



# Work Related Mental Injury

## Update 2012



# Work-Related Mental Injury

AC Act 2001 amendment in 2008 to include cover for WRMI

For cover, a person must:

- in the course of their work
- directly experience (see or hear firsthand in close proximity)
- a sudden traumatic event (or the immediate aftermath)
- that could be reasonably expected to cause a mental injury in the population generally, ***and then***
- be diagnosed with a clinically significant behavioural, cognitive or psychological dysfunction.



# February Earthquake

Increased mental injury claims expected and existing process was ill-equipped to process these claims efficiently

In response to the Christchurch earthquakes ACC trialled improvements to processes

Aim: to improving the efficiency of the WRMI cover assessment process and improve consistency of the decisions.



# By 30 July 2011

- A total of 258 WRMI claims lodged
- 96 claims related to the Christchurch earthquakes
- 115 WRMI claims lodged since 22 February 2011
- 83% are earthquake related
- 17% (19) not earthquake related
- 36 WRMI claims lodged over the same period in 2010
- 28 WRMI claims over the same period in 2009

	<b>All WRMI claims N=258</b>	<b>EQ WRMI claims N=96</b>
<b>Accepted</b>	72 (28%)	35 (36%)
<b>Declined</b>	152 (59%)	43 (45%)
<b>Duplicate</b>	3 (1%)	0 (0%)
<b>Accredited employer</b>	7 (3%)	1 (1%)
<b>Held (awaiting information)</b>	24 (9%)	17 (18%)



# Claim processing

- Mental injury claims are 'complex'
- Up to 9 months to make a decision [AC Act 2001]
- Median time to decision for WRMI claims are comparable with other complex claims

Type of claim:	Median
Work-related mental injuries	48 days
Treatment injuries	37 days

## Changes introduced in WRMI processes

- Dedicated team
- Information in provider newsletters (all GP's)
- And the ACC internet site
- Streaming panel with clinical and technical expertise
- Gather information in parallel from all sources
- New claim form
- Identify claims that cannot succeed at an early stage
  - e.g. no physical injury and not at work, **OR**
  - non-work experiences are the only basis of claim
- Use experienced clinical psychologist & psychiatrist assessors
- Training refresher for assessors
- Recommendations to ACC internal weekly WRMI panel
- Feedback to staff and assessors
- Ensure case manager has good direction from reports

# Timeliness of decisions

	Earthquake	Non-earthquake
Accepted claims	57 days	197 days
Declined claims	37 days	58 days





# MICPI and WRMI

- Claims can be WRMI or
- Mental Injury because of Physical Injury (MICPI)
- For a claim to meet the criteria for MICPI, the mental injury must be as a direct result of physical injury.
- The client does not have to have been at work at the time of the accident.
  
- Some EQ claims have both WRMI and MICPI components
  - ie the person while at work experiences a traumatic event AND sustains a physical injury.

# Reason For Decline

	WRMI	MICPI
Declined at clients request eg recovered	17	11
Unable to contact / insufficient information	4	11
Not at work	19	0
Not experienced/witnessed	1	1
No Mental Injury	4	0
MI not caused by earthquake	6	0
MI not caused by physical injuries	0	19

# The General Population Test

An event that is reasonably expected to cause mental injury to people generally

An event that is significant/severe enough in its own right to cause a mental injury in the general population. The appropriate comparison when considering whether the event could have caused the mental injury is in the general population, not:

- people with similar underlying mental health conditions
- people in similar occupations
- the individual client

- The Select Committee report on the IPRC Amendment Bill 2007 (No 2).
- The intent of the general population test was to ensure that cover does not extend to injuries caused by minor events or gradual processes
- e.g. 'the straw that broke the camels back' scenario, OR where the causative event alone would not normally be expected to cause a mental injury.