

SEMINAR ON WORK INJURY MANAGEMENT: WESTERN AND LOCAL APPROACH

21May2009

HKIE-SSC, HKARMS, HKIUS, SRSO, SOEHK, HKIE-MMNC, HKOSHA; IMechE, ASME

By Maggie Wong

Agenda

- 1. NSW system vs HK system
- 2. General Problem
- 3. Advantages (Injured Person and Company)
- 4. Q & A

WORK INJURY MANAGEMENT

| | Hong Kong | Sydney | |
|-----------------|---|--|--|
| WIM Legislation | Employees' Compensation Ordinance, Chapter 282 of the Laws of Hong Kong. No Reh. Requirement No RTW component | WORKPLACE INJURY MANAGEMENT AND WORKERS COMPENSATION (MEDICAL EXAMINATIONS AND REPORTS) ORDER 2009 under the Workplace Injury Management and Workers Compensation Act 1998 | |
| | | | |

| WIM co-ordinator | Nurse, Physiotherapist (PT), Occupational therapist (OT), HR | Nurse, Physiotherapist, Occupational therapist |
|-------------------------|--|---|
| WIM co-ordinator status | Contractor | Direct employee or contractor |
| WIM Backup system | Doctor, PT, OT, +/- Clinical psychologist, | Doctor, PT, OT, Ergonomist, Clinical psychologist, Rehabilitation Counselor, Vocational specialist, Social worker |
| Medical Treatment | Up to \$280/day | Weekly compensation payments may be made under section 36, 38 or 40 of the 1987 Act. |
| | | |

A REVIEW OF WORK ACCIDENTS IN HONG KONG

- + Government statistics: ~ 57,000 work-related injuries a year
- + Employees' compensation
 - No fault scheme
 - Non-contributory
- + Employees' rights
 - Employees' Compensation and/or
 - Common law claim

CURRENT TRENDS IN EMPLOYEES' COMPENSATION

- + Pro-employee bias
 - Courts tend to rule in favor of employees

- + Employees can now easily get help
 - Lawyer, Legal Aid, Claims Company, Trade Unions

+ More and more exaggerated claims in the recent years



.ecc.com.hk/index.html

16 O 6

擁主添期支付工售補償有何後果?

僱主沒付工傷補償被罰多少?

優主可不勝奪解優工傷優員?

Microsoft PowerPoint ...
← 不成功 不收費 - 雅...

查看: 傳媒訪問: 伸張傷者權益

13年歷史.16名律師.規模

/ 【莱謝鄧律師行】

💜 近端内部網路

**謝部工事、東陽音外表情

- 現場から900minkが300では現在です

包攬訴訟首案開審 律師代理助追賠償

(明報)2009年5月12日 星期二 05:05

【明報專訊】律師行合伙人及索償代理人涉以「不成功,不收費」作招徠,稱可協助追討交通意外的賠償,抽取25%作酬勞,涉款逾86萬元,二人被控串謀干預訴訟及分享訴訟成果等罪名,昨日受審,成為本港首宗案例。

抽25%服務費 涉86萬元

- 無業的首被告張藹冰(39歲)及盧尉恩黃淑薇律師行合伙人的次被告盧蔚恩(40歲),同被控串謀強行干預 訴訟、教唆他人作假證供及教唆他人發假誓的交替控罪。張另被控盜竊、分享和企圖分享訴訟成果罪。
- 控方指出,女事主黃少英的兒子楊駿傑於2001年3月遇上交通意外,頭部重創,導致認知障礙。聲稱爲顧問公司職員的張在醫院接近她,多番游說指可協助楊追討意外賠償,成功後收取其中25%作「服務費」,失敗則不收費,黃最終答允。楊於同年4月再遇上交通意外,張說可代楊索償,黃亦簽下文件,後來張稱賠償不多,故建議黃放棄。次被告盧蔚恩則爲黃的委託律師並向高院入稟申索。

