Lodging a claim with Comcare

Lodgement

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Introduction

An employee can lodge a workers' compensation claim under the *Safety, Rehabilitation and Compensation Act 1988 (SRC Act)* when:

• they believe their physical or psychological injury or illness occurred at work or was significantly contributed to, or aggravated by, their work.

Their injury or illness may be taken to have occurred at work if it occurred while they were:

- away from work but undertaking work related business or
- travelling for work.

A claim can be lodged either online or using the hard copy form.

Our objectives for the lodgement stage are that the process:

- 1. is easy
- 2. is quick (we only collect the information we need)
- 3. is tailored / flexible
- 4. is transparent and informative (is empathetic, provides information on supports available now, and sets expectations)
- 5. supports us to confirm the identity of the employee.

Relevant sections of SRC Act

The following sections of the SRC Act are relevant to claim lodgement:

- section 53 Notice of injury or loss of, or damage to, property
- section 54 Claims for compensation.

Process overview: roles and responsibilities

- 1. An employee or employee's representative lodges an online or hard copy compensation claim form.
 - a. The **employer** completes Part 2 of the form, either in hard copy (provided by the employee) or online (after contact with the allocated Claims Manager).
- 2. The online form is automatically uploaded to Comcare's software and a notification is sent to **Claims Administration** and **Support (CAIS)**.
 - a. The hard copy form is received and processed by CAIS.
- 3. CAIS is responsible for registering the claim and allocating to a Claims Operations team and a Claims Manager.

From this point, follow the processes in Registration.

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What is required to make a claim under the SRC Act?

Notice of injury

Section 53 of the SRC Act requires that there is notice of injury given to the relevant authority as soon as practicable after the employee becomes aware of the injury. If the relevant authority is Comcare, we acknowledge the new claim by calling or emailing the employee. This is done by the Claims Manager assigned to manage the claim.

We generally accept the claim form as being the notification of the injury for the purposes of section 53 of the SRC Act.

There is a different test for claims for work-related death. For further guidance refer to the Work-related death page.

Claims for compensation

An employee (or their representative) is required to provide the following to Comcare to make a claim for compensation (section 54):

- a written claim on a form approved by Comcare, and
- a medical certificate in a form approved by Comcare provided by a <u>legally qualified medical practitioner</u> (LQMP) except where the claim is for medical treatment only or a work-related death.

Comcare has not approved a specific type of certificate for the purposes of section 54. However, Comcare's preference is for employees to use:

- 1. our worker's compensation claim forms (either the online version of the hard copy)
- 2. the Comcare certificate of capacity as the medical certificate.

According to section 54(5) of the SRC Act, strict compliance is not required for a claim to be considered as made. An employee can use another scheme's workers' compensation form to lodge a claim.

Medical certificates/other medical information required to lodge a claim

The use of Comcare's certificate of capacity is preferred as it can assist doctors to provide clear information. However, any form of certificate can be submitted as long as it is provided by a <u>legally qualified medical practitioner</u> (LQMP). The following are examples of acceptable forms of medical information for the purposes of making a claim:

- reports and letters from treating doctors concerning the condition an employee is claiming compensation for
- certificates, reports and letters that may be held on a previous compensation claim file which are relevant and relate to an employee's new condition and claim
- admission and discharge summaries from hospitals that indicate what condition an employee was admitted and discharged from hospital for, and
- a hearing test, audiologist report, or audiogram (where the claim is for hearing loss).

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What is the lodgement procedure?

How to lodge a new claim for workers' compensation under the SRC Act

An employee may complete and submit their claim for compensation online using the <u>Comcare Online Forms</u>. Or they can complete the hard copy of the <u>Workers' Compensation Claim Form</u> and submit it via post or email.

Online claims

An employee will need to complete the registration process to use the online workers' compensation claim form. They will be sent a link via an email to complete the claim form. This link is valid for 30 days.

When an employee completes and lodges a claim using the online claim form, the information on the form is uploaded into relevant systems.

Employer component

The employer may have signed up to receive notifications about online claim form lodgement. If so, the employer receives a notification to complete Part 2 of the online claim form.

Comcare will then proceed with the registration process. This includes allocating the claim to a claims team and Claims Manager. See <u>Registration</u> for more information about this step in the claims management cycle.

If necessary, the Claims Manager will then follow up with the employer to complete Part 2 of the claim form.

Hard copy form claims

If an employee is claiming via hard copy for an injury or illness while travelling for work purposes, they may also complete the journey claim form. Or you can gather this information from the employee once a Workers' Compensation Claim Form is lodged. This form can be lodged with Comcare in the following ways:

- email general.enquiries@comcare.gov.au
- mail to Comcare, GPO Box 9905, Canberra ACT 2601.

When an employee completes and lodges a claim using the hard copy claim form, the employee may submit it to their employer first to complete Part 2. Or they may submit the form to Comcare without the employer completing Part 2.

Comcare will scan the claim form and complete the registration process. The Claims Administration and Income Support team (CAIS) is responsible for this process. This includes allocating the claim to a claims team and Claims Manager. See Registration for more information about this step in the claims management cycle.

The Claims Manager will then follow up with the employer to complete Part 2 of the claim form if necessary.

Claims for work related death and permanent impairment

Where a representative of the employee wishes to make a claim for work-related death, they must complete the <u>Work-related</u> <u>Death Compensation Claim form</u> and submit it to Comcare. For further guidance, refer to the <u>Work related death</u> page.

For information about lodging a permanent impairment claim (in which the injury or disease has resulted in a permanent impairment of any body part, system or function), refer to the <u>Permanent impairment</u> pages.

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