

# Together

Issue 3

## TACKLING TRAUMA - PROMOTING RECOVERY AFTER TRAUMA

The journey back  
from injury

Going mobile  
in Victoria

icare's new world-class  
claims model



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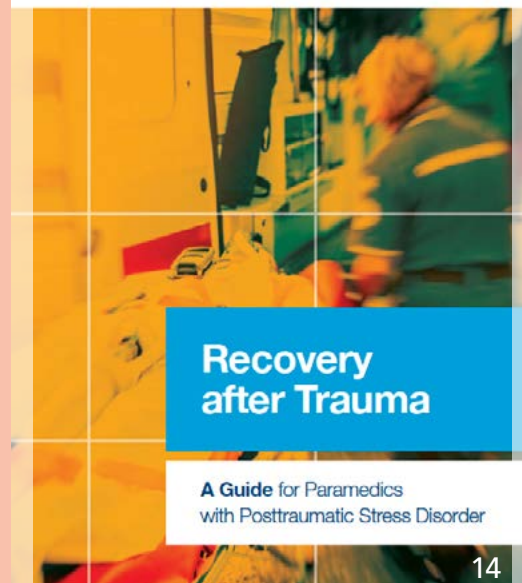
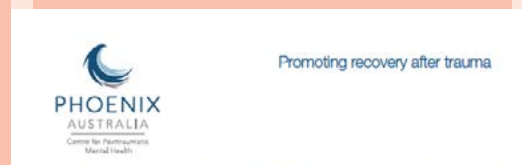
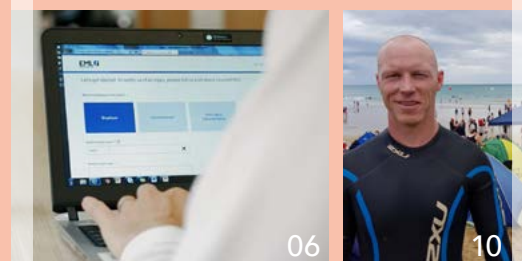
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**Traumatic events are situations that are either life threatening or have the potential for serious injury.**

**In January 2017, EML found itself in the position of supporting its own people's recovery from a traumatic event.**

This year we marked the first anniversary of Melbourne's Bourke Street tragedy. Within the EML family, three of our people were seriously injured on 20 January 2017, with many of their colleagues witnesses or called upon to render assistance that day. And even though I have 25 years' experience in forensic dentistry, I experienced all the emotions employers and colleagues go through when team members are injured. I know I wasn't alone.

We found ourselves on the 'other side' of claims management that day, and there are no words that can express the deep appreciation and thanks we have to the many emergency first responders, medical

professionals, members of the public and industry colleagues who have been there to support us on that tragic day, and beyond.

Events such as these are when organisations need to be able to lead by example. I am proud that over the past year, we as a united organisation, have been helping our own people back to health.

Recovery from such a traumatic experience is an all-of-business commitment. In this issue we are proud to showcase the work we have been doing with Phoenix Australia to support employers and employees recover, and the launch of our series of guides for workers with PTSD.



Getting the right treatment as swiftly as possible is fundamental to helping ensure the best possible outcome for injured and ill workers. Lendlease Australia is committed to this and tapped into EML's Member Benefits to establish a priority care early intervention triage service for their workers, wherever they may be.

Another key milestone, occurred on 1 January at 11.30am when the first workers compensation claim came through to our team to manage on behalf of icare. Nine months in the planning we co-designed the model and received more than 5,000 claims in the first month.

Congratulations to all those involved. It is an exciting opportunity to assist an estimated 60,000 people to get their lives back this year alone.

In another major development EML is honoured to be a part of the Collaborative Partnership to improve work participation. Founded by Comcare, major partners include the Insurance Council of Australia. EML is humbled to be the only insurer to be a key sponsor of the partnership.

We are so very proud to bring you news on our endeavours. Enjoy.

**Bill O'Reilly**  
Chairman

# 2018 national training program

From face to face, distance learning and online delivery, EML is here to support employers and workers with a range of training options aimed at building awareness and understanding of workers insurance and work health and safety responsibilities.



The 2018 National Training Program offers a range of free or discounted courses designed to help organisations achieve positive return to work outcomes and promote continual improvement

Improve your understanding of workers compensation legislation and your safety obligations. Learn about work health and safety risks. Find out how to manage workplace injury. These are a few of the topics covered in our training courses and seminars.

Gain the confidence to address the challenges of protecting your workforce.