涉教唆傷者母親發假誓

- 有關索償案最終達成和解,法庭於2003年9月11日頒令楊可接納350萬元賠償,其中約115萬元須即時支付律師 行再轉交黃;另張則要求黃交出約86萬元現金作「服務費」。
- 2004年,黃向高院申請被委任處理楊的財產,並由盧代表她出庭,翌年5月盧向黃表示,法官要求黃交代該筆約86萬元的去向,兩被告要求黃告知法庭款項被存入其銀行保險箱,並要黃簽下誓辭。盧代表黃向法庭承諾把80萬元存入楊的戶口,但兩被告沒向黃解釋申請結果,黃遂於10月另聘律師代表。

2006年2月,法庭宣布委派法定代表律師,調查該筆86萬元的下落。

根據法例,觸犯強行干預訴訟或分享訴訟成果罪,最高刑罰為監禁7年及罰款。聆訊今續。

【案件編號: DCCC610/08】

General Problem

- # How to determine whether the injury:
 # Result from work?
 - **#** Result in any Permanent Disability?
- **Result in any incapacity of earning?**
 - # The employee has falsely represent his symptom?

WORK INJURY MANAGEMENT CONCEPT:

- 1) Prevention
- 2) Early Intervention
- > Prevent formation of pain cycle and loss of function
- Prevent loss of working status, negative psychological impacts and de-conditioning
- 3) Shared responsibility
- Shared among employers, injured workers and occupational rehabilitation professionals
- 4) Monitoring
- 5) Evaluate the program

MAJOR CRITERIA

- + Early Notification
- 1. Early Rehabilitation (Panel Dr., Therapy, Worksite assessment, +/- Home assessment)
- 2. Early arrangement of any necessary investigational test
- 3. Arrange suitable duties
- 4. Early claims assessment (any liability?)

TIME

+ Early Notification!

+ Early Intervention!

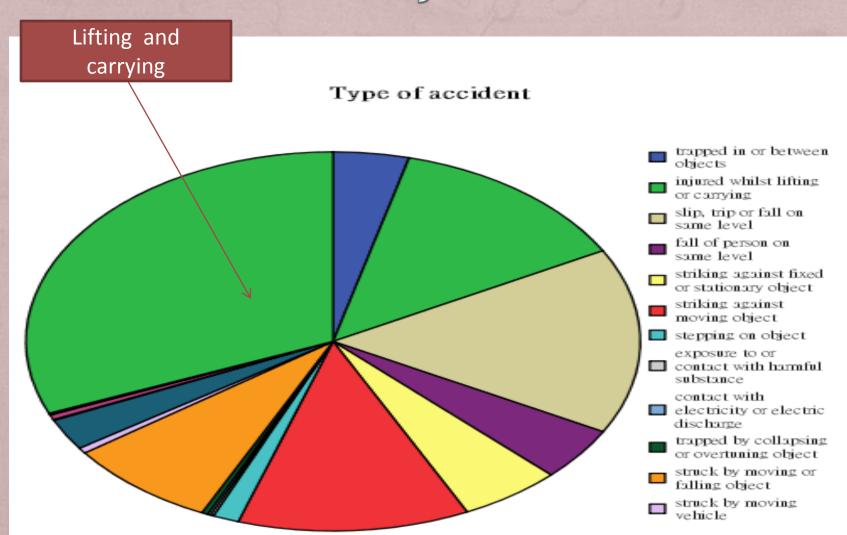
+ Early Return to work!

Work Injury Management

-It is a managed process involving early intervention with appropriate, adequate and timely services based on assessed needs, and which is aimed at maintaining injured or ill employee in, or returning them to, suitable employment

–A progression to incorporate occupation rehabilitation into a more <u>comprehensive approach to the management of</u> <u>injury, injury prevention and cost of injury at the</u> <u>workplace.</u>

RETROSPECTIVE ANALYSIS ON 1225 OCCUPATIONAL INJURY CASES (2002 TO 2006)



COMMON ISSUES:

- + Prolong injury leave
- + Reasonable medical assessment
- + Suspicious case assessment
- + Proper suitable duty arrangement
- + Other proper arrangement with Government, Insurance Company and Employees

THE PROBLEM

Around 10% of workers had >60 days injury leave who used up 80% of compensation money...

