Return to work:   
A comparison of psychological and   
physical injury claims

Analysis of the Return to Work Survey results

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# Introduction

This is the second of two reports in a project that explores return to work (RTW) influences in psychological injury claims, using the Return to Work Survey (the Survey) data.

The first report, *Return to work in psychological injury claims*, explores RTW data and influencing factors for RTW in psychological injury claims. The first report includes a review of the literature on RTW after psychological injury, and highlights the survey results’ consistency with the available literature on RTW influences.

This second report, *Return to work: a comparison of psychological and physical injury claims*, delves into the similarities and differences between physical and psychological injury claims. This report uses the Current RTW proportion as the main measure of RTW. The Current RTW proportion is the percentage of employees who are working at the time the survey interview is conducted.

Information on the data used and the methodology is outlined in the first report (and is included in Appendix II of this report for ease of reference). The strengths and limitations of the data available from the Survey, used for this project, are outlined in the introductory section of the first report.

This report explores two main areas:

**A. RTW by potential influencing factors: Physical versus psychological claims**

Associations between RTW results and various potential influencing factors are evaluated. Factors include the employers’ response to injury, early intervention, the quality of interaction with the scheme/claim organisation, medical treatments’ focus on RTW, and resilience. The associations are explored for both physical and psychological claims. RTW results for individual questions (which are grouped into themes for ease of analysis in the body of the report) are included in Appendix I.

**B. Employee responses and experiences: Physical versus psychological claims**

The RTW experiences of employees – both those who have and have not returned to work – are analysed to identify their experiences, and whether the experiences of those with a psychological claim are different from those with a physical injury claim.

## How to interpret the results shown in this report

### Charts

The charts in this report show the proportion of workers back at work by potential influencing factors, and compare these patterns across physical and psychological claims.

The responses have been grouped into two categories – positive/negative, high/low or yes/no, depending on the nature of the questions.

For example, workers were asked questions about how their employer responded to their injury. Workers’ responses to this series of questions were analysed and sorted into two categories: those who considered their employer had responded positively (positive), and those who did not (negative).

With respect to physical injury claims, of workers who had a positive response from their employer, 87% were at work at the time of the Survey interview. In contrast, of workers who had a negative response from their employer, 61% were at work. These results are shown in the blue-columned chart on the left below.

With respect to psychological injury claims, of workers who had a positive response from their employer, 79% were at work at the time of the Survey interview. Of workers who had a negative response from their employer, only 52% were at work. These results are shown in the green-columned chart on the right below.

The chart on the left (blue columns) shows the physical claim RTW result. The chart on the right (green columns) shows the psychological claim RTW result. The columns represent the proportion working.

The RTW results are separated and shown by workers’ responses. The responses have been grouped into two categories – positive/negative, high/low or yes/no, depending on the nature of the questions.

### Tables

The tables (see example below) represent the percentage of employees agreeing with individual questions, whether they had returned to work or not. The results are shown for physical claims and psychological claims.

For example, the table below shows 75% of employees with a physical claim agreed with the statement that their employer did what they could to support them, versus 27% of employees with a psychological claim.

| Percentage who agreed with employer response questions | Physical | Psychological |
| --- | --- | --- |
| Your employer did what they could to support you | 75% | 27% |
| Employer made an effort to find suitable employment for you | 72% | 34% |
| Employer provided enough information on rights and responsibilities | 68% | 32% |
| Your employer helped you with your recovery | 67% | 23% |
| Your employer treated you fairly DURING the claims process | 79% | 30% |
| Your employer treated you fairly AFTER the claims process | 79% | 35% |

Not all Survey questions were answered by all survey participants and therefore the number of respondents varies for each question. For this reason, sample size is not provided for each table, because tables include participant responses to several questions.

# Summary of results

## RTW rates

The results of the Survey show that RTW results were poorer in psychological claims than physical claims.

Figure 1 shows that at the time of the Survey 79% of employees with a physical claim were at work versus 58% with a psychological claim. Sixty-two per cent of employees with a physical injury claim have been back at work for at least three months when the Survey interview was undertaken, versus 44% of employees with a psychological injury.

Figure – RTW results physical versus psychological cases

## RTW by important influencing factors: Physical versus psychological claims

The difference in RTW results by potential influencing factors is summarised graphically in the slope graph below (Figure 2). The graph on the left represents physical claims, the graph on the right psychological claims.

The RTW results for employees who reported positive responses are shown along the ‘positive’ line. The RTW results along the ‘negative’ line represent the results for employees who did not report a positive response. Positive influences include pre-claim assistance by the employer, low levels of concern about lodging a claim, no dispute, and high levels of resilience.

There were major differences in RTW depending on employee responses. For example, the darker green line in the charts in Figure 2 represents early contact from the workplace (within three days) as a positive response, versus no contact from the workplace as a negative response. When there had been early contact, the RTW rate following physical injury was 88%, versus 70% when no contact had been made. For psychological injuries the RTW rate was 77% with early contact versus 53% when there had been no workplace contact.

These two charts show opportunities to improve RTW results. The same factors influenced psychological and physical claims, though the magnitude of the effect was greater for psychological claims in most instances.

Figure – Proportion of employees at work at the time of the Return to Work Survey by key influencing factors

The variation in RTW for physical and psychological claims by potential influencing factors is also shown in Table 1. It contains the same data as Figure 2, but highlights the differences in the RTW results.

