 IN Q2A RECEIVED INFORMATION ASK**

Q2C. INFORMATION FORMAT (DO NOT DISPLAY)

Q2C. **How** was the information provided? **Please select all that apply.**

CODE	ROTATE
01	Brochure/booklet/pamphlet
02	Letter/email
03	Podcast
04	Video/videos
05	App
06	From a person – verbally/spoken
07	Website
08	Social media (please specify)
09	Training and information in the workplace (including induction and/or work meetings)
10	Dedicated hotline
11	A poster or infographic or checklist in the workplace outlining the workers' compensation process
12	Online search e.g. Google
13	Hearing from/seeing other people in my situation
14	A website with a chat-bot to answer questions
15	Other
99	Not sure/ don't know



**IF Q1A=01 LOOKED FOR INFORMATION AND/OR IF Q2A=01-11 AND/OR 13-15 RECEIVED INFORMATION ASK**

Q2D. REASON LOOKED/RECEIVED INFORMATION (DO NOT DISPLAY)

Q2D. **What was the reason** you looked for and/or received information about workers' compensation? **Please select all that apply.**

CODE	SELECT ONE RESPONSE ONLY ROTATE
01	I started a new jobnew position
02	I had a workplace injury or illness
03	A colleague/friend or family member had a workplace injury or illness
04	As part of workplace training
05	A colleague/friend or family member suggested I get the information
06	I started a role where I was responsible for employees/a worker I manage had an injury or illness
07	I wanted to get up to date on workers' compensation
08	Other (please write in)
99	Not sure/don't remember

**IF 0-11 AND/OR 13-15 IN Q2A RECEIVED INFORMATION ASK**

Q2E. EASE OF UNDERSTANDING INFORMATION (DO NOT DISPLAY)

Q2E. Overall, how easy, or hard was it to **understand** the information you found/received? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY
01	Very hard
02	Quite hard
03	Neither easy nor hard
04	Quite easy
05	Very easy
99	Not sure/ don't remember



**IF 0-11 AND/OR 13-15 IN Q2A RECEIVED INFORMATION ASK****Q2F. HELP UNDERSTANDING**

Q2F. Did you need help understanding the information you found/received?

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Yes, I needed help understanding the information	CONTINUE TO Q2G
02	No, I did not need help understanding the information	SKIP TO Q2H
99	Not sure/can't remember	SKIP TO Q2H

**IF 01 IN Q2F NEEDED HELP UNDERSTANDING****Q2G WHERE GOT HELP UNDERSTANDING**

Q2G. Where, if anywhere, did you go to get help with understanding information about Workers' Compensation? **Please select all that apply.**

CODE	ROTATE
01	A person within my company (e.g. manager, HR representative) or company website
02	Safe Work Australia
03	A GP/health care professional or rehabilitation provider
04	A lawyer/solicitor/legal service
05	A union/union representative
06	An insurance company
07	A colleague or co-worker
08	A friend or family member outside of work
09	A worker advocacy or support service
10	WorkCover/WorkSafe website
11	Online search
12	Other
13	None
99	Unsure/don't know/don't remember



**IF 0-11 AND/OR 13-15 IN Q2A RECEIVED INFORMATION ASK**

**Q2H. HELPFULNESS OF INFORMATION (DO NOT DISPLAY)**

Q2H. Overall, how **helpful, or unhelpful** was the information you found/received? **Please select one only.**

CODE	SELECT ONE RESPONSE ONLY
01	Very unhelpful
02	Quite unhelpful
03	Neither helpful nor unhelpful
04	Quite helpful
05	Very helpful
99	Not sure/don't remember

**Q3A. FEEL INFORMED (DO NOT DISPLAY)**

Q3A. Overall, how **informed or uninformed** do you feel about workers' compensation generally? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY
01	Very uninformed
02	Quite uninformed
03	Neither uninformed nor informed
04	Quite informed
05	Very informed

**Q3B. IMPORTANCE OF INFORMATION TOPICS (DO NOT DISPLAY)**

Q3B. How **important or unimportant** is it for you personally to know the following things about workers' compensation? **Please select one response per row.**

