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Sent: Tuesday, 10 September 2002 3:39

To: Committee, EWR (REPS)

Subject: Letter. to check spelling etc.

To: ewr.reps@aph.gov.au

Subject: Workers Comp. Rehab schemes.

Standing Committee on Employment and Workplace Relations

Inquiry into aspects of Australian workers' compensation schemes

8/8/02.

re. Rehab Programs & Their Adequacy.

Noting that I have multiple spinal injuries obtained from a fall at work.

The scenario being that The insurer accepted liability ; I was required to return to Light duties at work under CRS recommendation . Incapable of walking or undertaking the duties I was placed in serious risk by CRS . I quit work .

CRS recommended cessation of Compensation payments. I lay on my back for 8 Months with medical treatment of physician and physio going unpaid. It cost me \$15,000 . I finally saw the surgeon and The insurer placed me on Compo again after approaches made by Centrelink . The CRS are subject to a damages , economic loss , negligence and costs claim from me .

Stating that my post operative rehab program aimed at physical rehabilitation and to re-employment . That included psychiatric pain management to facilitate life with the injury .

Medically I could not undertake the weight bearing program and it aggravated the injury. Requiring additional spinal injections . I was re-admitted to the hospital Hydrotherapy program. That ceased as I had no transport to attend the hospital as my cars rego had expired and my Compo payments did not allow for the taxed costs of re-registration and insurance. (green slip) . I was charged by police and fined \$844.00 when driving for repairs in the 3 months allowed for re-registration .This is also subject to littance .

Suffering chronic pain I was referred to pain management basically deep breathing and a fortnightly progress assessment . Matters of concern were presented. The Insurer recieved reports of these issues. Including Financial , Medical ,circumstantial etc . The insurer basically watches my progress / demise which became critical at the time of eviction from my home . My personal defiance of the agent forstalled that event .

Confirming that weekly Compo paymets are inadequate; and are

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less than or equivalent to the dole . Social Security being the lowest service level in the community .

Stating that ; weekly payments do not allow any engagement in seeking decent medical treatment or rehab or alternative treatment and do not attempt to cover occurrences like dental needs or glasses which has also arisen in the two and a half years .They deny normal necessary medical services . Prohibit any private insurance payments(I was privately indemnified before the accident .During this period I could not pay any premiums). Destitution occurred regularly and the need for charity has arisen repeatedly. At times I had no money for pain killers .

Considering that Employers are required to pay 30% of gross wages ; and such cost prohibits taking on any staff . Actually being on Workers comp is to be considered as probably one of the worst circumstances existant in the community .

Section 38 provisions : were used to not pay prior to surgery although compliance in job seeking is sought . Unfit the regulations require persons to seek employment .

Employment has not occurred ; I'm not insurable or capable of any bending , digging, lifting ,sweeping ,twisting, climbing and I 've been redirected to a free TAFE course which has little employment prospects but suits my current physical ability .

Regulations invoked Rehab service providers on three occasions in my case. 1. CRS who stopped payments and tried to further injuries . 2. Pre operative and 3 . Post operative . Probably at considerable expense . Intensive and extensive physical rehabilitation has been provided . Psychiatric Pain management skills and conditioning for injured life has also been provided .The Medical service has been good although my last CT shows that I still have what has been operated on .

Compensation services are needs based . Social Security could learn about such case management .

Lawyers have no interest in filing a compo case as they do not pay and there exists conflict between the political instruments ie Workers Comp Commission and the Legal instruments ie the ACT. Noting that the government should not and has no business with conducting insurance . I am compelled to sue although I do not wish to . I am satisfied with the insurer . The Regulations force unnecessary litigation , for evaluation and settlement . Again Companies are directed by Lawyers who as morons present the statute requisites . Indemnity System demise or inadequacy is caused by the regulator . The culperate Legislation the Parliament .

Regulations ; of Workers Compensation control the insurer which is advised by lawyers and as morons they advise the company of their minimum liability requirements that are stipulated in the Act / Statutes . Hence the inadequacy. The Legislator has overregulated the matter so that the normal insurer service cannot be provided . The Legislation perhaps supports the theft from the Insureab and insured by Government for some other venture or investment

Politicians are not elected to other peoples money or their business management .

Confirming @ 30% of gross wages, which is the premium to indemnify in the Building industry . That to be injured and not payed constitutes negligence and malpractice . No its the regulations .

Noting ; that my rehab has been stopped and not continued due to lack of weekly income which prohibits attendance . This is regulated , The statute rate.

Proposed changes to the current legislation and existant changes ; will and do deny me the normal legal damages and Lump Sum payments recovery that exist in say Motor Vehicle claims .

Confirming ; That I am technically insured by three Companies ; for injury and medical and income. Yet I'm broke and have losses and unpaid bills and incidentals and cannot afford the cost of living .

Certainly proposed non payment ; denies treatment and services into the future . Personally I hope to be able to find and pay for all Medical treatment necessary and all Costs and losses minimum , including income.

Unfit & Unemployable ; How am I to obtain medical treatment or pay the debts incurred from or because of your legislative and offices (CRS) negligence specifically when facing discontinuance of Compensation Payments and the removed legal right to recover costs , losses and damages ?

Sue you , the Minister and your staff I presume.

B.C.Glover MPIA.