Table – Percentage improvement in RTW result with positive influencing factors

| Key influencing factors | Physical | Psychological |
| --- | --- | --- |
| Employer response to injury | 43% | 52% |
| Early contact from workplace versus no workplace contact | 26% | 45% |
| Employer pre-claim assistance | 18% | 33% |
| Disagreement/dispute | 22% | 24% |
| Concern about lodging a claim | 24% | 29% |
| Interaction with system/claims organisation | 25% | 13% |
| Workplace culture prior to injury | 25% | 2% |
| Resilience | 10% | 12% |
| Medical care focused on RTW | 8% | \* |

\* see discussion below

For physical claims 87% of employees were at work at the time of the Survey when the employer's response to a worker's injury was positive, compared to 61% without a positive response. In psychological cases, 79% were at work when there was a positive employer response compared to 52% when there wasn’t.

When there was early contact from the workplace for physical claims 88% had returned to work versus 70% who had no contact. For psychological claims 77% who had early contact from the workplace had returned to work versus 53% who had no contact.

A disagreement with the employer or claims organisation resulted in lower RTW results. When a difference of opinion was reported, 67% had returned to work compared to 82% when there was no difference in opinion. For psychological claims there was a 51% RTW rate for those who reported a difference of opinion versus 63% who had not.

Having a positive workplace culture prior to the injury had a greater impact on RTW in physical claims with a 79% RTW rate compared to 63% where a negative workplace culture was reported. For psychological claims 59% who reported a positive workplace culture had returned to work which was similar to those who reported negative workplace culture (58%).

A similar finding was noted for interaction with the system/claims organisation. For physical claims the RTW rate was 84% those who had a positive experience compared to 67% for those who had a negative experience. For psychological claims there was a 62% RTW rate compared to 55% for those with negative interactions

As discussed in the first report, the number of cases in which workers did not consider that their medical care was focused on RTW was small and not statistically reliable, therefore this variable has not been included in the summary charts.

## Employee responses and experiences: Physical versus psychological claims

Table 2 shows the percentages of survey participants who gave positive responses, separated into physical and psychological claims. The responses in this section include the views of those who had and had not returned to work. The responses show that employees with a psychological claim considered that their experience was different to those with a physical claim.

Table – Percentage of employees reporting positive responses to key influencing factors

| Key influencing factors | Physical | Psychological |
| --- | --- | --- |
| Employer response to injury | 73% | 30% |
| Early contact (within 3 days) | 47% | 18% |
| Employer pre claim assistance | 60% | 20% |
| Absence of disagreement/dispute | 25% | 49% |
| Low level of concern about lodging a claim | 76% | 47% |
| Workplace culture prior to injury | 86% | 59% |
| Interaction with system/claims organisation | 78% | 52% |
| Higher levels of resilience | 71% | 49% |
| Medical care focused on RTW | 84% | 87% |

Thirty per cent of workers with a psychological claim considered their employer responded positively compared to 73% with a physical claim. They were much less likely to report early contact by the workplace (18% versus 47%), more likely to report concern about lodging a claim (47% versus 76%) and more likely to report a disagreement with their employer or claims organisation (49% versus 25%). Workers with a psychological claim were notably less likely than those with a physical claim to say they received assistance to manage their injury before they lodged their claim (20% versus 60%).

Workers with a psychological claim had lower levels of resilience, as measured by the Brief Resilience Scale[[1]](#endnote-1) (49% had a high score, versus 71% of physical claimants).

There was no substantial difference between physical and psychological claimants in terms of views about whether their medical care was focused on RTW.

### Comments

Evidence from a range of workplace mental health and RTW research and this analysis supports the conclusion that the timeliness and supportiveness of the employer response, perceptions of employer support and fairness, decision-making involvement, work demands, and the quality of the people management environment (organisational climate) significantly facilitate or hinder RTW of individuals with psychological injuries. Strong pre-existing levels of individual resilience contribute to earlier RTW outcomes. The literature and this analysis suggests similar factors influence physical and psychological injury claims.

Claimants with psychological injury claims report a more negative experience: lower rates of contact from the workplace, more disputes, and lower levels of support. It is likely this occurs through two mechanisms. Employees with a psychological injury have lower levels of resilience, and may need or benefit from higher levels of support. Further, employers and supervisors may be less confident in communicating with employees with a psychological claim.

# Results

This section explores the influencing factors summarised in Table 1 and Table 2.

## Employer response to injury

There are two key findings (A and B below) in relation to RTW and the employer response to injury.

**A. The employer's approach has a significant influence on RTW rates**, both for psychological and physical cases. Figure 3 shows these results, and that the effect is larger in psychological cases.

**Physical claims**: at the time of the Survey, there was an 87% RTW rate for those who considered that their employer had responded positively to their injury compared to 61% for those who considered their employer had not responded positively.

**Psychological claims**: those who considered that their employer had responded positively to their injury had a 79% RTW rate compared to 52% for those who considered their employer had not responded positively.

Figure – Percentage RTW by employer response to injury

RTW results differentiated by the individual employer response questions that were used to assess the overall employers’ response to injury are included in Appendix I.

**B. Employees with a psychological claim were substantially less likely to consider their employer responded in a positive manner to their injury.**

Those with a psychological claim were less than half as likely to say their employer had responded positively, compared to the responses of employees with a physical claim. Table 3 shows the results of employee views about how their employer had responded to their injury. The results of the individual questions in Table 3 were used to assess the overall employer response to injury, shown in Figure 3 above. The disparity between the employer’s response to psychological and physical cases was most marked in questions of fair treatment during the claims process, and whether the employer aided the employee with their recovery.

