

# Quality of Life Fund

Information Session

# Introduction to icare NSW and the foundation

Presented by: Barney Smith, General Manager, icare foundation

# icare NSW

## purpose

we protect, insure and care for the people, businesses and assets that make NSW great.

## vision

To change the way people think about insurance and care by providing world-class services to people, businesses and communities.

## values

integrity  
courage  
accountability  
respect  
empathy

## dna



**COMMERCIAL MIND  
SOCIAL HEART**

**“We measure our success by  
the lives we make a difference to.”**

# icare NSW target outcomes

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## Person-centric experiences

We are committed to delivering person-centric experiences that are world class.

## Optimal outcomes for our customers

We want the community to have fewer injuries, better return to work outcomes, greater independence for the critically injured, and reduced losses for the NSW Government.

## Financially sustainable schemes

We are focused on prudent financial management, driving efficiency and effectiveness throughout our business, ensuring that all our Schemes are financially sustainable.

# Our schemes

## icare (insurance and Care) NSW

**icare**  
insurance for  
NSW

NSW Govt's managed fund schemes. The main scheme is the TMF which manages workers compensation, admin and financial liability for most public sector employers.

**icare**  
workers  
insurance

The largest workers compensation insurer in NSW covering around 290,000 employers and over 3.3 million workers.

**icare**  
hbcf

A safety net for homeowners who have contracted for residential building work.

**icare**  
lifetime care

Provides lifetime care and support for people severely injured in motor accidents in NSW, regardless of who was at fault.

**icare**  
dust diseases

Provides compensation and healthcare for workers with a dust disease and their dependants.

**icare**  
sports  
insurance

Provides no-fault cover to sporting groups under the NSW Sporting Injuries Insurance Scheme.

# foundation investments support three schemes



## icare lifetime care

Drivers, pedestrians and cyclists who are severely injured on NSW roads.

Treatment, rehabilitation and personalised care for over 1,600 people.



## icare workers insurance

Covering 292,000 employers and 3.6 million workers.