CODE	SELECT ONE RESPONSE ONLY	Very unimportant	Unimportant	Neither unimportant nor important	Important	Very important
01	What is workers' compensation?	1	2	3	4	5
02	Am I covered for workers' compensation?	1	2	3	4	5
03	What are my rights if I have a work-related illness or injury?	1	2	3	4	5
04	What can I claim for under workers' compensation?	1	2	3	4	5





05	What types of injuries/illnesses are covered by workers' compensation?	1	2	3	4	5
06	How do I claim for workers' compensation?	1	2	3	4	5
07	What are the steps involved in getting workers' compensation?	1	2	3	4	5
08	Who pays for workers' compensation?	1	2	3	4	5

**IF 01-03 IN S4. HAD A WORKPLACE INJURY ADD**

09	What is the workers' compensation claims process?	1	2	3	4	5
10	How to make the best decisions about treatment of my illness or injury?	1	2	3	4	5
11	How to return to work safely?	1	2	3	4	5

**Q3C. INFORMED ABOUT INFORMATION TOPICS (DO NOT DISPLAY)**

Q3C. How **informed or uninformed** do you feel about each of the following things about workers' compensation? **Please select one response per row.**

CODE	SELECT ONE RESPONSE ONLY	Very uninformed	Uninformed	Neither uninformed nor informed	Informed	Very informed
01	What is workers' compensation?	1	2	3	4	5
02	Am I covered for workers' compensation?	1	2	3	4	5
03	What are my rights if I have a work-related illness or injury?	1	2	3	4	5
04	What can I claim for under workers' compensation?	1	2	3	4	5
05	What types of injuries/illnesses are covered by workers' compensation?	1	2	3	4	5
06	How do I claim for workers' compensation?	1	2	3	4	5
07	What are the steps involved in getting workers' compensation?	1	2	3	4	5



08	Who pays for workers' compensation?	1	2	3	4	5
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**IF 01-03 IN S4. HAD A WORKPLACE INJURY ADD**

09	What is the workers' compensation claims process?	1	2	3	4	5
10	How to make the best decisions about treatment of my illness or injury?	1	2	3	4	5
11	How to return to work safely	1	2	3	4	5

**Q4A. MORE INFORMATION (DO NOT DISPLAY)**

Q4A. If more information about workers' compensation was available **how likely or unlikely would you be to look** for it? **Please select one**

CODE	SELECT ONE RESPONSE ONLY	SEQUENCE INSTRUCTION
01	Very likely	SKIP TO Q4C
02	Likely	
03	Neither likely nor unlikely	CONTINUE TO Q4B
04	Unlikely	
05	Very unlikely	

**IF UNLIKELY 03-05 IN Q4A ASK**

**Q4B. REASONS FOR NOT LOOKING FOR INFORMATION (DO NOT DISPLAY)**

Q4B. What are all the **reasons you are not likely** to look for information about workers' compensation? **Please select all that apply**

CODE	ROTATE
01	I would not look for information until I had a work-related illness or injury
02	I don't need to look because my employer gives me information
03	I already know everything I need to know about workers' compensation
04	I am not interested in workers' compensation
05	I don't want to tell other people about the accident/injury
06	I am not sure my illness/injury is covered by workers' compensation
07	I don't look because the information is too hard to understand
08	I do not understand how workers' compensation works
09	I don't look because the information is too hard to find



10	Other
11	None
99	Unsure/don't know

#### Q4C. INFORMATION SOURCE PREFERENCE (DO NOT DISPLAY)

Q4C. If you did want information about workers' compensation, **who/where** would you prefer to get it from? **Please select all that apply.**

CODE	ROTATE
01	A person within my company (e.g. manager, HR representative) or company website
02	Safe Work Australia
03	A GP/health care professional or rehabilitation provider
04	A lawyer/solicitor/ legal service
05	A union/union representative
06	An insurance company
07	A colleague or co-worker
08	A friend or family member outside of work
09	A worker advocacy or support service
10	WorkCover/WorkSafe website
11	Online search
12	A government website
12	Other
13	None
99	Unsure/don't know

#### Q4D. INFORMATION FORMAT (DO NOT DISPLAY)

Q4D. If you did want information about Workers' Compensation, **how/what format** would you prefer to receive it? **Please select all that apply.**

CODE	ROTATE
01	Brochure/ booklet/ pamphlet in the workplace
02	Letter/email
03	Podcast
04	Video



