



**Australian Government**

**Comcare**

## CLAIMS MANAGER CORE CAPABILITIES

Comcare has developed Capability Products for the roles of Rehabilitation Case Managers (RCM), Supervisors and Claims Managers. The products define a set of core capabilities for each of the three roles and will assist in maintaining a skilled injury management workforce.

The purpose of the Capability Products is to:

- > create a scheme standard to inform capability requirements
- > support recruitment of appropriately skilled and experienced people to claims manager roles
- > maximise the opportunity for the best possible outcomes for injured employees
- > provide a framework to assess related training needs
- > provide guidance to individuals on the capabilities they need to attain and maintain in their receptive roles.

## CLAIMS MANAGER CORE CAPABILITIES

**Role description:** In this capability product, the term 'claims manager' refers to the delegated claims manager who, through section 73B/section 108E(b)/108H (Comcare/Licensee/Licensed Authority) holds a current and written instrument of delegation (Comcare/Licensed Authority) or contract of service (contracted claims manager) from the relevant authority to perform the functions and exercise the powers of the relevant authority in accordance with the *Safety, Rehabilitation and Compensation Act 1988* (SRC Act). Claims Managers assist an injured employee to focus on their return to work and health by making accurate and timely decisions on claims for compensation, processing entitlements and working collaboratively with the RCM to assist with coordinating the injured employee's rehabilitation and return to work.

**Role profile:** Claims Managers are the determining authority for the injured employee, responsible for making accurate and timely decisions on compensation claims, effectively managing claims, determining compensation payments, liaising with the employee and their doctor, their employer and their RCM. Claims Managers make determinations on medical treatment, incapacity, permanent impairment compensation, household help and attendant care, or activities of daily living such as aids and appliances, alterations and modifications that are reasonably required as part of an injured employee's compensable condition, recovery and return to work.



# CLAIMS MANAGER CORE CAPABILITIES

## 1. Values and attributes

Show empathy, display resilience and show sound judgement in claims management.

## 2. Stakeholder engagement and management

Build and manage effective partnerships that engage stakeholders in understanding the issues, identifying innovative solutions and in supporting best practice claim management outcomes. Communicate effectively by building trust and confidence.

## 3. Claims management frameworks

Technical knowledge and application of claims management frameworks, systems and processes.

## 4. Workers' compensation legislation and relevant laws

In depth knowledge of the Comcare workers' compensation scheme, the SRC Act and other relevant legislation. Identify where technical support, information and guidance is available and seek this guidance and assistance when appropriate.

## 5. Claims management methods

Understand and apply effective planning, coordination and review methods which result in quality claims management outcomes.

# CLAIMS MANAGER—CORE CAPABILITIES

## 1. Values and attributes

Show empathy, display resilience and show sound judgment in claims management.

- |   |  |
|---|--|
| 1.1 Show empathy for employees  | > Use language and communication skills such as active listening, appropriate to the situation   |
| 1.2 Be authentic and show integrity                                     | > Instil trust and be genuine in communications<br>> Act professionally at all times and operate in the boundaries of organisational processes and legal constraints<br>> Operate as an effective representative of the organisation |
| 1.3 Display resilience and perseverance                                 | > Self-assess coping abilities and strategies regularly and seek guidance and support when required<br>> Persevere in achieving optimal outcomes for the organisation<br>> Seek and act on constructive feedback                     |
| 1.4 Show sound judgement and demonstrate a sensible, practical approach | > Practice sound judgement and decision-making with an awareness of the implications which may result<br>> Be adaptable to changes in programs, medical conditions, workplace conditions   |

## 2. Stakeholder engagement and management

Build and manage effective partnerships that engage stakeholders in understanding the issues, identifying innovative solutions and in supporting best practice claim management outcomes. Communicate effectively by building trust and confidence.

- |                                  |  |
|----------------------------------|--|
| 2.1 Develop trust and confidence | > Cultivate open, honest and transparent communication with all participants in the claims management process<br>> Maintain a consultative approach with the employee, treatment providers, workplace and RCM to develop actions towards shared recovery goals<br>> Ensure the employee is aware of their rights and responsibilities under the SRC Act<br>> Write clearly and in plain English<br>> Clearly explain claims management terminology<br>> Communicate adverse outcomes clearly and with empathy<br>> Use language and concepts appropriate to cultural differences |
|----------------------------------|--|

- 
- |  |  |
|--|--|
| 2.2 Build and maintain strong interpersonal and stakeholder relations                                | <ul style="list-style-type: none"><li>&gt; Provide excellent customer service</li><li>&gt; Access and utilise topic experts for the management of workers compensation claims</li><li>&gt; Understand and communicate the roles of each participant in the return to work process</li><li>&gt; Work collaboratively with employees, RCMs and treating health practitioners</li><li>&gt; Use appropriate modes of communication to build relations e.g. face to face, telephone discussions, email</li><li>&gt; Gain and share knowledge with key stakeholders</li></ul>  |
| <hr/>  |  |
| 2.3 Manage barriers to achieve positive outcomes by using negotiation and dispute resolution methods | <ul style="list-style-type: none"><li>&gt; Communicate in a manner that helps frame expectations for entitlements and recovery</li><li>&gt; Anticipate difficulties in the claims management and return to work process as early as possible</li><li>&gt; Problem solve and innovate to identify potential solutions to barriers</li><li>&gt; Negotiate and resolve disputes with key stakeholders to achieve positive claims management outcomes</li><li>&gt; Effectively manage challenging interactions</li><li>&gt; Understand and communicate administrative law, and the principles of natural justice and procedural fairness</li></ul> |
- 

### 3. Claims management frameworks

Technical knowledge and application of claims management frameworks, systems and processes.