For more information visit [eml.com.au/training](http://eml.com.au/training)

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NEW COURSES IN 2018

## DELIVERING PRIORITY CARE NO MATTER WHEN

For Lendlease Australia, ensuring the health, safety and wellbeing of their people is a guiding principle, which it is always striving to improve. Together with EML, Lendlease has developed and established a priority care early intervention triage service for injured workers.



A unique and timely solution to a common problem has made a big difference to property and infrastructure company Lendlease.



### CASE STUDY:

**Each year in Australia more than 100,000 workers compensation claims are lodged, and more than 12,000 of these belong to employees who work in construction. Return to work after an injury can be a slow process, especially if access to medical appointments or specialist services is delayed.**

Michael Stoddart, Head of Injury Management for Lendlease Australia, which employs thousands of workers across the country, says safety is paramount. "At Lendlease, the health, safety and wellbeing of our people, those who work for us and with us, is a guiding principle, which we are always striving to improve," Stoddart says. "If someone is injured, even if it's at 3am, we want them to get support quickly so they can book medical appointments, get access to services from trained medical staff and have follow-up all within an appropriate timeframe."

EML through its Member Benefits was used to establish a priority care early intervention triage service for injured Lendlease workers. This early intervention project began in July 2016 and was aimed at ensuring injured workers, regardless of where they work or the time of day, could access early triage advice. Injured workers will also have their follow-up appointments scheduled, and receive post-injury support. "This timely early intervention meant our sites across Australia could access support from Priority Care Health Solutions and employees could use the 1800 number that had been used by the Lendlease team for previous years," says Stoddart. "The service offers 24/7 triage care, booking appointments like GP visits, scans and x-rays, as well as follow ups with workers and providers."

For employees at Lendlease, the early intervention project means there is continuity and equity to the service provided, and for the company, it means that workers are seen as soon as possible. "Our employees

now get immediate care and attention," says Stoddart. For example, if someone is injured in Western Australia in the late afternoon, they can get the medical help they need. All our employees are VIPs in the treatment network and we have found this usually means a quicker and more sustainable recovery period."

**"When we started, our aim was to get immediate support for our workers, and support them to get back to work in a manner that was sustainable."**

Michael Stoddart, Head of Injury Management for Lendlease Australia

Workers have commented on the prompt assistance and the seamless process of making appointments, sourcing certificates and reports as well as sharing information with the injury management team.

"The response rate has been second to none, care has been provided in a prudent manner and injuries are reported to our insurer more quickly," says Stoddart. "We have also recently started undertaking employee health assessments, further developing our total employee care strategy."

The health and wellbeing and injury management teams at Lendlease say the early intervention project signals a shift to best practice for Lendlease. "When we started, our aim was to get immediate support for our workers, and support them to get back to work in a manner that was sustainable," says Stoddart. "Without a doubt, that has been the outcome."





'Everything we are doing is for the customer' EML CEO, Mark Coyne

### What is icare's new claims service model?

**Elizabeth:** The new model is focussed on achieving optimal outcomes for all our customers where highly capable specialist teams are delivering a service that is aligned to the needs of employers and workers. The model is enabled by new technology that allows the specialist to provide the best support and outcomes for each claim.

### What is icare's vision for claims management?

**Elizabeth:** Our goal is to make the claims process simpler, transparent and effective, which is why we've developed a claims model that ensures appropriate levels of support and management are matched to the circumstances and complexities of the claim. Our triage process (a mix of automation and human expertise) aims to quickly direct claims to the right specialist, meaning injured workers quickly get the treatment to help their return to work and health.

### What was the timeline for development and implementation?

**Mark:** For nine months EML and icare specialists worked together to design the new model – from start to finish. The new system drew upon EML's century of expertise in claims management. EML recognised early the importance of having the customer at the heart of everything that you do. With this in mind we have specially designed technology for light touch claims and invested in

specialists to create a system that is true to our purpose – we help people get their lives back.

**Elizabeth:** It's not very often you get to start with a clean sheet of paper. We are focussed on achieving optimal outcomes for all our customers and ensuring that highly capable specialist teams are delivering a service that is aligned to the needs of employers and workers. In the period from January 1 through to March 31, 2018, we have managed around 15,600 claims and 3,400 notifications, handled over 43,000 inbound calls and made around 46,000 outbound calls. Implementing a new claims model can be challenging. EML and icare are working together to continuously improve the customer experience.

