

Media release

## Exponential hike in psychiatric illness claims hits CTP and workers' compensation

**Workplace and CTP claims for mental health injuries are rising dramatically, but insurers are finding innovative ways to rehabilitate claimants and help them get back to work and their regular lives as fast as possible.**

Kylie Horton, Executive Manager Queensland CTP Claims with Suncorp, and Janine Reid, Chief Legal Officer with WorkCover Queensland, are presenting on the rise in psychiatric injuries at the Australian Insurance Law Association (AILA) National Conference, *Sunny Side Up*, on the Gold Coast in September.

Ms Reid and Ms Horton agree the exponential increase in claims may, in part, be because there is now less stigma associated with reporting mental health injuries.

Telehealth consultations, which expanded during the Covid-19 pandemic, have given people in remote and regional areas better access to treatment and may have contributed to increased awareness and a willingness to be transparent about mental health injuries.

WorkCover is implementing risk identification strategies to find people at risk and intervene with support to minimise the potential for claims to escalate in cost and the duration of time claimants are off work.

The statutory insurer is piloting an optional psycho-social screening tool with injured workers at SMEs. A survey asks participating claimants additional questions, which enable claims handlers to eke out answers about issues like, for example, sleep hygiene, which can impact on recovery. WorkCover can then provide appropriate external support services.

There are plans to scale up the pilot because it can reduce claim durations, which Ms Reid says is "a wise investment".

Ms Horton says more than 30% of Suncorp CTP claims now include psychiatric injuries. One of the biggest challenges is "trying to address the accident-related psychological symptoms from any longstanding conditions that fall out of scope under Queensland's CTP legislation", she said.

However, regardless of the underlying cause, Suncorp will generally "go the extra mile" to ensure people are returned, as closely as possible, to their pre-accident status.

Another problem is a lack of service providers. Being stuck on a waiting list to see a claimant-preferred provider can amplify psychiatric injuries.

Many health practitioners are broadening their offer to include mental health services. For example, Ms Horton said early intervention from physiotherapists qualified to provide mental wellbeing advice, like anxiety management, can improve outcomes.

“The lack of psychiatrists is a national challenge, but we need to be flexible and tackle injuries from multiple angles, for example, getting mental health-qualified social workers involved,” Ms Horton said.

Ms Reid and Ms Horton agree not all workplaces are supportive for employees returning to work after psychiatric injuries and both aim to better educate employers to achieve greater success in RTW.

The pair will expand on their perspectives on tackling mental health injuries during their presentation at the [2024 AILA conference](#).

The event, at the Gold Coast Convention and Exhibition Centre at Broadbeach, features a wide range of speakers who will explore issues that will shape the insurance market’s future and consider how the industry should respond.

AILA National President Melanie Quixley says the theme of *Sunny Side Up* will see speakers explore the opportunities for insurance to “positively influence the community, the climate and our way of living moving forward”.

Registrations are [now open](#).

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