05	App
06	From a person – verbally/spoken
07	Website
08	Social media (please specify)
09	Training and information in the workplace (including induction and/or work meetings)
10	Dedicated hotline
11	A poster or infographic or checklist in the workplace outlining the workers' compensation process
12	Online search e.g. Google
13	Hearing from/seeing other people in my situation
14	A website with a chat-bot to answer questions
15	Other (please write in)
99	Not sure/ don't know

**Q4E. WHAT MAKES INFORMATION USEFUL (DO NOT DISPLAY)**

Q4E. Below are some things other people have said would make information about workers' compensation more useful to them. Please rate the suggestions that are most important to you from 1-3. **Please select 1-3.**

CODE	ROTATE	Write in 1-3
01	Uses simple language	1
02	Is easy to understand	1
03	Is available when I need it	1
04	Is easy to find	1
05	Is appropriate for my situation	1
06	Is available in my language	1
07	Makes me feel confident in the Workers' Compensation system	1
08	Is from an unbiased source	1

**Q5A. LIKELIHOOD OF ACTING (DO NOT DISPLAY)**

Q5A. In the future if you were to have a work-related illness or injury **how likely or unlikely would you be to do** each of the following? **Please select one.**



CODE	SELECT ONE RESPONSE PER ROW ONLY ROTATE STATEMENTS	Very unlikely	Unlikely	Neither likely nor unlikely	Likely	Very likely
01	Ask questions about the illness or injury and treatment options	1	2	3	4	5
02	Ask questions about returning to work safely	1	2	3	4	5
03	Ask questions and get advice about workers' compensation	1	2	3	4	5
04	Talk to your employer about your illness or injury	1	2	3	4	5
05	Seek medical help for work-related illness or injury	1	2	3	4	5
06	Make a claim for workers' compensation	1	2	3	4	5
07	Look for information about workers' compensation	1	2	3	4	5

**IF NOT LIKELY (03-05) IN Q06 ASK OTHERWISE SKIP TO Q5C**

**Q5B. REASONS FOR BEING UNLIKELY TO CLAIM (DO NOT DISPLAY)**

Q5B. What are all the **reasons you are unlikely to make a claim for workers' compensation?** Please **select all that apply.**

CODE	ROTATE
01	I am worried claiming workers' compensation would negatively impact me at work
02	I am concerned claiming workers' compensation would impact future employment opportunities
03	My employer would have to pay higher premiums if I claim for workers' compensation
04	Concern about stigma and negative perceptions of being 'on compo'
05	Concern about being seen as 'rorting' the system
06	I am worried that claiming workers' compensation will limit my ability to choose medical treatment options for my injury
07	I don't want to tell other people about the accident/injury
08	Claiming workers' compensation is too difficult
09	Other (please write in)



99	Unsure/don't know
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#### Q5C. ENCOURAGING ACTION (DO NOT DISPLAY)

Q5C. What would encourage you **to seek out information and advice about workers' compensation?**  
Please select all that apply.

CODE	ROTATE
01	If I knew where to get information and how to make a claim
02	If I felt supported by my employer
03	If I felt it would lead to a positive outcome
04	If I knew I would not be disadvantaged or treated differently at work
05	If I trusted my employer/health care professional/workers' compensation insurance provider
06	If other people were accepting and non-judgemental
07	If the process of claiming workers' compensation was easy
08	If I knew what my rights were
09	If I felt confident in the workers' compensation system
10	If the information was available in my language
11	Other (please write in)
99	Unsure/don't know

#### DEMOGRAPHICS (DO NOT DISPLAY)

Finally we have a few questions about you so we can make sure we have a good cross section of the community.

#### Q6. EDUCATION

Q6. What is the **highest degree or level of schooling** you have completed? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY
01	Completed Year 10 or less
02	Completed Year 11
03	Completed Year 12 or equivalent
04	Bachelor's degree (including Honours)
05	Postgraduate degree (including Master's degrees and Doctorates)



99	I prefer not to answer
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#### Q7. INCOME

Q7. What is your **total household income** per year? **Please select one.**

CODE	SELECT ONE RESPONSE ONLY
01	\$25,999 or less
02	\$26,000 – \$51,999
03	\$52,000 – \$77,999
04	\$78,000- – \$99,999
05	\$100,000 or more
99	I prefer not to answer