### The new model has been built around the customer. How did icare and EML achieve this?

**Mark:** Everything that we are doing is for the customer. So the customer absolutely has to be front and centre in our thinking, in our design end-to-end through the process. I feel like we are aligned in our passion to achieve a really successful outcome for the people of New South Wales. There is definitely a lot riding on getting this program right because in many situations we're talking about an unfortunate, unforeseen event that has caused a major disruption to someone's life. How we respond and support that person can be absolutely critical to the way that person lives the rest of their life.



**We're establishing a brand new claims model that has never been done anywhere before. The new model is focussed on achieving optimal outcomes for all our customers.**

Elizabeth Uehling  
Acting Group Executive  
icare Workers Insurance



**From 1 January 2018, new claims lodged with icare workers insurance in NSW are managed by EML, with a raft of new features, including a new online portal and dedicated Support Centre.**

### Notification of an injury

A new online portal makes it simple to notify us of an injury and allow the triage of a claim to begin quickly. It's intuitive, with plenty of online assistance to make it as easy as possible to use. Employers, workers and third parties can use the portal, but if they prefer, they can choose to contact the Claims Support Centre by email or phone for assistance.

Through the questions asked and answered in the notification process, we're able to quickly allocate the claim to a specialist who is most capable of providing the employer and worker with the support they need. icare and EML have developed a sophisticated set of triage rules which are both system and human managed.

For instance, if the claim is non-complex, such as a medical-only claim, we can reduce the intervention levels required and deliver a faster resolution. More complex claims, however, can be quickly assigned to highly-trained and experienced specialist case managers.

Throughout the claim lifecycle there are many flags that alert our teams around the complexity and progress of the claim. We have a dynamic case management and triage review process that applies throughout the model. If additional factors are identified that could require further investigation for a potential change of support needed, we'll instigate a review of the claim. This may involve an Injury Management Specialist, Triage Specialist, Case Management Specialist, Technical Specialist and Team Leader if required.

If appropriate, the injured worker may be moved to a higher level of support immediately. No customers will be transitioned to a lower level of care.

### Right level of support

At the core of the model is the principle that the worker and employer will quickly be assigned the right level of support for their circumstances.

A dedicated Support Centre has been established in Newcastle and Parramatta to service claims Monday to Friday with extended hours servicing customers between 7am and 7pm.

There are many further enhancements (including technology enhancements) to the model in the pipeline for 2018 that will deliver more transparency and empowerment for employers and injured workers.





With over 1,300 site visits supporting more than 630 claims, EML's Mobile Case Management Services have helped more than 350 people return to work.

#### What is mobile case management?

"Mobile case management is a tailored, face-to-face service to help workers get back to work as soon as possible and in a sustainable way," says Sue Baker, EML's Regional Claims Manager. "The reason EML offers mobile case management is that it helps people recover more quickly and return to work in a way that is suitable for them. Injured workers are not a number – they are often people who need support to navigate the workers compensation system."

The primary focus of mobile case managers is on early intervention – they partner with workers and employers to explain the claim process, clarify expectations and progress suitable medical treatment. "Our mobile case managers can make on-the-spot approvals so workers don't have to wait two or three weeks before surgery is approved," says Sue.

#### Specialist, face-to-face help

Worker compensation claims can be complex and small and medium-sized employers often have little or no experience in navigating these types of claims. Mobile case managers are deployed to help workers return to work in situations where there may not be a return to work plan in place or where there is a perceived relationship breakdown between the employee and employer.

"Our mobile case managers come in as a specialist to assist the case manager, so there is dual ownership over the progress of the claim," says Sue. "Both case managers work closely around strategies and communication and they are very clear about their role and responsibilities with workers and employers so there is no confusion about who is doing what."

#### Measurable results

From October 2016 to October 2017, Victorian mobile case managers spent 1,850 hours on the road, completed more than 1,300 site visits, travelled more than 280,000 kilometres and worked in excess of 630 claims. "We've helped more than 350 people return to work," says Sue. "We certainly have seen improvements in workers' upgrades in capacity and believe mobile case management is having a really positive impact on return to work outcomes."

## GOING MOBILE IN VICTORIA

**For workers and employers in Victoria, mobile case management is having a profound effect on workers' lives – it's helping them get back to work faster and feel great about doing so.**

On any given day in Victoria there are nine mobile case managers travelling across the state doing their best to ensure injured workers receive the right treatment at the right time. After great success in delivering ReturnToWorkSA's mobile case management model in South Australia, EML's Victorian mobile case management began delivering services in Victoria in October 2016.

#### Personal stories of recovery

Erin Costantino finds her job as a mobile case manager very rewarding.

