



**WHO**  
WORK HEALTH OPTIONS  
SUPPORT WHEN YOU NEED IT

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Australian Risk Advisers



Broking Services

Claims Management

Return to Work and Injury Management

Health and Wellbeing



# Work Health Options

Our vision is to be the leading innovator and premier health solution provider in the workers compensation insurance industry.

## Work Health Options'

aim is to work with clients and become an extension of their human resources, industrial relations and work health & safety teams.

We work with managers, divisional staff and business owners, utilising our four key areas, which underpins our business model and exclusive networks including;

- Return to Work & Injury Management
- Claims Management
- Broking Services
- Health & Wellbeing

## About us

Work Health Options (WHO) is an Australian owned and operated company, with over 25 years' experience in the workers compensation industry. We provide professional advice to companies, partnerships, sole traders and individuals in matters relating to workers compensation insurance, such as risk identification, policy requirements, risk minimisation, injury and claims management.

WHO are a professional and multi-disciplined team that provide a range of services to manage your specific workplace needs with extensive experience in:

- National development and placement of workers compensation insurance programmes
- Workers Compensation consulting and claims management
- Negotiating premiums and premium projections
- Injury Management and Return to Work Services
- GP and Independent Specialist networks
- Medical, Legal, Investigative and other provider management
- Preventative Health – Work Health & Safety solutions
- Work Experience insurance

WHO is a member of, and backed by Steadfast, Australia's largest broking network. Partnering with an ASX 200 listed company, a market leader in the insurance industry and an innovator in insurance broking, compliments our unique workers compensation health and recovery focus.

Our ability to change, when and as required, to service the needs of our clients nationally is paramount. Our disruptive service offering, thinking differently in terms of focusing on health and recovery, early intervention and supportive national medical networks, is testament to the importance of a dynamic management structure. Being part of a multi-billion dollar insurance group, that is the largest in Australia, allows us to achieve our vision.

At WHO we ensure quality and integrity in everything we do. We welcome challenges and see difficulty only as an opportunity to demonstrate what we can do for you.





# Broking Services

**Work Health Options is a full-service workers compensation specialist, dedicated to managing, negotiating and structuring national insurance programmes. Our focus extends beyond managing policies, to that of achieving our clients' long term strategy, minimising direct and indirect costs. This includes early intervention, return to work co-ordination, management of claims and implementation of our network of medical providers.**

Work Health Options (WHO) manages single state/territory and national organisations workers compensation programmes in the relevant statutory states which consist of:

- New South Wales • Queensland
- South Australia • Victoria

Insurers also underwrite business at their own risk, hence we work extensively on behalf of our clients to tailor appropriate insurance programmes in jurisdictions such as:

- Australian Capital Territory • Northern Territory
- Tasmania • Western Australia

## Workers Compensation

Workers Compensation is a form of insurance providing wage replacement and medical benefits to employees injured in the course of employment. WHO offers a professional, value-added claims and risk management service to assist employers in the dynamic workers compensation environment.

### How can we add value?

WHO places workers compensation insurance cover for employers in all jurisdictions. Our national team can provide all the advice you require including:

- Understanding your business and structure
- Reviewing your classifications in all States and Territories
- Premium projections
- Advising of liability exposures
- Setting up national insurance programmes and agent/insurer tenders
- Negotiating rates in risk states (ACT, NT, TAS & WA)
- Minimising premiums in managed fund states (NSW, QLD, SA & VIC)
- Education and training on premium calculations
- Wages Definition
- How claims decisions impact premiums
- The impacts as your business grows and develops
- Impacts of acquisitions and mergers
- Premium funding
- WorkCover appeals and retrospective adjustments
- Self-Insurance and Retro Paid Loss advice

Injury management and early intervention is vital to the health, safety and welfare of employees and subsequently reduces employers' cost base in terms of direct and indirect expenses.

It is crucial that an injury is managed correctly, and is just as important that the agent/insurer has developed injury management programme and plans. WHO assists our clients by:

- Developing and implementing injury management strategies using an evidence-based approach
- Keep up to date with the latest research on effective injury management approaches
- Ensure that costs on the claim are justified by proven results
- Assist with legislative requirements
- Encouraging and facilitating early reporting of injuries;
  - A claims streaming process e.g. high/low risk claims management
  - The development of Injury Management and Return To Work plans for injured workers
  - Effective case conferencing principles – we currently attend and act on our clients' behalf
  - The regular monitoring of treatment and other costs
  - Early and appropriate referral to rehabilitation
- Strategic planning including psychological and serious injury claims

## Work Experience

For over 18 years, the team at WHO have been assisting in the provision of insurance to provide sufficient cover to those commencing unpaid work experience with a host employer, or various host employers.