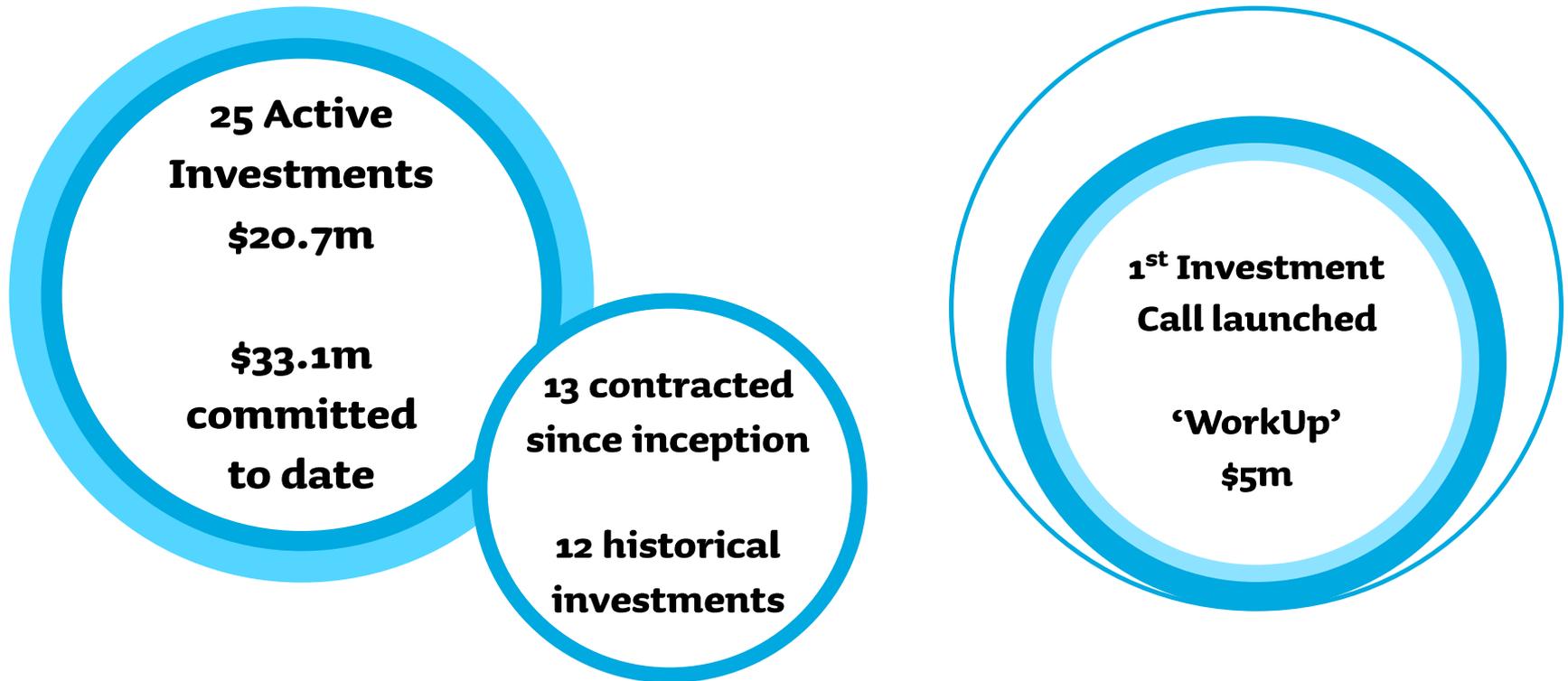
## icare Insurance for NSW

Protecting 193 NSW Government agencies and 390,000 Government employees.

# icare foundation

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**We formed in 2016 to maximise the impact of icare’s social investments for icare participants, road users, workers and the people of NSW.**



# Through targeted investments and partnerships we aim to...

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**Prevent physical  
and  
psychological  
workplace  
injury.**

**Improve the  
quality of life of the  
severely injured  
and their families.**

**Support return to  
work for injured  
workers and road  
users.**

# Our funding pathways

## In scope for Quality of Life Fund

### Seed

Investing in the development and/or implementation of new or innovative programs with business or service model development and its application in the market a key part of implementation.

### Scale

Funding to help proven programs scale up to reach more in the community.

## Out of scope for Quality of Life Fund

### Research

Investing in academic research aimed at building the evidence base or the conceptual understanding of an icare relevant context or scenario (undertaken in the absence of the implementation of a distinct market offering and business model).

# Examples – Seed and Scale Investments



## VIP Phase 2

- \$1.75m
- 3 years

Vocational program for people with ABI



## Project Evolution

- \$480k
- 2 years

Retraining first responders in technology skills



## Happy Paws

- \$493k
- 2 years

Bringing socially isolated workers together in groups to train rescue animals

**icare**<sup>™</sup>

**icare**<sup>™</sup>  
**foundation**  
Investing in a new state of wellbeing

Quality of  
Life Fund

# Quality of Life Fund overview



**The Quality of Life Fund aims to find innovative solutions to improve quality of life for people living with a serious injury, their families and their carers.**

# What do we mean by 'serious injury'?

Spinal cord injury

Traumatic brain injury

**In this context, a 'serious injury', resulting from a workplace or motor accident injury, includes:**

Other severe physical injuries such as blindness, multiple amputations and severe burns

Primary psychological injury resulting in significant and complex needs

The Fund aims to address five targeted focus areas we believe have the potential to improve quality of life for people living with a serious injury, their families and their carers – how can we.....

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**provide practical  
and/or emotional  
support for carers  
and families**

**assist people  
(and their  
families) to  
adapt to life  
post-injury**

**foster social  
connection and  
inclusiveness**

**enrich life and  
provide a  
renewed sense of  
value and  
purpose**

**help people to  
manage chronic  
pain effectively**

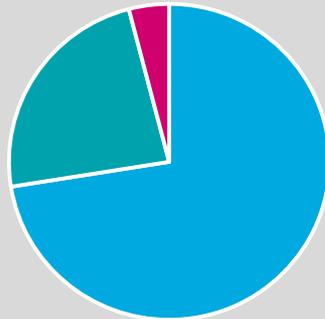
# Customer Insights: Individuals living with a serious injury

Presented by:

Suzanne Lulham, General Manager, Care, Innovation and Excellence

# Individuals living with a serious injury

## Injury types: Lifetime Care and Workers Care



■ Brain ■ Spinal ■ Amputations/Burns/Vision Loss/Other

## Lifetime Care Age Range



■ Under 16 ■ 16 - 25 ■ 26 - 35 ■ 36 - 45  
■ 46 - 55 ■ 56 - 65 ■ 66 & over

# Individuals living with a serious injury

## Brain



- Typically male, 15 – 34 years
- Over 60% require daily support
- 50% have secondary mental health issues
- 50% experience chronic pain
- 25% have behavioural issues impacting on family and social relationships

