

icare[™]

icare foundation
Quality of Life Fund
FAQ's

Quality of Life Fund Investment Call FAQ's

Part 1 – Background

Who is icare?

icare (Insurance & Care NSW) is a Public Financial Corporation which protects, insures and cares for the people, businesses and assets of NSW. With more than \$32 billion in assets, we are one of the largest insurance providers in Australia.

Established on 1 September 2015, we administer and provide services to several insurance and care schemes that are committed to delivering better cover, treatment and care to the people of NSW. icare insures more than 296,000 businesses and their 3.7 million employees. In addition, we provide support to people severely injured on our roads as well as insuring builders, homeowners and landmark assets like the Sydney Opera House, Sydney Harbour Bridge and Taronga Zoo.

Built on an ethos of 'Commercial Mind, Social Heart', icare is passionate about changing people's lives by being there for them in their time of need. With an aspiration to create the best possible outcome for every person and organisation we serve, we aim to deliver a fair, respectful and empathetic experience that is focused on the person, not the process.

For more information, visit: www.icare.nsw.gov.au

Which icare schemes are relevant to the Quality of Life Fund investment call?

The Fund is designed to support quality of life outcomes for workers, employers and road users within the icare Lifetime Care, icare Workers Insurance and icare Insurance for NSW schemes.

icare Workers Insurance

icare Workers Insurance protects, insures and cares for 296,000 businesses and 3.7 million workers in NSW, making it one of the largest workers compensation insurers in the world. Workers compensation is a form of insurance payment to employees who are injured (physically or psychologically) at work or become sick due to their work. Workers compensation includes payments to employees to cover wages, medical expenses and rehabilitation as required.

icare Insurance for NSW

icare Insurance for NSW (IfNSW) provides insurance cover, advice and tailored risk solutions, for NSW government agencies. It is the largest public sector managed fund scheme in Australia.

IfNSW administers the Treasury Managed Fund (TMF) which provides comprehensive asset and liability protection for NSW Government agencies. We protect 10 NSW government departments, the 193 agencies within these, and their 300,000 public sector employees with workers compensation insurance, liability, motor vehicle and miscellaneous cover.

icare Lifetime Care

icare Lifetime Care provides lifelong treatment, rehabilitation and personalised care services to people severely injured in a motor vehicle accident in NSW, regardless of fault. This includes those who have sustained a brain injury, spinal cord injury, burns, amputations or permanent blindness.

The scheme also supports research aimed at helping people and their families adjust to the impact of traumatic injury, and programs that examine the effectiveness of different rehabilitation methods, to provide health professionals with best-practice information.

Lifetime Care also administer the Workers Care Program which provides treatment, rehabilitation and care for

people severely injured under the NSW Workers Compensation Act. Injuries can include spinal cord injuries, moderate to severe brain injuries, amputations, severe burns or permanent blindness.

What is the icare foundation?

The icare foundation was established in 2016 with a mission to maximise the impact of icare's social investments for both icare participants and the people of NSW. Through targeted investments the foundation seeks to prevent physical and psychological workplace injury, support recovery and return-to-work for injured workers and improve the quality of life of the severely injured and their families.

Working collaboratively with partners, the foundation tests and scales new approaches, leveraging icare's resources and expertise to ensure investment decisions are informed and objective.

In the past 2 years, the foundation has committed over \$33 million in funds to support vital programs and research projects to prevent workplace injury, improve injured persons' quality of life and enhance return to work outcomes.

What do you mean by quality of life?

By quality of life, we are referring to aspects of life such as physical health, psychological health, social relationships and the physical environment that impact on a person's well-being. These areas can be influenced by relationships, personal achievements, financial security and an individual's connection to the community.

This investment call is about improving the wellbeing and quality of life of individuals with significant or complex needs, as well as their families and carers. We use the term "significant and complex needs" to encompass individuals with spinal cord injury, traumatic brain injury, and other serious physical and psychological needs because of a workplace or motor accident injury.

Part 2 Quality of Life Fund – investment call

In this investment call, we are focusing on five challenges that we believe have the potential to improve quality of life for individuals with significant and complex needs as a result of injury as well as their families and carers.

1. How can we provide practical and/or emotional support to families and carers to better support people living with serious injury?

Families and carers of people with significant and complex needs play a key role in providing support on a daily basis and this has a significant impact on the psychological wellbeing of the person. Research highlights that families and carers face significant challenges and stresses due to the injury of their loved one, with half of all carers in NSW spending more than 40 hours a week on caring. They are also 40% more likely to suffer from chronic health conditions¹. Young carers, of which there are more than 50,000 in NSW, are a particularly vulnerable cohort². By improving outcomes for carers and families, we know we can improve quality of life outcomes for those they are caring for.