Our exclusive Work Experience Protection Insurance\* provides Personal Accident and Public Liability cover in the event of an injury in the workplace or in the course of necessary travel between the person's normal residence and the place of their voluntary activities.

\* This product is issued by Work Health Alternatives Pty Ltd as an authorised representative (AR No 001234443) of Steadfast IRS Pty Limited (IRS) (AFSL 435538).



# Claims Management

Workers Compensation is about the health and recovery of a worker and must have the fundamental basis of achieving this in a safe manner. Simply, this is a health product requiring health solutions; the only difference is how it is funded.

To achieve our claims management philosophy Work Health Options (WHO):

- actively communicates and assists employers in return to work management, liaising with both the treating doctors and service providers, in conjunction with the injured worker
- has a proactive approach which includes having many round table discussions as well as conferencing with relevant medical practitioners during the policy period

WHO conducts regular, active reviews with our clients, agents/insurers, legal providers and other key stakeholders such as rehabilitation and/or medical providers, promoting:

- Continuing communication
- Identification of progress against goals and achievement of the plan
- Changing risks and barriers to be identified and managed
- Constant screening
- Review of liabilities and auditing of appropriate payments under relevant sections of the Workers Compensation Act





# Return to Work & Injury Management

Management of injured workers requires cooperation from a number of parties including the employer, injured worker, employees, doctor, insurer and other health professionals. Work Health Options manages your workers' injuries both effectively and efficiently as we believe that claims management and return to work is vital, but only part of the injury management process.

## Return to Work (RTW)

Depending on the size of your organisation, in various states there is a legislative obligation for employers to comply with having a Rehabilitation and Return to Work Co-ordinator. Work Health Options (WHO) has the ability to act as your Return to Work Co-ordinator and we are currently acting in this capacity for a range of clients.

Services we provide include:

- Developing and reviewing Injury Management and Rehabilitation policies and procedures followed by updating and training relevant staff
- Notification of claims as per the legislative requirements
- Stakeholder contact and case conferencing with treating doctors
- Developing RTW programmes and plans as legislatively required
- Reviewing medical certificate compliance
- Calculating and following up wage reimbursement entitlements

We believe that it is imperative that all employers, irrelevant of size, have access to RTW experienced personnel.

## Injury Management

WHO has implemented a unique national model, utilised by clients, which we believe to be essential to a successful injury management strategy. Our model includes:

### Early Diagnosis in Injury Management

WHO provides the most effective and efficient concierge services for early diagnosis, enabling your injured workers to get the right advice at the right time. We provide the injured worker faster and more accurate information, allowing them to either stay at work or return to work in a more timely fashion.

### Early Treatment in Injury Management

WHO delivers full pathways of management in the ongoing treatment of injured workers, through case management, treating doctors and referrals to specialists and allied health. Our co-ordination and concierge services ensure that the care providers are booked and your workers get the treatments on-time and on budget.

Treatment Pathways consisting of:

- Concierge management of your injured workers
- Treating doctor driven pathway management
- Full integration across all health care providers
- End to end performance and quality management

WHO also understands that clients may already have established productive policies, procedures and effectively manage their responsibilities. In this instance WHO reviews and provides recommendations, where applicable, to help continuously improve current operations.





# Health & Wellbeing

The cost of workplace accidents and diseases are both physical and psychological in nature. The ultimate objective of Work Health Options is to assist our clients in preventing accidents and minimising losses to a point as low as is reasonably practical.

Work Health Options (WHO) has various exclusive models, supporting the above fundamentals, which is inherent in our philosophy and delivered by a holistic approach including the following:

- Health & Recovery
- Preventative Health
- Work Health & Safety
  - Occupational Hygiene
  - Environmental
- Medical Imaging
- GP Network
- Injury Management

## Health & Recovery and Preventative Health

WHO offers a unique service encompassing preventative health, early intervention, support and long term care for employers and their workers. We focus on our fundamentals of receiving the right care at the right time. Our solution provides best in class screening, streaming, monitoring of post injury diagnosis, treatment and claims management.

WHO's services include:

### Pre-Employment and Absenteeism Management

The majority of our clients' injuries are a result of strains and sprains in the workplace. Therefore WHO has a sophisticated pathway management solution for:

- pre-employment assessment
- absenteeism management

Our comprehensive approach includes:

- bookings
- diagnosis
- records and checklist management for pre-employment assessment

In addition, our absenteeism tracking and reporting gives you everything you need for your employee performance monitoring.