CAUSING THE GAP

The majority of lost-time cases, 60% to 80%, involve medically unnecessary time off from work

THE GAP...

- + the treating physician is unwilling to force a reluctant patient back to work (the most common reason cited);
- + the treating physician is not equipped to determine the right restrictions and limitations on work activity;
- + the employer cannot find a way to temporarily modify a job;
- + the treating physician feels caught between the employer's and the employee's version of events;
- + the treating physician has been given too little information about the physical demands of the job to issue a work release for the patient; and
- + a conflict exists between the opinions of two physicians.

PREVENTION:

- 1) Risk assessment
- 2) Task analysis
- 3) Risk management
- 4) Continue monitoring
- 5) Evaluation of the system

PREVIOUS SERVICE IN

Company

- 1. Construction industry
- 2. Retail service
- 3. Security industry
- 4. Food service
- 5. Property Management
- 6. Cargo Service
- 7. Aviation Service
- 8. Lift Service

No. Staff

±7,800

±11,000

±5,000

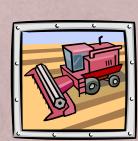
±17,4000

±3,000

±2,500

±1,500

±1,000



CASE MANAGEMENT

- + Early intervention
- + Managed care
- + Early return to work
 - Return to work program

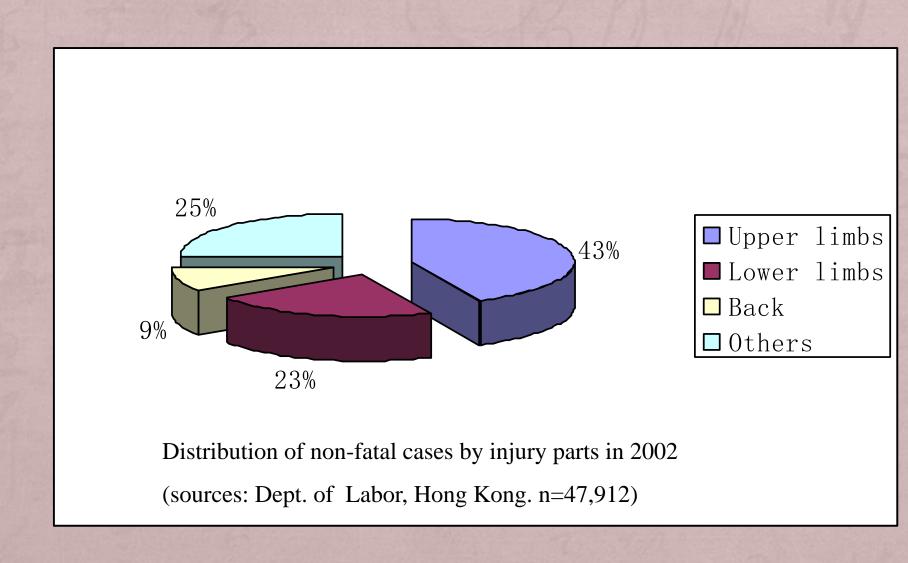
CLAIMS MANAGEMENT

- + Immediate investigation
 - Claims assessors
 - Panel loss adjusters
- + Proactive settlement
 - Claims negotiators
 - Panel legal advisers
- + Improved Claims History
 - Reduce compensation & common law exposures

