



**TREATMENT PROVIDER
INFORMATION PACK ON THE
NOMINAL INSURER
NEW CLAIMS MODEL**

December 2022

New claims model summary

What are the changes to the way claims are being managed?

- The model that guides how claims are managed (also known as the claims model) in the NSW Nominal Insurer scheme is changing. The new model will have a greater range of Claims Service Providers (CSPs), and eligible employers can choose between a generalist CSP or one with additional specialist capabilities, which includes providers with expertise in managing psychological claims.
- These changes to the claims model aim to help both employers and workers navigate a worker's compensation claim together; enabling employers to get the support they need earlier and helping their workers return to work and health faster.
- The new claims model applies to workers in the private sector.

Why the changes?


- The NSW Nominal Insurer has faced challenges in recent years, and we are implementing these changes to improve the performance of the scheme and better support our injured workers and employers.
- Our external environment is changing, impacting our claims portfolios, and meaning we need to change our thinking about mental health.
- Mental health issues are now the most diagnosed long-term conditions in Australia and icare is seeing the impact in increasing rates of psychological injury claims.

Who are the providers?

- We have selected six providers: **Allianz, DXC Technology, EML, Gallagher Bassett (GB), GIO, and QBE** to manage workers compensation claims for the NSW Nominal Insurer.
- These changes are part of an extensive improvement program underway at icare to improve outcomes for injured workers and businesses.

What's changing?

- Four of the six claims providers will provide **specialist psychological claims capability** with skilled and experienced Case Managers dedicated to managing psychological claims.
- icare is establishing an internal team that will develop and trial new approaches to psychological claims that can then be rolled out to all Claims Service Providers.
- Subject to contract execution, the changes will be **progressively implemented from early 2023**, with more details provided over coming months.
- The Claims Service Providers will commence with new contracts on 1 January 2023.




Generalist Claims Service Providers: GIO, QBE

- Generalist providers can manage all claim types, including psychological injury claims.
- If employers, who do not have choice, have existing claims with a generalist provider (GIO, QBE), new claims will be managed by the same provider to ensure consistency of service.



Generalist with Specialist Capability Providers: Allianz, DXC, EML, Gallagher Bassett

- Provider can manage all claims types.
- They offer specific support structures and appropriately skilled and experienced Claims Managers dedicated to managing specialised claims, such as mental health claims.

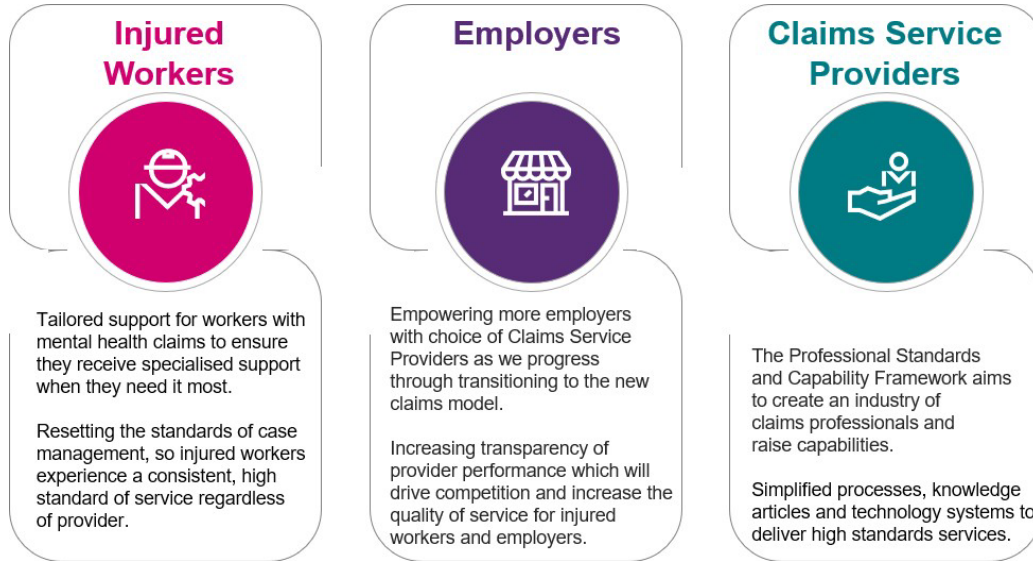


Specialist Claims Service Providers

- Providers can only manage psychological claims.
- icare is working towards having a specialist only provider on the panel as we progress from transition to the new model. Other providers may be added in the future.