While existing services and initiatives cover a spectrum of areas from relationship support and specialist counselling through to financial planning, gaps remain across the board in terms of the unmet needs of families and carers. This is not just an issue of program availability, but also of tailoring the response to appropriately meet the unique needs of people who are already time-poor and over-stretched.

Ideas relating to this challenge must clearly drive a beneficial outcome for the injured person as well as the families and carers.

2. How can we enable people with significant and complex needs to feel a greater sense of purpose and value?

¹ Carers NSW, Impact of caring, 2018 <https://www.carersnsw.org.au/facts/impact-of-caring>

² ABS, 2018. 2071.0 - Census of Population and Housing: Reflecting Australia - Stories from the Census, 2016.

<http://www.abs.gov.au/ausstats/abs@.nsf/Lookup/by%20Subject/2071.0~2016~Main%20Features~Young%20Carers~143>

Having a sense of purpose and feeling valued can positively impact psychological wellbeing. While most of us have the chance to engage in meaningful activities and develop structure and routine through our work, for some a return to work may not be an option. This makes finding purpose through meaningful engagement and inclusion in the home and community even more important.

For those with significant and complex needs the reasons that preclude them from returning to work often also impact on their ability to engage in other meaningful activities. For example, a person who has sustained a traumatic brain injury may have impairments in executive function such as initiation, which can mean they are reliant on their families and carers to organise such opportunities³. This challenge extends beyond treatment or rehabilitation services. It is about exploring how to better engage people through diverse social networks, skills-based volunteering, and other avenues for participation and inclusion in the wider community, to develop a sense of purpose and value and improve wellbeing.

3. How can we support individuals and their families find their new normal?

Adjustment to life after injury is important for both psychological, cognitive and physical injuries⁴. Re-establishing a new normal after the critical care stage requires support and can be an ongoing challenge for months or even years after injury. Again, this is about the individual as well as the family. Adjusting to a new normal can involve grieving as well as eventual acceptance and creating a new set of routines and patterns.

Too often, depression and anxiety can result after severe injury fuelled not only by health challenges but by factors such as loss of identity, independence and autonomy. If people are unable to adjust, they can also be less likely to engage in the available support programs or be accepting of assistance. In this context, we are looking for initiatives to support individuals and families to foster hope for the future and adapt to life after injury.

4. How can we ensure that individuals who are living with chronic pain and their families are being effectively supported in new and different ways?

Pain is a complex area and often has an emotional as well as physical component⁵. There are many potential influences, including perception, social connection, culture and participation. Bodily pain can be a predictor for poor quality of life outcomes across physical health, psychological health, and social relationships. Also, families and carers of people with chronic pain can become caught up in negative cycles that perpetuate unhealthy patterns. Chronic pain is an under-reported consequence of traumatic brain injury, with a prevalence rate of 50%, and a common long-term problem for those with a spinal cord injury.

There is a need to explore how we might better tailor services that recognise that injured people and their families and carers are all living in a context influenced by pain. And there is an urgent need to support the management of chronic pain in new and different ways, beyond medical approaches.

5. How can we help foster acceptance, understanding and inclusion within the wider community?

Community acceptance is an enabler of many other outcomes, leading to social inclusion and engagement in meaningful occupations or activities, which can influence health and wellbeing and improve the ability to adjust to life after an injury. Positive social engagement improves mood and engaging in meaningful occupations alleviates anxiety⁶.

³ Robyn L Tate, Donna Wakim, Linda Sigmundsdottir & Wendy Longley (2018) Evaluating an intervention to increase meaningful activity after severe traumatic brain injury: A single-case experimental design with direct inter-subject and systematic replications, *Neuropsychological Rehabilitation*, DOI: 10.1080/09602011.2018.1488746

⁴ Ibid.

⁵ Bushnell, M. C., Ceko, M., & Low, L. A. (2013). Cognitive and emotional control of pain and its disruption in chronic pain. *Nature reviews. Neuroscience*, 14(7), pp. 502-11.

⁶ Gallagher, M., Muldoon, O. T., & Pettigrew, J. (2015). An integrative review of social and occupational factors influencing health and wellbeing. *Frontiers in psychology*, 6, 1281. doi:10.3389/fpsyg.2015.01281
<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4554961/>

Individuals with significant and complex needs can often find themselves isolated within the wider community. They can be stigmatised in some public situations. For those with visible injuries, they can become self-conscious and lack confidence, which in turn keeps them from socialising and participating in the community.

A particularly vulnerable cohort are those with “hidden injuries” including brain and psychological injuries, with social isolation and lack of friends being common issues facing people with a brain injury. The challenge here is about improving the levels of acceptance, understanding and inclusion of people with significant and complex needs within their community. This is about changing social norms as well as creating a greater sense of social inclusion and belonging.

Part 3 – Application process

What types of proposals will you fund?