* 27% of workers with a psychological claim said their employer did what they could to support them, versus 75% with a physical claim.
* 34% of workers with a psychological claim said their employer made an effort to find suitable employment, versus 72% with a physical claim.

Table – Percentage who agreed with individual questions about employer response to their injury

| Employer response questions | Physical | Psychological |
| --- | --- | --- |
| Your employer did what they could to support you | 75% | 27% |
| Employer made an effort to find suitable employment for you | 72% | 34% |
| Employer provided enough information on rights and responsibilities | 68% | 32% |
| Your employer helped you with your recovery | 67% | 23% |
| Your employer treated you fairly DURING the claims process | 79% | 30% |
| Your employer treated you fairly AFTER the claims process | 79% | 35% |

Similar findings were noted about workplace contact. Employees who advised their workplace had made contact about the injury were substantially more likely to be at work (Figure 4).

* Employees with a physical claim had a 86% RTW rate when the workplace made contact compared to 70% when there was no contact made by the workplace.
* Employees with a psychological claim had a 72% RTW when the workplace made contact compared to 53% when there was no contact made by the workplace.

Figure – Percentage RTW by contact from the workplace

However, employees with a psychological claim were substantially less likely to hear from the workplace. Thirty-six per cent of employees with a psychological claim said someone from work made contact, versus 59% for those with a physical claim (Table 4).

Table – Percentage who advised their workplace made contact

|  | Physical | Psychological |
| --- | --- | --- |
| Someone from work made contact with them about their injury | 59% | 36% |

### Comments on the employer’s response to workers’ injuries

The finding that a positive employer response to dealing with a worker’s injury is associated with substantially higher RTW results is in line with the research literature in this area. As summarised in the literature review in the first report, the timeliness and supportiveness of the employer response, provision of suitable duties, line manager involvement, and perceptions of employer support and fairness significantly facilitate or hinder individuals’ RTW.

The impact of the employers’ approach is significant for both physical and psychological injury claims. These findings are also consistent with those of intervention studies that have sought to improve RTW with early case management approaches that facilitate employer involvement and maintenance of the employee-employer relationship.[[2]](#endnote-2) [[3]](#endnote-3)

If policymakers and employers seek to improve RTW following psychological injury, the Survey results suggest that RTW is more likely when the employer:

* understands and provides sufficient information on the employee’s rights and responsibilities
* makes an effort to find suitable employment for the employee
* assists the employee, where possible, with their recovery. This might involve providing support and encouragement, influencing the approach taken by the supervisor and co-workers, regular communication, and/or working with other parties, and
* treats the employee fairly during and after the claim lodgement process.

## Early intervention

### a. Pre-claim discussions

If an employee reported discussing the injury with their employer before they submitted a claim, the RTW results were different for psychological and physical claims. For physical claims, RTW was much the same whether there had been a prior discussion or not. For psychological claims, there was a 57% RTW rate when the employee had discussed their injury prior to claim submission compared to 51% when there was no discussion prior to the claim being submitted (Figure 5).

Figure – Percentage RTW by pre-claim discussion with employer

\* There were only 7 in this group; the result should therefore be interpreted with caution

Table 5 shows the percentage of employees who had a pre-claim discussion with their employer. This did not vary significantly by whether the claim was psychological or physical injury.

Table – Percentage who had a pre-claim discussion with employer

| Pre-claim discussion with employer | Physical | Psychological |
| --- | --- | --- |
| Yes | 73% | 69% |
| No | 20% | 29% |
| No opportunity to discuss this | 6% | 2% |

### b. Pre-claim assistance from the employer

Figure 6 shows that when the employer provided assistance with managing the injury before the claim was lodged, RTW rates were higher for both types of claims. For physical injury claims there was an 84% RTW rate when the employer provided assistance compared to 71% when there was no assistance. For psychological injury claims there was a 74% RTW rate compared when the employer provided assistance compared to 55% when there was no assistance.

Figure – Percentage RTW by employer pre-claim assistance with injury

Table 6 indicates that 60% of workers with a physical claim said their employer helped them to manage the injury before they lodged their claim, but only 20% of workers with a psychological claim said their employer helped them with their injury prior to claim lodgement.

Table – Percentage employer helped manage injury before claim lodged

| Employer helped manage injury before lodged claim | Physical | Psychological |
| --- | --- | --- |
| Yes | 60% | 20% |

### c. Early claim lodgement

RTW was more likely when claims were lodged earlier (Figure 7) for both physical and psychological claims.

Figure – Percentage RTW by time from injury to claim lodgement

The date of injury and date of claim lodgement were provided by the jurisdiction, not the employee via the Survey interview. Slower build up in symptoms resulting in psychological claims can mean a longer time until the injury is claimed.

Psychological claims were less likely to be lodged early. Thirty-four per cent of employees with a physical claim lodged their claim within seven days of injury, but only 14% of employees with a psychological claim did so. At the other end of the spectrum, only 3% of workers with a physical claim lodged their claim more than 180 days after the injury, versus 11% of those with a psychological claim (Table 7).