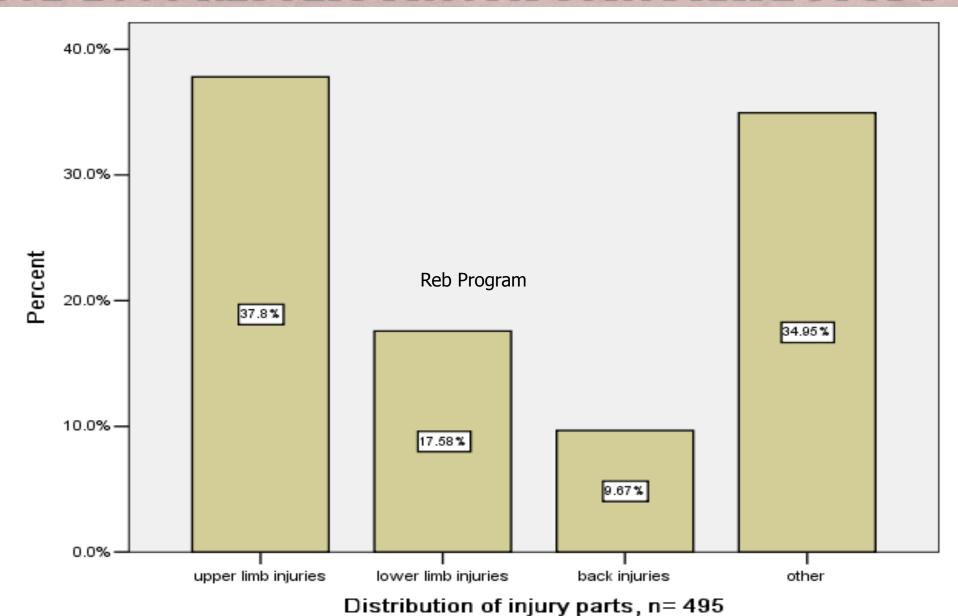
PROGRAM MANAGEMENT

- + Effective triage
 - Cases screening
- + Progress targeting & monitoring
- + Managed performance
 - Comprehensive information system
 - Risk management Analysis

