

Paying for WorkSafe and TAC claims

Over the past few editions we've looked at some of the challenges for doctors in treating compensable patients, and the reasons many are now unwilling to take on such patients. This month we ask, is there any way that the profession can help keep doctors treating WorkSafe claimants?

Many doctors have treated their patients (claiming compensation) over many years, accepting their important role in the compensation system or continuing to care for patients who at this juncture have a compensable injury. But costs are increasing (both in delivering medical services, and in the time taken to fill in forms). How long should doctors themselves be expected to bear these costs? The most recent independent review of payments for these medical services was undertaken in 1990¹.

Until proper action is taken to review payments, what can the profession do to ensure that these patients have access to the broadest group of treaters? One way is to recognise the difference in fees charged by doctors (and other health care providers) for treatment of their patients and ask the patient if they are prepared to pay for this care. The patient simply takes on the role of seeking reimbursement from their employer or WorkSafe rather than the doctor. This is little different from dealings with the multitude of other insurers in the market.

Charging patients practice fees

WorkSafe understands that doctors (and other healthcare providers) may charge more for their services than the scheduled fee. Their website includes commentary for claimants on charges for Medical and Like Services. The relevant section states:

WorkSafe prefers that your healthcare provider invoices your employer or your Agent directly. WorkSafe can only pay healthcare providers who are approved by WorkSafe and is only liable for what has been determined as a reasonable cost.

*If an injured worker chooses to pay an account at the time of the service, then it is advised that the applicable WorkSafe fee schedule be consulted, as any costs in excess of WorkSafe's fees may be incurred by the injured worker.*²

Patients have the right to know all their options for treatment, as well as who may be able to provide it and if it may cost more than the scheduled fee.

Informed financial consent

Patients need to be advised of the implications if they choose to accept your policy on payment of fees which includes payment on the day of treatment. Patients can then claim reimbursement for the entire fee, if this falls within "reasonable costs for medical and like services", but may not be able to recover any gap payment.

Practitioners should note on file that the patient has provided informed financial consent.

Requesting payment on the day

It is recommended that doctors who ask for payment ensure that it is paid on the day. If not you may not be able to recover your total fee.

Handling complaints

Good dialogue will minimise the prospect of a complaint from your patient. Patients should understand that complaining to WorkSafe is important in ensuring greater choice of doctor for more WorkSafe claimants. Advise them that if they have concerns about the level of WorkSafe reimbursement or difficulty in accessing care that they should write to the CEO of WorkSafe.

If you have any concerns or would like to share your story, please call Geoff O'Kearney in the Workplace and Advocacy Unit on (03) 9280 8722.

1 Free Day on Weekend Rentals



When you rent with Hertz for 3 days over the weekend, you'll receive 1 free day*. And so you can make the most of this offer, our weekends stretch from midday Thursday to midnight Monday. Simply quote Customer Discount Number 283826 and Promotional Code 157301 when you book. Call Hertz reservations on 13 30 39 or visit hertz.com.au and book today.

* Terms and conditions apply: Available at participating domestic Hertz locations, on vehicle categories: Standard Wagon, Full Size Wagon, Premium Auto and Minibus. Available until 30 June 2011, for rentals between 3 and 5 days in length. Free day is deducted from time and kilometre charges. Hertz standard terms, conditions and rental qualifications apply. Offer subject to location operating hours.

Hertz®

1. Siggins I, Hastings R, & Solomon S. Enquiry into Compensable Medical Fees, Melbourne, November 1990

2. 'Reasonable Medical and Like Services', WorkSafe, www.worksafe.vic.gov.au, as at 18 May 2011