Table – Days from injury to claim

| Days from injury to claim | Physical | Psychological |
| --- | --- | --- |
| Less than 7 | 34% | 14% |
| 7‑13 | 22% | 14% |
| 14‑20 | 12% | 12% |
| 21‑27 | 7% | 8% |
| 28‑41 | 8% | 13% |
| 42‑55 | 4% | 7% |
| 56‑69 | 3% | 5% |
| 70‑83 | 2% | 3% |
| 84‑180 | 5% | 13% |
| Over 180 | 3% | 11% |

### d. Early contact

When the workplace did make contact, early contact was associated with higher RTW rates. Only about one third of workers with a psychological claim indicated their workplace had made contact.

When workplace contact had been made within three days of the injury, 88% of workers with a physical claim were back at work at the time of the interview, and 71% when contact been made 16 or more days after injury (Figure 8). Similarly, 77% of employees with a psychological claim were back at work following early contact, versus 60% when contact was made at 16 or more days.

Figure – Percentage RTW at time of interview by time from injury to first contact by workplace

Table 8 shows that early contact is substantially less likely in psychological claims.

Table – Percentage contacted within relevant time frames (of those where the workplace made contact)

| Days from date of injury | Physical | Psychological |
| --- | --- | --- |
| 0 - 3 | 80% | 51% |
| 4 - 10 | 12% | 20% |
| 11 - 15 | 3% | 5% |
| 16 or more | 5% | 24% |

### Comments on early intervention

It is widely accepted that early intervention improves RTW outcomes. These results are consistent with accepted wisdom.

Approaches that support early intervention include:

* a workplace environment in which workers trust their claim will be handled fairly. This fosters early reporting
* early reporting systems that:
  + are easy to use
  + avoid delays
  + elicit and share relevant information
  + foster employee and supervisor satisfaction with the process
  + trigger early rehabilitation
  + result in low levels of disputation, which fosters early reporting
  + enable workers to report and seek assistance from their employer before a claim is lodged
  + involve early contact by the employer and/or claim organisation
* assistance with the health condition, physical or psychological, before the claim is lodged, and
* a system of early claim lodgement.

## Concern about claim lodgement

Low concern about lodging a claim was associated with higher RTW rates for those with psychological and physical claims. Figure 9 shows low concern about lodging a claim was associated with a higher RTW rate for physical claims (82% versus 66%) and a higher rate for psychological claims (63% versus 52%).

Figure – Percentage RTW by concern about lodging a claim

Employees with a psychological claim were substantially more likely to report concerns about lodging their claim (Table 9). They were approximately twice as likely to report their supervisor thought they were exaggerating their condition, that they would be fired if they submitted a claim, and that they would be treated differently at work.

Employees with a psychological claim were twice as likely to report there had been a difference of opinion with the employer or claims organisation. Workers with a psychological claim were almost three times as likely to say their employer discouraged them from lodging a claim (43% versus 15%).

Table – Percentage who agreed with individual questions about claim lodgement concerns

| Claim lodgement concern questions | Physical | Psychological |
| --- | --- | --- |
| Felt supervisor thought you were exaggerating injury | 23% | 59% |
| Concerned that you would be fired if you submitted a claim | 19% | 38% |
| Thought you would be treated differently by people at work | 36% | 73% |
| Difference of opinion with employer/claim organisation | 25% | 51% |
| Feel employer discouraged you from putting in a claim | 15% | 43% |

### Comments on employee concern about lodging a claim

Concern about lodging a claim likely reflects the worker’s anticipation of how the employer will respond. If the worker perceives the employer will treat them negatively, or the claim will be disputed, they may delay claim lodgement until the condition is more severe and more difficult to treat. It is also possible that employees who are more hesitant about how their claim will be dealt with have lower levels of self-confidence and resilience, and this may negatively impact their RTW outcome.

## Workers’ view of workplace culture prior to injury

Interestingly, perceived workplace culture prior to the injury was associated with a greater difference in RTW results in physical injury claims than in psychological injury claims. When the employee considered the work they were doing and the work environment was positive, they were more likely to be at work both with physical and psychological claims.

Figure 10 shows a more positive view of work and work environment was associated with a higher RTW result for physical claims (79% versus 63%) and a higher RTW result for psychological claims (59% versus 58%).

Figure – Percentage RTW by workers’ view of workplace culture prior to injury

The individual questions used to assess this area are listed in Table 10 below. While positive responses to all questions were associated with higher RTW results for physical injury claims, the same was not true for psychological claims.

A positive response to some questions, such as employee satisfaction with their job, did not improve RTW results. However, positive responses to other questions, such as workplace support and supervisor commitment to safety, did improve RTW results.

Table – Percentage RTW by workers' view of workplace culture prior to injury – individual questions

| Workers’ view of workplace culture prior to injury questions | Physical claims |  | Psychological claims |  |
| --- | --- | --- | --- | --- |
| Workplace culture prior to injury questions | Of those who agreed, % at work | Of those who did not agree, % at work | % at work who agreed | % at work who did not agree |
| The work you were doing was valued by others at work | 77% | 70% | 53% | 60% |
| Employees and management were generally supportive of each other | 80% | 64% | 62% | 52% |
| Your immediate supervisor was committed to workplace safety | 81% | 59% | 65% | 50% |
| Colleagues were committed to workplace safety | 80% | 60% | 61% | 50% |
| All things considered you were satisfied with your job | 77% | 64% | 54% | 58% |

Table 11 shows the responses to the six individual questions used to assess the workers’ views on the workplace prior to their injury, separated into physical and psychological claims. It shows that workers with psychological claims were less than half as likely to describe co-workers and management as being generally supportive of each other. They were also less likely to report their immediate supervisor was committed to workplace safety, that they were satisfied with their job or that their work was valued by others.