"We really do help people get their lives back," says Erin. "We have injured people who think they can never go back to work and that their injury is for life, but we make sure they get the treatment and support they need. It completely changes their outlook."

When asked to nominate a worker who benefited from mobile case managers' ability to be responsive, Erin doesn't hesitate. "I was working with a 21 year old man who lost three and a half fingers in an incident at work," she says. "People from his culture sometimes chop fingers off as punishment, so while it was a severe injury it was also culturally shameful."

### "What I do is about helping people. If there's a way, I'll find it."

Erin Costantino  
EML Mobile Case Manager

Erin had a meeting with the worker and employer where the worker indicated he wanted to go back to work, but not without a prosthetic hand. Knowing how far in advance surgeons are booked out, Erin was tenacious in securing an appointment for the very next day. Before the appointment, Erin sought advice from EML's clinical advisors as to what she could approve on the spot.

During the meeting the surgeon indicated the prosthesis required to fit this type of injury would typically take three months. Ever determined, Erin had a quote from the surgeon and approval for the surgery within three hours and the fitting commenced the following day. "The worker had his [new] hand in three and a

half weeks," she says. "Even the prosthetist sent through an email to EML saying he'd never seen anything like it in 35 years of practice. It still puts tears in my eyes when I talk about it. The worker wants to open up his own restaurant and now that he has his prosthesis, I know he will."

For Erin these stories are not uncommon. "What I do is about helping people," she says. "If there's a way, I'll find it. This man thought he'd brought so much shame to his family, but we supported him and got things done quickly for him. Mobile case management made him realise he had a life ahead of him." ■





# The long journey

After a century helping people get their lives back, it was on 20 January 2017 EML found itself in the position of needing to help their own.

**On 20 January 2017, EML employees found themselves on the 'other side' of claims management, themselves the victims of the Bourke Street tragedy. Three employees were badly injured and many others witnessed the trauma as first responders. Here EML's Chairman Bill O'Reilly and injured worker, National Account Manager Trent Churchill share their journey to recovery from Melbourne's Bourke Street tragedy, and the importance of organisations unifying to support injured workers in their recovery.**

As a National Account Manager for EML's Client Services Team and with more than 15 years experience in WHS, there isn't much in the way of workplace incidents that Trent Churchill hasn't seen. But it was on 20 January 2017, when Trent found himself in the unexpected position of being injured at work.

Based in Melbourne, Trent is solely dedicated to working with major employers nationally to manage their work injury claims and help injured workers back to work. On that January day, whilst hosting a work meeting with clients, Trent was badly injured in Bourke Street during the lunch hour peak.

Six people died and 30 others were injured during the incident.

One year on, Trent opens up about his road to recovery, and what he's learned about himself and being (literally) in an injured worker's shoes.

"There is not a lot I remember about that day. I know that I had meetings with a client and their broker, who had flown from Sydney for the meeting. Along with three of my EML colleagues, we were all gathered together.

The next thing I remember was being in hospital and seeing my wife, Luci, sitting across from me. I had post traumatic amnesia for one week and I don't remember anything at all about the impact or what happened afterwards.

I was very active before the accident and being physically fit was a big part of my life. I played Australian Rules football for years and then started competing in triathlons more recently. I enjoy surfing and just prior to the accident, I'd started playing basketball.

My main injury was a compound fracture of my left leg, which was broken in a few places. I've had rods inserted and both knees have cruciate ligament ruptures that may require reconstructions at some stage. I also had lacerations to my legs and arms and a head injury.

The head injury was the hardest thing to deal with – the changes in my mood and behaviour. My wife and my mum – who came to us to help out – had to deal with a lot!

I remember Luci saying to me at one point, 'this is temporary,' and that really helped me to not feel so frustrated by my limitations. The mood and behavioural stuff did improve after a period, but it was difficult to deal with at the time. I just didn't feel like 'me'.

I was in the Alfred Hospital for a week before being transferred to Epworth Brighton Rehab. That was an eye-opener for me. You think you've got serious injuries, but you see people who are in a lot worse shape than you in that environment. It was equal parts confronting and inspiring for me.



Trent with wife Luci and daughter Clover at the 2018 Pier to Pub swim at Portsea: "I didn't break any records that day, but I was incredibly happy and grateful to be there."



My rehab program included neuropsychology, hydrotherapy and physiotherapy. I then continued as an outpatient for a little while and then added Pilates at Inner Strength of Bayside in Cheltenham where I also continued physiotherapy.

The head injury and fatigue accompanied it initially. I remember being tired from just sitting on the couch for two hours. Even getting up to go to the bathroom took such an effort. I felt really useless being at home with Clover, our then one-year-old daughter, and not being able to do anything to help around the house.