- |  |   |
|--|---|
| 3.1 Determine initial liability                              | <ul style="list-style-type: none"><li>&gt; Understand the nature and status of a claim</li><li>&gt; Interpret medical and other information relevant to the claim</li><li>&gt; Determine claim liability accurately, in a timely manner and on the balance of the available evidence</li><li>&gt; Triage high risk and/or multi-factorial claims for claim and rehabilitation management as early as practicable</li><li>&gt; Identify and communicate to the RCM risks that may impact recovery and return to work</li></ul> |
| <hr/>  |   |
| 3.2 Apply the principles of the health benefits of good work | <ul style="list-style-type: none"><li>&gt; Emphasise the positive impact return to work can have on recovery</li><li>&gt; Promote the principle of recovery at work</li></ul>   |
| <hr/>  |   |
| 3.3 Understand the operating model of the organisation       | <ul style="list-style-type: none"><li>&gt; Understand the organisation's operating model as it relates to claims management</li><li>&gt; Support improvements to the operating model in line with the principles of a learning organisation and continuous improvement practices</li></ul>  |
-

- 
- |  |  |
|--|--|
| 3.4 Analyse and assess ongoing entitlements under the SRC Act      | <ul style="list-style-type: none"> <li>&gt; Understand the legislated responsibilities of a relevant authority</li> <li>&gt; Gather, investigate and use information from relevant sources to make accurate determinations</li> <li>&gt; Deliver appropriate and timely determinations and other support needs for injured employees</li> <li>&gt; Interpret and apply legislation, scheme guidance and the organisation's policies, procedures and practices in managing claims</li> <li>&gt; Apply numeracy skills to calculate weekly incapacity and permanent impairment compensation</li> <li>&gt; Undertake and record regular and structured claim reviews ensuring correct entitlements and reasonable treatment</li> <li>&gt; Engage with internal and external topic experts (including policy and legal) to understand and apply legislation</li> <li>&gt; Act in accordance with the relevant delegation schedule</li> </ul> |
| 3.5 Support case conferencing, conciliation and review hearings    | <ul style="list-style-type: none"> <li>&gt; Support the case conferencing, review and conciliation processes in accordance with the organisation's policies and procedures</li> </ul>  |
| 3.6 Maintain records   | <ul style="list-style-type: none"> <li>&gt; Gather, record and distribute information specific to the case in accordance with scheme, organisational and legislative requirements (including privacy principles)</li> <li>&gt; Ensure case records are secure, accessible and accurate</li> <li>&gt; Use computer applications (word processing, spreadsheet, database, specific computer systems)</li> </ul>  |
| 3.7 Contribute to claims management systems development and review | <ul style="list-style-type: none"> <li>&gt; Implement systems to enable timely decisions on entitlements and consistent claims management practices</li> <li>&gt; Contribute to system development, objective, target and performance measure settings for improved claims management outcomes</li> </ul>  |
- 

#### **4. Workers' compensation legislation and relevant laws**

In depth knowledge of the Comcare workers' compensation scheme, the SRC Act, and other relevant legislation. Identify where technical support, information and guidance is available and seek this guidance and assistance when appropriate.

- |   |   |
|---|---|
| 4.1 Understand the administrative law framework and the SRC Act as it relates to the Claims Manager's delegations | <ul style="list-style-type: none"> <li>&gt; Identify and apply sections of the SRC Act which are critical to the claims management function/role and delegations</li> <li>&gt; Recognise the purpose and intent of the SRC Act and apply this in the management of workers' compensation cases</li> </ul> |
|---|---|
-

---

4.2 Understand the Comcare workers' compensation scheme

- > Understand how claims costs impact liabilities
- > Understand the financial costs of workplace injuries within the organisation and the Comcare scheme

---

4.3 Demonstrate an appreciation of various other legislation which may apply in any given case

- > Identify when other legislation may apply to cases e.g. in respect of fraud, privacy and other health services legislation.

### 5. Claims management methods

Understand and apply effective planning, coordination and review methods which result in quality claims management outcomes.

5.1 Adopt a methodology for the planning, coordination and management of cases

- > Manage cases in accordance with organisational procedures, including risk identification and assessment, and structured reporting
- > Contribute to and support improvements to the claims management methodology

---

5.2 Provide leadership in claims management

- > Maintain technical expertise in best practice claims management
- > Identify and apply lessons learned from previous relevant experiences and case law to current claims management approaches

---