Table – Percentage who agreed with individual questions about workplace culture prior to their injury

| Workplace culture prior to injury questions | Physical | Psychological |
| --- | --- | --- |
| The work you were doing was important to you\* | 95% | 95% |
| The work you were doing was valued by others at work | 91% | 71% |
| Employees and management were generally supportive of each other | 77% | 31% |
| Your immediate supervisor was committed to workplace safety | 78% | 34% |
| Colleagues were committed to workplace safety | 82% | 52% |
| All things considered you were satisfied with your job | 91% | 73% |

\*Not included in average result

Ninety-five per cent of workers indicated that the work they were doing was important to them. As the overwhelming majority responded positively to this question, it was not a good differentiator of RTW and has not been included in this assessment of RTW results.

### Comments on the workplace environment prior to the injury

As outlined in the literature review in the first report, mentally healthy workplaces have been shown to increase employee morale and engagement, reduce time off work for employees with mental health conditions, and significantly reduce workers’ compensation claim costs. In particular, “the support of a manager or supervisor is the most crucial factor for people with a mental health condition remaining at or returning to work.”[[4]](#endnote-4)

The results of the Survey analysis are in line with the literature on the workplace environment. Workplace and supervisor support prior to injury improve RTW results.

## System/Insurer interaction

The quality of interaction between the claims organisation/system and the injured employee was associated with higher RTW for both physical and psychological claims. The improvement in the RTW rate was more substantial for physical claims.

As seen in Figure 11, those with a physical claim who considered their interaction with the scheme/claims organisation was positive had a higher RTW rate (84% versus 67%). For psychological cases there was a higher RTW rate (62% versus 55%).

Figure – Percentage RTW by interaction with the scheme/claims organisation

Responses to the five individual questions used to assess the workers’ views on their interaction with the scheme/claim organisation are in Table 12 below, separated into physical and psychological claims. Once again, there were substantial differences between physical and psychological claims. Employees who lodged a physical claim were more likely to report that they had received fair treatment by the system, that the system was protecting their best interests, and helped with their recovery.

Table – Percentage who agreed with individual questions about their interaction with the scheme/claims organisation

| Interaction with the scheme/claims organisation questions | Physical | Psychological |
| --- | --- | --- |
| The process was open and honest | 82% | 60% |
| Good communication between the various people I dealt with | 72% | 48% |
| System was working to protect my best interests | 74% | 45% |
| I believe the system treated me fairly | 80% | 56% |
| I feel that the system helped me with my recovery | 80% | 50% |

### Comments on the employee interaction with the scheme

Research suggests compensation systems can be complex for workers to navigate, and the stress of dealing with a complex system is associated with poorer outcomes.[[5]](#endnote-5) A sense of injustice can contribute to chronic pain and higher rates of disability.[[6]](#endnote-6)

The results in this section are consistent with the literature. Higher-quality interaction with the claims organisation or scheme was associated with higher rates of RTW in both physical and psychological injury claims. A higher proportion of workers with a psychological claim reported a negative experience than those with a physical claim.

## Disputes

When employees had a dispute with their employers or claim organisation, RTW was less likely in both physical and psychological claims. Figure 12 shows that for physical claims where there was no dispute the RTW rate was 82% compared to 67% when there was a dispute. Similarly, for psychological claims there was a 63% RTW rate when there was no dispute compared to 51% when there was a dispute.

Figure – Percentage RTW by difference of opinion with employer/claim organisation

When assistance was needed to resolve a dispute, the RTW rate was lower for both physical and psychological claims (Figure 13).

Figure – Percentage RTW by assistance to resolve disputes

Table 13 shows that disputes were more likely in psychological claims. Twice as many workers with a psychological claim reported a difference of opinion with their employer or claim organisation.

Need for assistance to resolve the difference of opinion was reported by 71% of workers with a psychological claim, versus 44% of those with a physical claim.

Table – Percentage disputes and assistance to resolve dispute

| Disputes and assistance | Physical | Psychological |
| --- | --- | --- |
| Difference of opinion with employer/claim organisation? | 26% | 51% |
| Did you need assistance to resolve this? | 44% | 71% |

## Resilience

Employees who had high levels of resilience, as measured by the Brief Resilience Score questions within the Survey, had higher RTW rates for physical claims (79% versus 72%) and higher RTW rates for psychological claims (61% versus 53%) (Figure 14).

Figure – Percentage RTW by levels of resilience

Responses to the six individual questions that make up the Brief Resilience Score are in Table 14 below, separated into physical and psychological claims. Answers indicative of high resilience are included. For example, the results include agreement with ‘I tend to bounce back quickly’, and lack of agreement with ‘I have a hard time making it through stressful events’.

The responses to individual questions were challenging to reconcile. Responses to positively worded questions (e.g. ‘I tend to bounce back quickly after hard times’) suggested lower levels of resilience for those who had a psychological claim. However, negatively worded questions (e.g. ‘I have a hard time making it through stressful events’) resulted in responses that suggested higher resilience for those with a psychological claim.