We will be looking for proposals that align to the purpose of the icare foundation. This means that your proposal:

- Has a clear quality of life focus that works to support people living with complex and significant needs, their families and carers;
- Is focused on one of the five key areas outlined in part 2: family and carer support, meaningful occupation, adjustment to injury, living with chronic pain and community acceptance;
- Has the potential to directly impact or support people with significant or complex needs and/or create a change in the systems that influence outcomes for these individuals; and
- Would not be considered business as usual within icare’s schemes.

We are looking for both innovative ideas and evidence-based programs. By innovation, we mean proposals that seek to bring something new to the table. This could be in the form of new partnerships, technologies or even a radical improvement to an existing way of working. It could be a proposal to adapt existing programs or services to address previously excluded cohorts or something totally out of the box.

What stage solutions are you looking to work with?

Your proposal can be either a seed innovation or a scale program. By this we mean:

- Seed innovations - are about testing new and promising ideas. They can demonstrate that the idea fills a pressing gap or social need or proposes a new or innovative approach to a relevant problem. They may not yet have a strong evidence base, but we can help you build one if you have a strong and sound hypothesis with a demonstrated impact.
- Scale programs - funding to help proven programs scale up to reach more in the community. They demonstrate a clear understanding of the problem being addressed, the specific groups being targeted and the depth and breadth of the need. There is clear and compelling evidence of impact and support is required to make the program available to a wider audience or bring it into a new context.
- Research initiatives will not be considered for this investment call.

What types of outcomes are you looking for?

The foundation embodies icare's ethos of a social heart with a commercial mind. We work with partners to create societal value so that the people of NSW are happier and healthier.

In this investment call, we are looking for ideas that generate social outcomes. We would expect that these social outcomes will also generate economic benefit (to our schemes, our participants, severely injured workers and their families) even if this is not realised immediately. Examples of what we've funded in the past range from workplace mental health interventions, social enterprises to support recovering workers and early intervention approaches that assist people with brain injury and spinal cord injury return to work.

You can read more about the work we've funded at: <https://www.icare.nsw.gov.au/about-us/icare-foundation/types-of-funding/>

Remember that we are seeking new and innovative ideas so don't limit your imagination to what we've already supported.

How will my idea be protected from potential competitors?

We will carefully manage the exposure of ideas in the co-design phase to limit the potential for 'poaching'.

All participants in the co-design stage will be required to sign a Non-Disclosure Agreement (NDA) meaning all information and ideas exchanged will be kept confidential and the use of any information and ideas exchanged in this forum will be restricted.

Our basic position is that you will retain the rights to any background Intellectual Property (IP) you bring with you into co-design while any jointly created IP from the co-design stage onwards will be owned by icare.

If I am successful, what is the process I must go through?

The following outlines key stages in the process and important dates.

- Monday 21 January – call open
- Wednesday 6 February – information session (see website for more details)
- Friday 15 February – call closed
- 18 – 27 February – Initial application assessment
- 4 – 15 March – Co-design workshops
- April – Funding decisions announced
- May – Showcase of successful applications

The co-design phase has been tailored to best suit the needs of applicants. Our goal is to support your work in creating an innovation whilst also recognising that you have time constraints. In the co-design phase, you will be given exposure to icare data and insights as well as the support of icare staff through curated workshops. Co-design will happen across two full days – the 4th and 11th of March.

In addition to the co-design events, you will need to allow time to develop and refine your proposal as well as, if successful, to attend the showcase event as the end of the process.

What types of organisations can apply?

We are open to applications from for-profit businesses as well as not-for-profits, and government agencies. Start-ups and more established providers are both welcome.

For start-ups, we will need to see some track record of delivery, a financially sustainable business / delivery model (or a plan to create financial sustainability). You will also need to outline a team that has relevant experience to deliver the idea.

For established for-profit organisations, we will need to see a clear commitment to creating social impact and a strong commitment to social responsibility and/or shared value. They must also be financially viable.

Can organisations apply in partnership or consortia?

We are open to collaborations. However, one partner must be nominated to act as the lead and take responsibility for organising the other participants. We may check in with partners as part of our assessment process to make sure they are on board with being nominated.

Are there any other restrictions?

We can only fund projects which advance our mission. We cannot fund projects which are party political or which support or promote religious activity and can only provide limited funding for marketing or advertising.

When is the deadline for submitting the application form?

15 February 2019

How much funding is available?

We have \$4 million available with a maximum of \$1 million per project.

How do I apply?

Complete the application form and submit at foundation@icare.nsw.gov.au

The application form is available at icare.nsw.gov.au/foundation

If our application is successful how long will we have to spend the funding?

Funding will be confirmed via formal funding agreements. The timeframe for spending the funding will depend on the budget within the developed proposal but our preference is that most projects be completed within 18 months to a maximum of 2 years.