The support from my family, friends and EML has been amazing and crucial to getting me back on my feet. I realise now how fortunate I am to have that. Talking to others in rehab, I recognise many people have to get on with a lot less support and I have no doubt that makes recovery more difficult.

In addition, the support from professionals along the way has been very important to give me that confidence that things will improve, and what I need to do to help make that happen.

Human resilience and our body's ability to recover has surprised and amazed me. I've experienced so much warmth and compassion – not just from the two strangers who helped me on the day of the incident, but from so many people. The police who delivered my lost mobile phone to me weeks later when it was found, which had all my

pictures of my daughter on it; the ambos who attended to me on the day and visited me in hospital; meeting the family of one of the people I was with on the day who died, which was a very warm experience and another step in the healing process for me.

There has been a lot of sadness, but so much light as well and I'm incredibly grateful.

One thing I've realised going through 'the claims process' myself is that there's a lot of paperwork involved, and there are many different people you need to deal with to navigate the process. There are stress points along the way. Again, I've been incredibly fortunate to have not only a supportive

family and bunch of friends, but a fantastic employer who paved the way for me to return to work gradually. I started at home, then would come in for a few hours during non-peak hour so I could use public transport more easily with my crutches.

We know it's beneficial for recovery to get people back to work and to do things that feel 'normal' for them, as far as possible. But the pathway to achieving that can be very different depending on the person and their circumstances – not just their injury or illness.

Setting goals during my recovery was important and I completed the Pier to Pub swim in January. I've competed in this event every

year since I first met Luci at the Portsea Pub after the race eight years ago, and I didn't want to break the tradition.

When I started hydrotherapy, I set myself the goal of competing in it, but I must admit, when I registered for it last year, it was touch and go as to whether I would really be able to do it.

When I was mid-swim, I suddenly felt very emotional. There were tears in my goggles! I was thinking about all the support I'd had to get me to that point where I was able to swim in the event, and it was overwhelming. I didn't break any records that day, but I was incredibly happy and grateful to be there.

When thinking about all that's happened over the past year I think of the the love of my family and friends, and my gratitude and realisation of the importance of having a supportive employer and colleagues. I felt the support from my colleagues even when I wasn't in the office.

When I did return, the smiles I saw and people coming up to me to say how happy they were to see me back – it really did make an impact. It's such a simple thing, but it's hard to adequately put into words how much it meant." ■

**“When thinking about all that’s happened over the past year I think of the love of my family and friends, and my gratitude and realisation of the importance of having a supportive employer and colleagues.”**

Trent Churchill  
National Account Manager EML



Bill O'Reilly AM  
EML Chairman

**“While you can do all you can to prevent illness and injury, some things are out of your control; how you respond to the crisis and the support you offer is not.”**

## IMPACT OF TRAUMA

**Retelling their own personal stories – how one event united an organisation.**

**The first news of the crisis coming through remains vivid in my mind. There was an immediate sense of overwhelming concern for those injured and their families, a feeling of remoteness being in Sydney that day and uncertainty for a period of time; not knowing if any of our team was involved, and if so, how serious it was.**

Looking back to that day in January last year, I went through what any employer or colleague goes through when a worker has been injured. It was an incredibly difficult time; unimaginable for those closest to them. I felt all this and that's despite 25 years in forensic dentistry. I also knew what was to come; the injuries, the rehabilitation and the initial and ongoing impact on family, friends and work colleagues.

When it comes to traumatic events which impact people, leadership plays a vital role. While it was important for the EML Board to be kept informed, it was vital that our leaders handled the crisis on the ground. CEO Mark Coyne and our Victorian operations team did an extraordinary job that day and in the days following.

The EML Board and the Senior Leadership Team travelled to Melbourne to meet with our injured workers and others affected by the tragedy. I wrote a personal letter to our team members wishing them a speedy recovery and urged them to contact me personally if there was any issue I could assist with.

It wasn't just a 'one horrific day' event. It was instead the beginning of months of intensive therapy, treatment and operations. For some this is ongoing to this day. Maintaining contact and offering assistance is a vital part of the rehabilitation

process, to help people return to work and, most importantly, to get their lives back. It is paramount that people are treated with dignity, have genuine support and that what you promise is delivered.

What was clear to me from EML's response that day, and beyond, is that our approach works. We live up to our own standards and only ask of employers what we ask of ourselves when team members are injured.