Table – Percentage who answered individual questions about resilience suggesting high resilience

| Questions about resilience | Physical | Psychological |
| --- | --- | --- |
| I tend to bounce back quickly after hard times (agree) | 88% | 60% |
| Does not take long for me to recover from a stressful event (agree) | 79% | 45% |
| I usually come through difficult times with little trouble (agree) | 78% | 53% |
| I have a hard time making it through stressful events (do not agree) | 55% | 61% |
| It is hard for me to snap back when something bad happens (do not agree) | 55% | 59% |
| I tend to take a long time to get over setbacks in my life (do not agree) | 54% | 61% |

### Comments on resilience

As outlined in the literature review in the first report, there is sufficient evidence to conclude that strong pre-existing levels of individual resilience can contribute to improved RTW outcomes. Resilience correlates with self-efficacy, high levels of positive emotions, sense of purposefulness, social support and adaptability.

While policymakers and employers may not be able to influence the personal resilience of employees, they can address factors that correlate with resilience. For example, there is evidence that teaching problem-solving skills can facilitate RTW in both physical and psychological injury claims.[[7]](#endnote-7) [[8]](#endnote-8)

## Medical care focus on RTW

As indicated in *Return to work in psychological injury claims* (the first report), close to 90% of workers with a psychological claim reported their medical treatment included a focus on RTW.

The green-columned chart on the right in Figure 15 shows the RTW results by whether the employee considered their medical care was focused on RTW. The RTW results were lower for psychological claims. However, the number of psychological cases was only 575; the sample who said medical care was not focused on RTW was small, and this result is statistically unreliable.

The number of employees with a physical claim was approximately 9000, so the statistics were more robust. A medical focus on RTW was associated with a higher rate of RTW (80% versus 74%) for those with a physical claim but lower for those with a psychological claim (60% versus 66%).

Figure – Percentage RTW by medical care focused on RTW

As seen in Table 15, the vast majority of workers indicated that their medical treatment included a focus on RTW, as measured by the individual questions in this section.

* Approximately 90% felt that their treatment assisted them in staying at work
* Just over 85% reported that their treating practitioners clearly communicated options for returning to or staying at work
* Those with a psychological claim were a little more likely to indicate their treating practitioner worked with others to assist the recovery and explained the role that work could play in their recovery.

Around 96% of workers said their medical certificates clearly stated their capacity for work. As the vast majority responded positively to this question, it was not a good differentiator and is therefore not included in the results shown in Table 15.

Table – Percentage who agreed with individual questions about medical focus on RTW

| Questions about medical focus on RTW | Physical | Psychological |
| --- | --- | --- |
| Medical treatment assisted you in RTW | 91% | 86% |
| Clearly communicate options for staying/returning to work | 85% | 89% |
| Work with others to assist your recovery | 78% | 84% |
| Explain the role that work could play in your recovery | 72% | 78% |
| Medical certificates clearly stating capacity for work | 96% | 98% |

### Comments on the focus of medical care on RTW

A high proportion of workers indicated their medical care was focused on RTW. The Yes/No response option (versus the Likert scale used for most questions) may have skewed the results. Further, the sample size for the psychological claims was small. The results of this section should therefore be interpreted with caution.

It is widely considered that medical practitioners are the ‘gatekeepers’ of the system, and that changing medical and treating practitioners’ approach to work injuries will improve RTW results.

There is a modest association between respondents perceiving treating practitioners to have a focus on RTW and the RTW results. However, its influence is substantially less than the association seen with the employers’ response to the injury, the quality of the interaction with the system and the claim organisation, and personal resilience.

It is likely the employee (patient) influences the approach taken by the treating practitioner. If the employee is confident they will manage the duties, trusts the employer will adhere to recommended restrictions, and wishes to be back at the workplace, it is more likely the medical practitioner will certify accordingly.

It may therefore be more effective for policymakers to address the employer’s approach than to attempt to influence the medical practitioner in isolation.

## Return to work plans and employee input into return to work

Seventy-seven per-cent of workers with a physical claim said their RTW plan was helpful compared to sixty-three per-cent of those with a psychological injury (Table 16). Those who considered the plan was helpful were more likely to be at work in both groups (Table 17).

Table – Percentage who reported their RTW plan was helpful

| Percentage How helpful was your return to work plan? | Physical | Psychological |
| --- | --- | --- |
| Helpful or very helpful | 77% | 63% |

Table – Percentage RTW by helpfulness of the return to work plan

| RTW plan helpful? – physical | At work at time of interview | RTW plan helpful? – psychological | At work at time of interview |
| --- | --- | --- | --- |
| Very helpful | 92% | Very helpful | 81% |
| Helpful | 86% | Helpful | 71% |
| Not particularly helpful | 78% | Not particularly helpful | 73% |
| Not at all helpful | 67% | Not at all helpful | 58% |

Workers with a psychological claim were substantially less likely to advise that their views were considered during RTW (Table 18). RTW rates were higher in both physical and psychological injury claims when the worker considered their views had been taken into account (Table 19).

Table – Percentage who reported their views were considered during RTW

| Views were considered during RTW? | Physical | Psychological |
| --- | --- | --- |
| Fully or almost fully | 73% | 55% |

Table – Percentage RTW by whether views were considered during RTW

| Views considered? – physical | At work at time of interview | Views considered? – psychological | At work at time of interview |
| --- | --- | --- | --- |
| Fully | 87% | Fully | 81% |
| Almost fully | 83% | Almost fully | 71% |
| Only partially | 71% | Only partially | 73% |
| Not at all | 60% | Not at all | 58% |

## Return to work results and demographic factors

Figure 16 shows the RTW results. The RTW results show physical injury claims were associated with higher RTW rates at the time of the interview (79% versus 58%), and a higher chance of being back at work for at least three months when interviewed (62% versus 44%).