### Employment Pathways consisting of:

- Booking Doctor pre-employment assessment appointments
- Track and manage laboratory results
- Request and store police checks
- Absentee registration, reporting and analysis

### WHO Early Diagnosis

- Immediate Online Diagnostic Assessments & Knowledge Base
- 24/7 Clinical Call Centre
- 24/7 On-Call Tier-2 Clinical Professional Network
- 24/7 On-Call Tier-3 Emergency Specialist Network

### Employee Assistance Programme (EAP)

- Management of potential psychological claims
- Helping to maintain employee work life balance
- Reduction in absenteeism
- Staff retention

### Independent Medical Examinations (IME)

Apart from WHO's service in relation to early diagnosis and early treatment in injury management, utilising various treatment pathways, it is also important to transition and manage an injured worker throughout the workers compensation claim process.

WHO provides comprehensive management of claim compliance and performance. Our portal allows for service level driven pathway management, driven by your company targets as well as legislative requirements.

### IME Pathways include:

- Concierge management of first and second opinion reports
- Full document management, tracking and version control
- Legislative driven workflow and business rules
- Full financial and performance management



## Medical Imaging

WHO understands what you need by providing clear, accurate and faster response times for an injured workers' assessment. Our proven experience shows that the impact of higher quality radiology has an effective consequence of enabling a quicker, safer and healthier return to work.

### Uses and Benefits

Now, through radiology services, our clients can take advantage of our experience and knowledge to help their employees to access quicker, more reliable radiology services. The provision of prompt and accurate imaging services for employees, clients and patients will provide the employees with the benefits listed:

#### Employees/Patient/Clinicians

- Guaranteed appointment within 24 hours of receipt of approval by Insurer, or referral by solicitor or employer
- Results can be guaranteed within 24 hours of imaging if required
- Report and image available online
- Accurate treatment from an earlier point, leads to a faster recovery
- Fast recovery results in less deconditioning, and less likelihood of recurrence of injury
- More readily able to resume a normal life

#### Insurers/Solicitors/Employers

- Cost savings on premiums through faster appointment and diagnosis
- Simplifying the process of the imaging process through a single contact number
- Cost savings through reduced injury payments for time off work

## GP Network

With our GP Network our priority is early intervention. This provides proactive injury management, including medical examinations, assessment and reporting, based on evidence achieving return-to-work and life outcomes for workers in the shortest possible time.

## Health Surveillance

WHO's GP Network specialises in:

- Health Surveillance
- Wellness Programmes
- Health Checks both at your site(s) or ours

Health Surveillance includes mandatory health screening such as:

- audiometric testing
- proactive, hazardous substance screening (asbestos), spirometry (lung function) capacity testing and much more

Wellness programmes include:

- on-site vaccinations programmes
- skin care / cancer checks

WHO health checks are designed to further staff's awareness of their health status and include testing:

- blood pressure
- cholesterol and glucose
- Body Mass Index
- waist measurement

With knowledge of businesses, their industry and corporate needs, WHO can tailor health programmes to meet the specific requirements of the organisation.







## Work Health and Safety (WHS)

Our philosophy is that, in today's environment, it is simply not good enough to rely on a reactive stance and apply equally reactive remedial measures in WHS. Management should have a holistic approach, starting with WHS systems, complimented with preventative health and early intervention strategies.

The first step of the continual improvement process of a WHS system can only begin once an organisation's baseline health and safety performance has been determined using a competent audit criteria.

In addition to audits, Work Health Options (WHO) provides a number of services for organisations and make comprehensive recommendations including, but not limited to:

- Independent Risk Assessments
- WorkCover Improvement Notice/s
- Safety Management Systems
- Workstation Ergonomic Assessments
- Work From Home Assessments
- Hazard Identification Audits
- Hazardous Substances / Dangerous Goods Audits
- Safe Work Method Statements
- Incident Investigation

Our WHS Consultants undertake the above WHS services to assist businesses in identifying, assessing, controlling, monitoring & reviewing and communicating & consulting their risks in the workplace. We work with businesses and subject matter experts to recommend safety solutions to mitigate the likelihood of an injury occurring.

## Occupational Hygiene

Occupational Hygiene is the science and discipline surrounding the workers' health and wellbeing, including the environmental impact to the community at large, of processes undertaken by an employee.

WHO services can assist by providing the following;

- Noise Monitoring
- Audiometric Testing
- Air Monitoring
- Asbestos Management
- Light Monitoring
- Explosives Audits
- Outsource WHS


## Environment

WHO environmental services are aimed at improving our clients' environmental management and performance, whilst minimising the associated risks to their operational activities.

These services include:

- Environmental Management Plans
- Environmental Assessment
- Business Sustainability

  
Australian Risk Advisers

 united insurance group

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