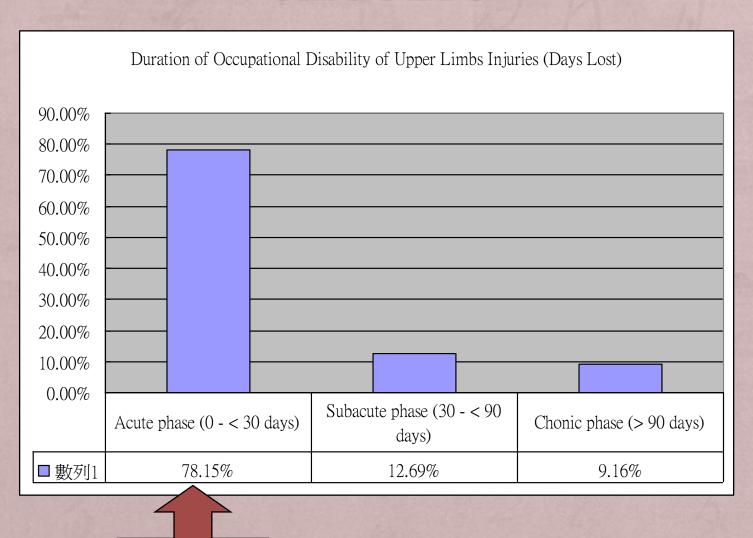
PREVALENCE OF OCCUPATIONAL INJURIES



002-2006 RESULTS FROM A COROPRATE STUDY

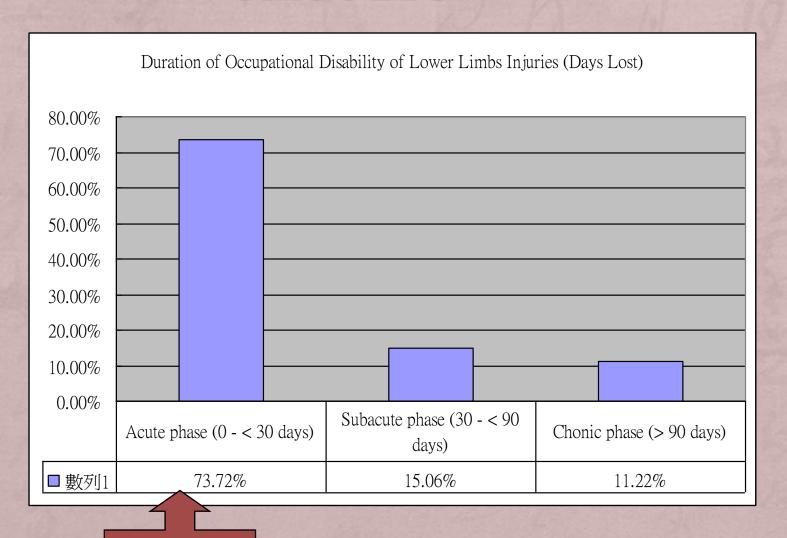


RESULTS



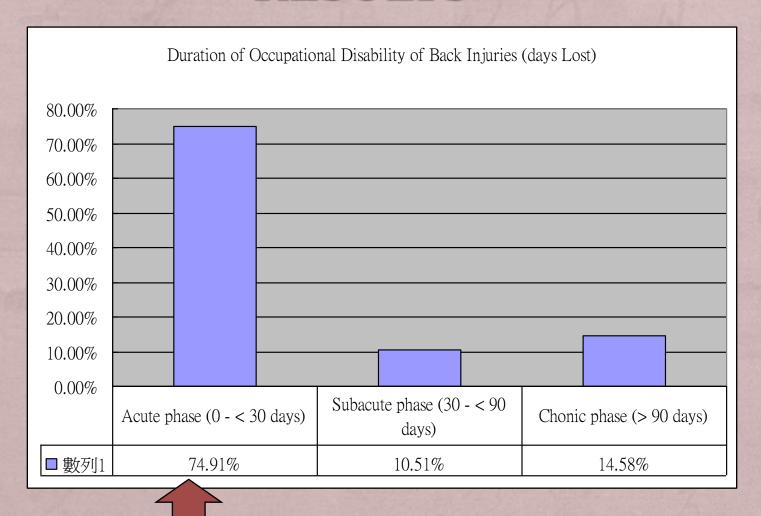
Reb Program
Mean: 19.75 days

RESULTS



Reb Program Mean: 24.35 days

RESULTS



Reb Program **Mean: 28.27** days

RESULT OF THE WORK INJURY MANAGEMENT IN HK

Construction:

Claims costs saving: 40%-60%

Cases reduced by:25%

Premium saving: 45%

Cargo terminal handling

Claims costs saving: 30%-45%

Cases reduced by:30%

Premium saving: 50%

SUCCESS OF WORK INJURY MANAGEMENT

- + Line managers responsibility
- + Suitable duties in every circumstance
- + Employee / Case Manager input
- + whole system approach
- + Induct, train and monitoring the program properly

- + Action Item 1: Develop a Return-to-Work Policy
- + Action Item 2: Establish a Return-to-Work Team
- + Action Item 3: Develop Functional Job Descriptions
- + Action Item 4: Identify Opportunities for Transitional Duty
- + Action Item 5: Educate

ACTION ITEMS 6-10 ARE STEPS TO FOLLOW WHEN AN INJURY HAS OCCURRED.

- + Action Item 6: Report Injuries Promptly
- + Action Item 7: Obtain Medical Treatment Promptly
- + Action Item 8: Communicate
- + Action Item 9: Investigate the Incident
- + Action Item 10: Return the Employee to Work

KEY BENEFITS REALIZED FOR:

- + Injured employees/ injury employees family
- + Employers
- + Safety professionals
- + Insurance companies
- + Public Medical System eg Hospital Authority
- + The Government / the Labour Department
- + Society

Q & A