What are the benefits of the changes?

The changes to the claims model will deliver a higher standard of service and improved return to work outcomes, ensuring better support and experience for injured workers and employers.



FAQ for treatment providers and health care practitioners

These frequently asked questions (FAQs) are intended for treatment providers/health care practitioners to assist them in understanding the upcoming changes relating to the selection of Claims Service Providers for the NSW Workers Compensation.

It is anticipated additional questions may be included over time, and answers to existing questions may be updated if required.

What is a Claims Service provider?

A Claims Service Provider is what icare call organisations who manage NSW Workers Compensation claims on their behalf, such as EML and Allianz.

Why is icare transitioning claims to other Claims Service Providers in 2023?

The new claims model will see icare increase the range of Claims Service Providers, improve transparency of performance, and provide greater choice for employers over time. The aim of this change is to improve the way claims are managed, providing simpler, better care for injured workers and support for employers and building capability into the scheme to deal with a growing number of psychological claims.

When will new Claims Service Providers start managing claims?

icare is adopting a measured, staged implementation to the new claims model to ensure there is minimal disruption to injured workers and their care. It is planned that new providers will be onboarded in the second quarter of 2023 and they will take on new claims.

Which claims are being moved between Claims Service Providers? When will this happen and how will I know if my claim is moving?

Large numbers of claims are not expected to be moved between Claims Service Providers. icare expects new Claims Service Providers or those with larger market shares to take on new claims only. The only claims expected to move are to consolidate claims where an employer has selected a Claims Service Provider. The timing of this is yet to be finalised.

The transition to new Claims Service Providers will be measured and staged to ensure they have the capacity and capability to manage claims and to scale up operations over time. icare will support them through this process.

If claims do move, there will be a process in place to ensure minimal disruption to the injured worker and adequate notice is provided to injured workers and employers before any claim transfer.

Who will contact the injured worker to notify them that their claim will transition?

If claims are being transferred, the existing Claims Service Provider will be in touch to let the injured worker know what Claims Service Provider will be managing their claim in the future and the date that their claim will be transferred. It is anticipated the new Claims Service Provider will also be in touch with all keep parties to introduce themselves to advise they are taking over the management of the claim.

Who will inform other stakeholders, such as treatment providers and other active providers of the claims move?

icare and the existing Claims Service Provider will be in touch with all other active or relevant stakeholders to inform them of the open claim/s that are moving. It is anticipated the new Claims Service Provider will also be in touch with all keep parties to introduce themselves to advise they are taking over the management of the claim.

How will the changes affect the processes for treatment approval, delivery and payments?

There should be no changes to the process for claims who will remain with their current Claims Service Provider. Expect some slight delays if the claim is being transferred as the new Claims Service Provider may need some time to familiarise themselves with the claim.

If a claim is being transferred, do I need to reapply for treatment that has already been approved? How is continuity of care being ensured?

Our aim of transition is to minimise any disruption to our customers, this includes treatment approvals. Our principal aim will be to avoid movement of open claims where possible. If an open claim must transfer Claim Service Providers, there will be guidelines in place for this transition to ensure continuity of service and management.

Do injured workers need to do anything following this announcement?

No. icare will let them know in advance and keep them informed every step of the way if their claim will be transferred and by when. If their claim is moving to a new Claim Service Provider, their current provider will continue to manage the claim and the case manager will continue to support them, up until the day of the transfer.

Who can injured workers go to if they have questions or require support?

Injured workers should first contact their existing case manager if they have any questions or concerns about claims transition activities. Our transition team will be liaising closely with Claims Service Providers on all transition activities to ensure there is minimal disruption and impact on the injured worker and employer.

Do treatment providers need to do anything following this announcement?

No. The process for claims will remain with the worker's current Claims Service Provider.

Will I be notified if a worker's claim is being transferred?

Yes, if the worker's claim is transferring the Claims Service Provider (CSP) will contact the treatment provider prior to the transfer taking place to notify them which provider the claim is transferring to and when it is scheduled to transfer. Once the transfer is complete, the CSP will introduce the new Case Manager handling the claim(s).