Figure – Percentage RTW physical and psychological claims

Figure 17 shows the proportion of workers who had returned to work at any time between their claim lodgement and the time of the RTW survey for the whole sample. Ninty per cent of workers with a physical injury claim and 69% of those with a psychological claim had returned to work at some point but were not at work at the time of the interview.

Figure – Percentage RTW at any time between claim and interview

# Appendix I

The tables below show the RTW results by employee responses to relevant individual questions, grouped under themes. These highlight areas policymakers, employers and those involved in RTW may wish to address.

The tables show the RTW result (current RTW proportion) by the ‘positive’ or ‘not positive’ employee views. The RTW results are separated into physical and psychological injury claims.

For example, in the table below, there are six questions that make up the Employer response to injury theme. Eighty six per cent of workers with a physical injury claim who said their employer did what they could to support them were at work at the time of the survey, versus 61% who did not agree with this statement. Sixty-two per cent of workers with a psychological injury claim who said their employer did what they could to support them were at work at the time of the survey, versus 38% who did not agree with this statement.

## Employer response to injury

| Employer response to injury questions | Physical claims |  | Psychological claims |  |
| --- | --- | --- | --- | --- |
|  | Of those who agreed, % at work | Of those who did not agree, % at work | Of those who agreed, % at work | Of those who did not agree, % at work |
| Your employer did what they could to support you | 86% | 61% | 62% | 38% |
| Employer made an effort to find suitable employment for you | 86% | 64% | 64% | 37% |
| Employer provided enough info on rights and responsibilities | 88% | 58% | 62% | 37% |
| Your employer helped you with your recovery | 88% | 62% | 66% | 39% |
| Your employer treated you fairly DURING the claims process | 85% | 59% | 60% | 41% |
| Your employer treated you fairly AFTER the claims process | 87% | 56% | 64% | 38% |

## Concern about claim lodgement

| Concern about claim lodgement questions | Physical claims |  | Psychological claims |  |
| --- | --- | --- | --- | --- |
|  | Of those who did not agree, % at work | Of those who agreed, % at work | Of those who did not agree, % at work | Of those who agreed, % at work |
| Felt supervisor thought you were exaggerating injury | 82% | 68% | 66% | 53% |
| Concerned that you would be fired if you submitted a claim | 82% | 63% | 62% | 49% |
| Thought you would be treated differently by people at work | 84% | 70% | 62% | 55% |
|  | Of those who said No, % at work | Of those who said Yes, % at work | Of those who said No, % at work | Of those who said Yes, % at work |
| Difference of opinion with employer/claim organisation? | 82% | 67% | 63% | 51% |
| Feel employer discouraged you from putting in a claim? | 81% | 63% | 64% | 51% |

## Workers’ view of workplace culture prior to injury

| Workers’ view of workplace culture prior to injury questions | Physical claims |  | Psychological claims |  |
| --- | --- | --- | --- | --- |
|  | Of those who agreed, % at work | Of those who did not agree, % at work | Of those who agreed, % at work | Of those who did not agree, % at work |
| The work you were doing was valued by others at work | 77% | 69% | 53% | 57% |
| Employees and management were generally supportive of each other | 80% | 63% | 60% | 51% |
| Your immediate supervisor was committed to workplace safety | 81% | 59% | 62% | 49% |
| Colleagues were committed to workplace safety | 80% | 60% | 58% | 51% |
| All things considered you were satisfied with your job | 77% | 64% | 54% | 54% |

## System/Insurer quality

| System/Insurer quality questions | Physical claims |  | Psychological claims |  |
| --- | --- | --- | --- | --- |
|  | Of those who agreed, % at work | Of those who did not agree, % at work | Of those who agreed, % at work | Of those who did not agree, % at work |
| The process was open and honest | 83% | 66% | 61% | 54% |
| Good communication between the various people I dealt with | 83% | 70% | 65% | 54% |
| System was working to protect my best interests | 84% | 68% | 64% | 54% |
| I believe the system treated me fairly | 84% | 64% | 61% | 55% |
| I feel that the system helped me with my recovery | 84% | 65% | 61% | 57% |

## Resilience

| Resilience questions | Physical claims |  | Psychological claims |  |
| --- | --- | --- | --- | --- |
|  | Of those who agreed, % at work | Of those who did not agree, % at work | Of those who agreed, % at work | Of those who did not agree, % at work |
| I tend to bounce back quickly after hard times | 80% | 63% | 65% | 46% |
| Does not take long for me to recover from a stressful event | 81% | 68% | 65% | 50% |
| I usually come through difficult times with little trouble | 80% | 71% | 60% | 53% |
| I have a hard time making it through stressful events | 77% | 77% | 58% | 56% |
| It is hard for me to snap back when something bad happens | 78% | 78% | 56% | 59% |
| I tend to take a long time to get over setbacks in my life | 78% | 78% | 59% | 55% |

## Medical care focus on RTW

| Medical care focus on RTW questions | Physical claims |  | Psychological claims |  |
| --- | --- | --- | --- | --- |
|  | Of those who said Yes, % at work | Of those who said No, % at work | Of those who said Yes, % at work | Of those who said No, % at work |
| Medical treatment assisted you in RTW? | 82% | 60% | 61% | 48% |
| Clearly communicate options for staying/returning to work? | 81% | 74% | 61% | 67% |
| Work with others to assist your recovery | 79% | 83% | 59% | 79% |
| Explain the role that work could play in your recovery | 80% | 79% | 58% | 68% |

# Appendix II Survey methodology

## Data analysed for this project

The data used in this report is from the National Return to Work Survey. The Survey is administered by the Social Research Centre using Computer Aided Telephone Interviewing.[[9]](#endnote-9) This report includes the combined results from the 2013 and 2014 surveys. The response rate is approximately 80% of those who could be contacted.