My message to employers everywhere is while you can do all you can to prevent illness and injury, some things are out of your control; how you respond to the crisis and the support you offer, is not. ■

# RECOVERY AFTER TRAUMA

**After seeing his colleague get shot on the job, police member Brian\* was deeply affected. "Going to work every day was an ordeal," he says. "My heart would start racing as soon as I thought about getting out there. I was always expecting the worst."**

After multiple nights of having bad dreams, Brian stopped going to bed in order to avoid his thoughts creeping up on him. "My wife got frustrated with me falling asleep in front of the TV," he says.

Unfortunately Brian's experience is all too common in the emergency and health services profession. Of the 80,000 emergency service workers and 300,000 health professionals in Australia, at least one in 10 will experience post-traumatic stress disorder (PTSD). PTSD refers to severe and persistent stress reactions after exposure to a traumatic event or events.

As a workers compensation claims manager, EML could see that workers like Brian were experiencing significant trauma and in some cases, were delaying seeking help or lodging a claim. They were unsure how to handle their experiences and what it would mean for them to submit a claim.

In early 2017 EML approached Phoenix Australia, which is the national centre of excellence in post-traumatic mental health, to build on Phoenix's Recovery after Trauma guide. The aim was to create four further guides specifically targeted at firefighters, ambulance officers, police and health professionals. Since then a fifth guide has been developed, for all workers in general who may have experienced tragic accidents or events at work, on the roads or in the course of their daily lives.

"EML and Phoenix wanted to make sure there was information available that would promote early identification and intervention of PTSD, particularly in workforce areas where we knew that there was a high risk of people experiencing trauma," says EML's Member Benefits Program Coordinator Kirsty Smith.

**"The booklets are designed to give people the information they need about trauma and trauma reactions, but also information about what best-practice treatment looks like."**

Dr Andrea Phelps  
Deputy Director of Phoenix Australia

The 24-page Recovery after Trauma booklets are evidence-based guides designed for workers who have experienced a traumatic event. "The booklets are designed to give people the information they need about trauma and trauma reactions, but also information about what best-practice treatment looks like," says Dr Andrea Phelps, the Deputy Director of Phoenix Australia.

Each of the booklets contains relevant and useful information for the four specific professions, along with real-life examples from professionals who have experienced trauma; emphasising to the reader that they are not alone in what they are experiencing. "We want people to be assured that if they have suffered a traumatic event, then they know what to expect in terms of their own experience, the possible treatment, what

they need to ask the treating professionals and who they can turn to for support," says Smith. While the booklets are not an alternative to treatment, both Dr Phelps and Smith suggest that they are important resources to guide those who may be looking for extra support.

"The incidence of PTSD in emergency services workers is higher than the normal population and requires considerable care, support and treatment to ensure a positive outcome," says Andrew McGarity, Injury Management Manager at Fire and Rescue NSW. McGarity points out that in the acute stage of PTSD, firefighters are often unable to take on new information, and thus verbal contact is not always the most appropriate way of communicating.

McGarity says the easy-to-read booklet targeted at firefighters allows injured workers to read and re-read the information as they recover. "It contains information specifically for our workforce and covers all areas of treatment provision and support available and provides advice on ensuring they care for themselves during what can be a very difficult period," he says. "It is also a valuable resource for the families to ensure they can support the firefighters during their recovery. Often the family is the biggest support, but also the least educated on the impacts of this condition."

