

One Page Summary: Health Effects of Compensation Systems Study

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Program Lead: A/Professor Alex Collie

The Health Effects of Compensation Systems (HECS) Study

Purpose of research

- To investigate the relationship between stressful claims experiences and long-term recovery after injury among transport accident and workers' compensation claimants
- To explore the role of claimant vulnerability to stressful claims experiences
- To develop recommendations for change to improve claimant recovery

Research findings

- There is a high level of diversity in claimants' perceptions of the claims process.
- Fifty three per cent of claimants reported moderate-to-high levels of stress associated with one or more of the elements of the claims experience (as presented in a survey).
- The most frequently-reported stressors were:
 - understanding what the claimant needed to do for the claim (34% of claimants)
 - the amount of time taken to deal with the claim (30% of claimants), and
 - the number of medical assessments or examinations (27% of claimants).
- Claimants who reported high levels of claim-related stress were at heightened risk of poor long-term recovery (with higher levels of anxiety, depression and disability).
- Associations between stressful claims experiences and poor health outcomes remained significant when we adjusted for clinical and demographic factors that may have predisposed claimants to experiencing the claims process as being stressful.
- There was a significant indirect relationship between PTSD/depression, claim-related stress and long-term disability: those with high levels of PTSD or depression found the claims process stressful which in turn contributed to higher levels of long-term disability.

Recommendations

- Two strategies have strong potential for improving claimants' long-term recovery and saving resources, and these strategies are likely to be complementary:
 - interventions to boost the resilience of claimants at risk of stressful claims experiences, and
 - redesigning claims procedures and processes to reduce their stressfulness, especially for vulnerable claimants.

Method

- Longitudinal study of a cohort of hospitalised injury patients who claimed compensation in Victoria, New South Wales and South Australia, combined with a questionnaire about participants' experiences of the claims process.

Authors

- Dr Genevieve Grant (Monash University), Assoc Prof Meaghan O'Donnell (Australian Centre for Posttraumatic Mental Health), Dr Matt Spittal (The University of Melbourne) and Prof David Studdert, The University of Melbourne.

Where can I get further information?

Please contact the Institute for Safety, Compensation and Recovery Research

Phone: +613 9097 0610, Email: info@iscrr.com.au