- At discharge from hospital many live in supported accommodation while waiting for home modifications
- Need specialised equipment and attendant care support
- 27% have secondary mental health disorders
- 75% experience chronic pain

## Spine



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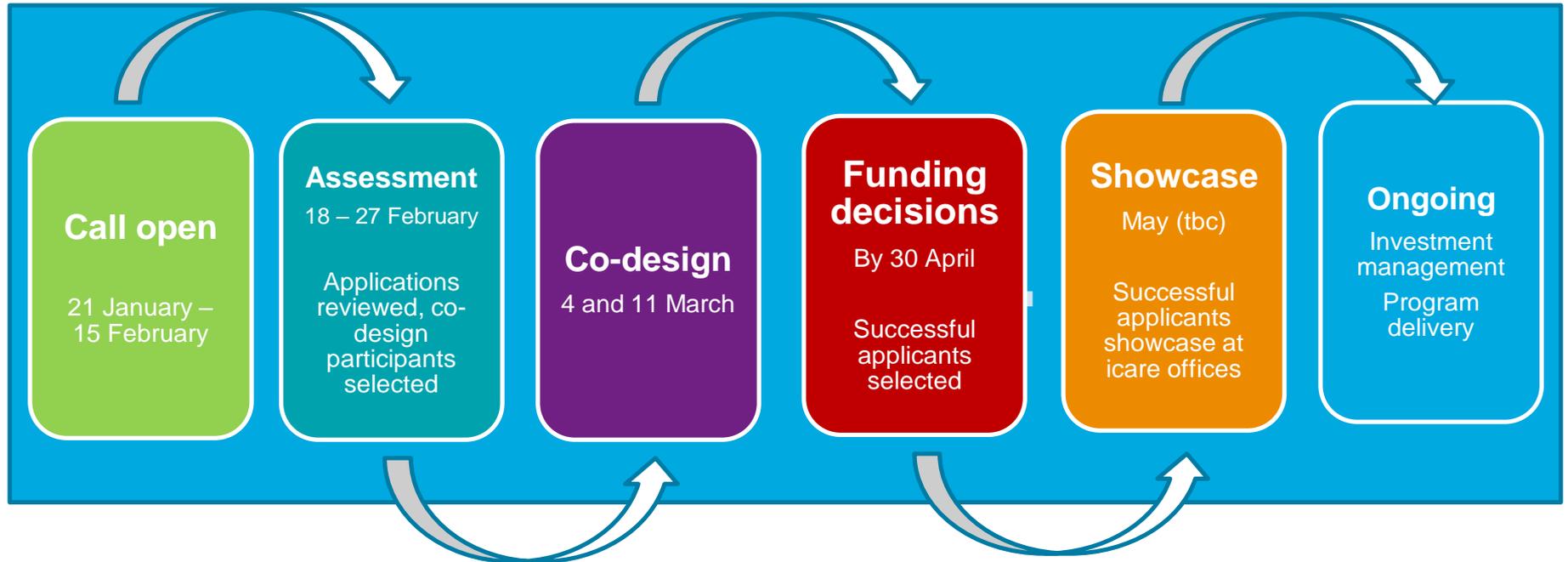
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# Application process

Presented by: Barney Smith, General Manager, icare foundation

# Process and timing



# Selection criteria

Criteria	Guiding questions
<b>Strategic fit</b>	Does it fit an investment pathway, align with the objectives of the fund, and target our customer groups?
<b>Strength of idea</b>	Is the proposed solution feasible, desirable, viable? Is there a compelling hypothesis or evidence presented.
<b>Partner capability</b>	Does the partner have the capability and/or track record to deliver the solution?
<b>Potential for impact</b>	What is the potential to positively benefit and influence the lives of the severely injured and/or their families and carers? How broad is the reach? Is there an economic return to icare or our customers?
<b>Risks</b>	Does the partner demonstrate foresight related to what could go wrong and proposed ways to manage this?
<b>Implementation</b>	Is there a clear and well developed project plan and budget?

# How to contact us?

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