

# Workers' Compensation: A Survival Guide

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# Making A Claim

Making an insurance claim on a damaged car is difficult enough. But when it comes to making an insurance claim for an injury to your own body, the stress goes up to a much higher level. Here are my six best tips for keeping your sanity during this process.

## 1. **Keep sight of the main goal: to get better!**

The single most important thing is to have your injury treated successfully and make a good recovery. Never lose sight of the fact that the medical side of your management is the priority. If you make a good recovery, the other problems are far more manageable.



## 2. **Harness the power of positive thought**

Your psychological wellbeing has a huge impact upon your recovery. There may well be non-medical issues weighting heavily on you. Some concerns I hear frequently from patients are:

- The injury has been caused by negligence in the workplace
- The insurer is investigating my old injuries
- My mates at work think I'm a bludger
- The boss says he had this op and was back at work in a week
- Sometimes all of the above

There are ways that we can tackle these problems together. As your treating specialist, I want to help you overcome these barriers to recovery.

### **3. Don't let the claim take over your life**

Managing your workers' compensation claim can be a full time job in itself. People often find that they have appointments with their general practitioner, specialist, physiotherapist, employer, rehabilitation provider.....the list goes on. Recovery from major reconstructive surgery can take up to a year or more. Try to arrange your appointments around your life and keep them to a minimum.

### **4. Manage your pain mindfully**

Strong narcotic painkillers are only meant to be used for very short periods. Have a plan to wind down the stronger painkillers gradually and substitute simple analgesics.

Activity is very important in reducing pain sensation. The early use of an injured body part reduces stiffness and muscle wasting and results in a positive cycle of recovery. On the other hand, long periods of reduced activity lead to muscle weakness, joint stiffness and increasing pain. The end result of this is a condition called complex regional pain syndrome (reflex sympathetic dystrophy).

Even after major surgery, most patients can safely manage some pool-based exercises within six weeks of surgery and this can be a great starting point. Exercise releases endorphins, which relieve pain and improve mood. If you are really struggling we can get a pain specialist to help.



## 5. **Avoid the rehab trap**

Successful rehabilitation is an active process, not a passive process. Don't be a passenger. Your physiotherapist should give you a rehabilitation plan and you then go away and execute that plan in your own time. Overreliance on a physiotherapist to do the work for you will not lead to successful rehabilitation. Rehabilitation can become a drag, we can make changes to your plan to keep you motivated.

## 6. **Plan for a job at the end**

Be realistic and decide early if you are likely to get back to your old job or not. If not, start thinking about what skills you have, where you could upskill, and what job you would like to be doing once your claim is finalised. Vocational assistance is available through the workers' compensation scheme and I can facilitate this process for you. Often you know best what job will suit you and provide job satisfaction for you in the long term.

# Conclusion

The workers' compensation scheme presents great challenges for the injured worker. The emotional stresses can be huge and successful management of those stresses is critical to a good outcome. Hopefully I can help you avoid some of the pitfalls.

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