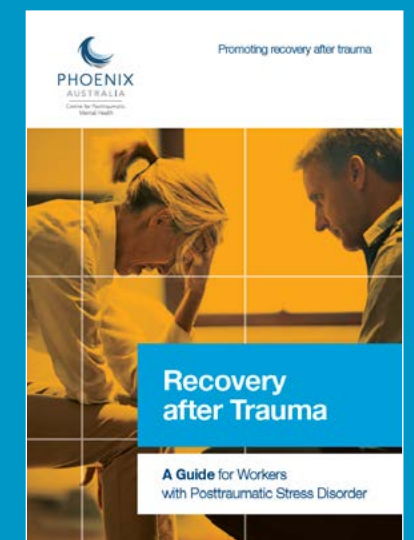
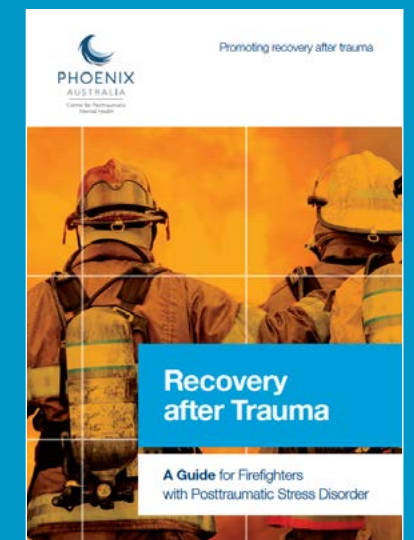
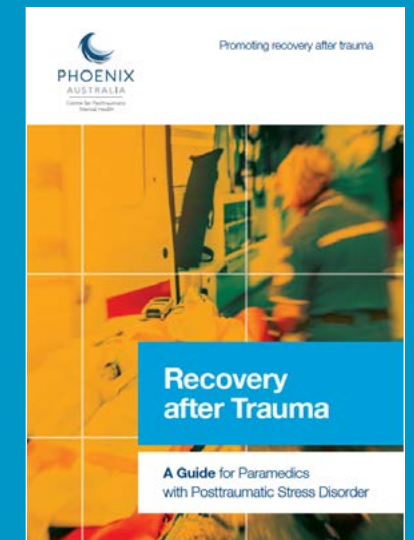
"We think the booklets will serve different purposes for different people," agrees Dr Phelps. "We have people saying to us that they don't know what to do or say to their family members. The guides are a really useful resource for family members so they know how to support their loved ones."

The content of the booklets was carefully considered, as were the physical characteristics of the guides. "In the initial design we tried different sizes," says Dr Phelps. "We wanted something that people could pick up easily and put in their handbag or carry discretely." It's these sorts of considerations that make the guides so user-friendly and appropriate for their target readers and families.

For Dr Phelps, the process of creating the booklets with EML was a positive one. "From our point of view, it was really great being given a brief, but there was also flexibility," she says. "They weren't prescriptive, so we were able to provide what we thought was the best approach, and EML was very accepting of that."

"And importantly," Smith adds, "these guides are the result of a true partnership with Phoenix where the booklets are a legitimate source of information that people can trust." ■

The booklets are available at [eml.com.au/traumaguides](http://eml.com.au/traumaguides)







Anna Feringa  
Workplace Mental Health Consultant

**How big an issue is mental injury at work and is it something that employers and employees readily recognise?**

Workplace mental health is a really big challenge. Around 20 percent of Australian employees have a mental health issue – that's more than the number of people who have a physical injury at any one time. Apart from the impact on the individual and their family, it costs employers money too. A Safe Work Australia report from 2017 found more time at work is lost to mental disorders than any other type of injury or illness.

I am very pleased to say that awareness across Australian workplaces about the importance of mental health is increasing, and I believe this will eventually invite change. But at the moment, employers still have a lot of work to do when it comes to creating a mentally healthy workplace.

**What does a mentally healthy workplace look like?**

A mentally healthy workplace always starts with a positive workplace culture. Now that's a very broad term, and what I mean by that is that managers are able to create a culture whereby stress and other risks to mental health are recognised and managed well.

Employees with mental health conditions need to know that they will be supported, with a zero tolerance approach to discrimination, harassment and bullying in their workplace.

Employers also need to have good communication skills, and senior management, in particular, needs to talk about mental health frequently.

They need to be able to identify issues and know how to provide the right support. If they do that, it takes the fear out of mental health issues.

I also advise employers to conduct a risk analysis to gauge the potential for mental health injuries. It's common to do a risk analysis for physical risks in the workplace, whereas not many employers look at the potential psychological risks in their workplace, and talk to their staff about these.

**There seems to be fear around mental injuries in the workplace. What can employers do once they receive a mental injury claim?**

I've found there is a lot of secrecy, fear and trepidation when dealing with an employee or work colleague who has a mental health problem.

The best piece of advice is to focus on communication. Just like a physical injury, if someone puts in a claim, the employer needs to show compassion and recognition of the event that triggered the claim. By showing support early on, it actually helps that particular individual have the motivation and clarity to get well and get back to work.

In fact, if communication is done well, that person will more than likely return to full health and full employment. A mental injury doesn't necessarily have to be life-long – people can, and do, recover. But when the communication waivers, such as if the workplace doesn't contact the worker, this can often impact the likelihood of that person's recovery. The knock-on effects of that are huge – both financially and culturally. All employees need to feel supported to recover well.

**Anna, have you seen any other key problems occur when employers are managing a worker's mental injury claim?**

A lot of employers quite often rely on a standardised WHS policy for all risks in the workplace. But once employers actually have a specific focus on mental health – a policy that is clear and well-written – there's clarity about what to do and who staff should speak with.