The Survey questions employees who have experienced an injury and have an accepted claim about their RTW experience. They are asked about their RTW status and their views on their interactions with their employer, treating practitioners, and the insurer or claims administrator. They are also asked about their health, barriers and facilitators to RTW, and about RTW initiatives.

The survey is undertaken with a sample of injured workers who:

* have had at least one day away from work
* submitted a claim in the two years prior to the interview period, and
* worked in either premium-paying or self-insured organisations.

Details of the Survey can be found on the [National Return to Work Survey](http://www.safeworkaustralia.gov.au/sites/swa/workers-compensation/rtw/pages/rtw) page of the Safe Work Australia website. 9377 workers were surveyed over the two years: 6.1% (575) had psychological claims and 93.2% (8736) physical claims.

Not all questions were asked in both years of the Survey, and not all questions were asked of workers in each jurisdiction (in this context, ‘jurisdiction’ refers to the varying systems of workers compensation in Australia, each regulated by a different government entity. These include, for example, WorkSafe Victoria, Comcare, WorkCover NSW, ReturnToWorkSA). Not all jurisdictions were included in both years of the Survey, and not all jurisdictions included psychological cases in both sample years.

Psychological claims were identified through the Type of Occurrence Classification System used by schemes and claim administrations organisations in Australia. Psychological claims assessed in these reports are those lodged as a primary psychological claim. This analysis does not include claims from employees who lodge a physical injury claim and subsequently develop psychological conditions, such as secondary depression.

Note that National Return to Work Survey data were analysed to examine the relationship between RTW and potential influencing factors. The results show association, which does not equate to causation.

RTW measures used in this report are:

* **Current RTW proportion**: the proportion of injured workers who had returned to work and were working in a paid job at the time of the interview. This includes return to the employee’s normal job, other work, and includes normal or reduced hours of work.
* **3-month stable RTW proportion**: the proportion of injured workers who had returned to work and been back at work for at least three consecutive months at the time of the interview.

Many of the Survey questions require answers to be provided on a Likert Scale (strongly agree, agree, neither agree/nor disagree, disagree or strongly disagree). For clarity and ease of understanding, most questions using those levels of agreement were transformed into ‘agree’ or ‘do not agree’. ‘Do not agree’ includes ‘neither agree nor disagree’, ‘disagree’ and ‘strongly disagree’. Participants who answered ‘Refused’ or ‘Don’t know/Can’t say’ have been excluded from the analysis.

## Methodology

About 270 questions could have been included in this report – too many to meaningfully digest. Many questions in the Survey were therefore grouped into themes, representing employees’ views on:

* their employer’s response to the injury
* lodging a claim
* whether their medical treatment supported RTW
* system/insurer quality
* their own resilience, and
* their work and workplace culture prior to their injury.

Before grouping questions into themes, correlation assessments were performed using SPSS. Questions within most themes, other than the resilience questions, were strongly correlated (p<.001). Further information on this procedure is included in the methodology section in the Appendix.

The results represent the average of the responses to individual included in each theme. For example, if six questions make up a theme, the average RTW rate across the six questions for the ‘agree’ response is compared to the average RTW rate for the ‘do not agree’ response.

Likert scale questions were generally dichotomised as follows.

Potential influencing factors were assessed by comparing RTW results according to employee responses, such as ‘agree’ or ‘do not agree’. Where a theme response is reported, the response represents the mean of the ‘agree ‘or ‘do not agree’ responses to the individual questions that make up the theme.

The **Brief Resilience Scale**[[10]](#endnote-10) is a validated measure of resilience. In the original paper devising and testing the scale the scale had good internal consistency, with Cronbach’s alpha ranging from .80–.91 across four different groups (undergraduate students, cardiac rehabilitation patients, women with fibromyalgia and healthy controls).

In the Survey whole sample, Cronbach’s alpha was .661. While the correlation between questions was less in the Survey than in the original Brief Resilience Scale paper, the questions have been used as an overall resilience measure, partially noting their correlation with other personality characteristics that can influence claim outcomes.

In the original paper, higher scores on the Brief Resilience Scale were positively correlated with:

* optimism
* purpose in life
* social support
* active coping, and
* positive affect in three of the four samples and with exercise days per week in the cardiac rehabilitation sample.

They were negatively correlated with:

* pessimism
* alexithymia
* behavioural disengagement
* denial
* self-blame
* perceived stress, anxiety, depression, negative affect and physical symptoms
* fatigue in the cardiac sample, and
* fatigue and pain in the sample of middle-aged women.

There were several questions about the quality of rehabilitation services provided by external rehabilitation providers, but only 58 employees with a psychological claim had received them. The sample size was too small to assess the effect on RTW and these results have therefore not been included.

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