We're finding that if policies around mental health exist, people start to speak up sooner, and that can prevent people getting to a stage where they don't know what to do or who to talk to. It can often prevent the employee from needing time off work.

I've also seen mental injuries occur as a result of managers not handling the situation well. That's understandable, it's just that they're wading in water that's too deep for them. We find that manager training around mental health and having difficult conversations, both for employees and managers, has been highly beneficial.

**Does having a mental health policy and having managers trained in this area lead to employees feeling confident to speak up?**

Absolutely. They are both vehicles for awareness. If you have trained managers and a clear, supportive policy that's communicated regularly by senior management, you start to create an ideal mental health culture. Employees know that the person at the head of the table at that organisation supports the policy and believes in the importance of mental health. It helps reduce the fear surrounding mental health for all those involved.

**Why do you think that mental injuries aren't handled particularly well?**

Because no one talks about mental health. People view mental health as private and in some cases taboo. Employers often fear getting involved as they have the view that they are unable to support an injury they don't understand. How can we fix something we cannot see? We often lack the understanding, insight and validation of mental health problems in the workplace, which often results in little to no intervention from employers.

Employers need to let workers know that it's okay to speak up and that they value psychological safety in the workplace.

**Do you think we should be looking at mental injuries in the same way we treat physical injuries?**

Yes, I do. People can see what a physical injury looks like, and they know that the person has had something terrible happen to them. Therefore, colleagues or managers are not concerned about upsetting someone by asking them if they're okay. Whereas if someone has been off work with depression or anxiety, people are more concerned about upsetting them by asking if they're okay, where it's actually quite the opposite. Usually people want to be asked if they're okay, because at the end of the day it is an injury, just like a physical injury.

If you think of an employee with a broken leg, you want to make sure that the worker is supported and connected and that managers show compassion to that person. That is exactly the same as how a mental health injury

should be handled. As soon as an injury is reported and a claim is lodged, the employer should have the exact same approach for both psychological and physical injuries. It's all about contact, support and open communication.

**What responsibilities do workers have in this situation?**

Where they feel able, workers need to speak up about what they might need. A lot of employers are in a guessing game, because they don't know how to offer support for a condition they may not understand. It's also possible that the manager doesn't have the skills to be able to have a supportive conversation about mental health.

The employee always has a choice about how much personal information they reveal, but a little information can go a long way. Employers can better support recovery if they know what it is that the employee needs. Most employers are left to guess and when left to do this, quite often get it wrong.

**Are there instances where a physical injury may develop into a mental injury?**

Yes, we call these secondary mental health injuries. I believe a lot of this comes down to communication. If communication around a physical injury hasn't been successful, then that can cause a lot of undue stress on that particular worker, which can then result in a secondary psychological injury.

It's always beneficial to be proactive with communication and a return-to-work plan, regardless whether it's a mental or of physical injury

because we can see the impact about what happens when that communication and connectedness falls away.

**What is the role of EML in helping employers prevent and manage mental injuries?**

We play a role in educating and supporting our customers and we consider ourselves to be leaders in mental health. EML has invested in many partnerships for research and we've developed resources such as the (Mis) behave with Dave videos to support employers to better understand workplace mental health.

We've got specialist clinical advisors and case managers that undergo training to understand and better manage particular claims that have a psychological injury attached to them. We've also got experts who can act as advisors for employers if they've got queries or concerns, which they can access through their account managers.

With the right intervention and support practices in a workplace, employees who are experiencing a mental injury can live a very full professional life. Some people recover completely and others have conditions long-term, but learn how to manage their condition appropriately. In the next three to five years, there is going to be a big emphasis on mentally healthy workplaces, and EML will be right there to support employers and workers to perform better in this area of rising workplace risk.

## MIND TRULY MATTERS – MANAGING MENTAL HEALTH

**At any one time, one in five people in Australia experience a mental health condition. This can have an enormous impact on an individual's life, particularly if their condition occurred in relation to their work.**

EML's principal consultant, Anna Feringa, shares her insights with Dr Lindy Alexander into how untreated mental health conditions cost Australian employers more than \$10 billion every year, and the ways in which employers can best handle situations involving mental injury.





## RECOVERING AFTER TRAUMA

Traumatic events can occur across a range of work settings, which is why EML partnered with Phoenix Australia (Centre for Post-traumatic Mental Health) to develop a series of booklets which aim to better support those psychologically injured as a result of their work.

The Recovery After Trauma Guides can be downloaded free at [eml.com.au/traumaguides](http://eml.com.au/traumaguides)



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