# Supporting your injured employee

A recovery at work guide for employers

> CAMERON BRUCE'S RECOVERY TEAM



He Kaupare. He Manaaki. He Whakaora. <u>prevention.</u> care. recovery.

### Keep your business moving

People are vital to the success of your business. So, when one of them is injured, it can have a big impact.

Playing an early and active role throughout an employee's recovery journey has benefits for them, your team and your business. It can mean:

• improving the physical and mental wellbeing of the injured employee

- hanging on to vital skills and knowledge
- saving on recruiting and training new staff
- reducing the cost of lost productivity
- creating a positive work environment and building morale.

As an employer, this guide will help you get started with supporting your employee to recover at work.



### Recovering at work is best

Remaining connected to the workplace is good for an injured person's physical and mental wellbeing. It provides useful physical activity, social connection, and a sense of purpose, which all contribute to a better recovery.

The sooner an injured person gets connected to work, the more likely they are to return to their job.

For most people with straightforward injuries, work should be a key part of their rehabilitation after an injury. Supporting your employees to recover at work makes good business sense:

- You'll be helping them recover better and get back to their job sooner
- They can still contribute to your business while they recover
- You're more likely to retain their skills and knowledge
- They may learn new skills while working on different duties
- The rest of your team will see you're committed to supporting recovery from injury, boosting team morale, and helping build a positive workplace culture
- If your injured employee is working reduced hours, ACC can provide abated weekly compensation payments.

### Teamwork makes recovery work

It takes a team effort to support an injured person to recover at work and there are a number of people who can play a helpful role in their recovery:

- Their family/whānau and friends
- You as the employer including their team leader/supervisor, teammates, and health and safety representatives
- Your employee's health provider(s), e.g. doctor, physiotherapist
- In some cases, a vocational rehabilitation provider, such as an occupational therapist (on referral)
- An ACC recovery team.



### How ACC can help

Our recovery teams offer differing levels of support, depending on the needs of the injured person. With straightforward injuries we won't always contact you if your employee is injured — so it's important you talk to your employee about their injury and work closely with them to plan and support their recovery.

For people that need more support, your employee will likely have help from one of our recovery teams. We'll contact both you and your employee, so we can work together to support their recovery.

### Get it done online

- MyACC is our online service for injured clients. It's the easiest way for your employee to request the support they need from ACC and self-manage their recovery.
- If your injured employee is receiving weekly compensation from ACC, you can access information about their claim online through MyACC for Business. Use the information in the 'Recovery at work' tab to start the conversation early with your injured employee and support them with their recovery.



### Your role when an employee is injured

There are a few key things for you to consider when an employee is injured:

- Your employee must let you know they've been injured
- Make sure they seek treatment as soon as possible — if they haven't already
- Their doctor or health provider will lodge a claim with us. An ACC45 Injury Claim Form will be issued during your employee's first visit to a health provider and is used to lodge the claim. The health provider (usually a general practitioner or nurse practitioner) can certify up to two weeks off work on this form
- If the injury happened at work, check they've reported the accident
- ✓ Visit the 'Recovery at work' tab on MyACC for Business, our online service.





### Start open and regular communication with your employee

You can help by starting a conversation with your injured employee about their injury, treatment, rehabilitation, and recovery at work. Use the conversation guide for supervisors and team leaders on our website as a starting point – acc.co.nz/raw-employer-resources

- Ask how they're doing and how the injury is impacting them and their family. Get a feel for their needs and how they want to approach their recovery, which may include involving a support person
- Check in to see what's happening with their treatment and what's next
- Seek their consent if you wish to speak to ACC and/or their health provider about their recovery. Ask for a copy of their claim form and/or medical certificate. If you're seeking information from ACC about your employee, you'll be asked to verify your identity
- Talk about how you'll support their recovery at work
- Provide them with our 'Conversation guide for injured employees' resource on our website so they get an idea of what to expect and how they can navigate their recovery at work journey.

### Understand your employee's medical certificate

Medical certificates are used if your employee needs to alter or reduce their hours or change the activities and type of work they do because of their injury. The medical certificate will give details of the injury and the impact the injury has on the person's function and ability to work. Your employee's health provider will issue the relevant medical certificate as part of lodging an ACC claim. ACC needs a medical certificate before weekly compensation can be paid to your employee.

If you have queries about your employee's medical certificate, seek consent from your employee to contact their health provider.

### Can your employee work?

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#### No – Fully unfit for work certificate

The health provider has determined that your employee is unable to work in any way. Give your employee information about the workplace, their job, and suitable/available duties to pass on to their health provider. This is so the provider understands what the employee could do safely at work and they can issue a Fit for Selected Work certificate when appropriate.

### Yes – Fit for selected work certificate

It's likely your employee will still be able to engage in some work and active rehabilitation. This could be doing short-term modified or alternative duties, reduced hours, changing their workspace, or returning gradually. Develop a recovery at work plan with your injured employee using the template on our website acc.co.nz/raw-employerresources.



### Yes – Fully fit certificate

Your employee can undertake their full preinjury duties and no medical certificate is needed. They can still receive treatment to support them with their recovery. Continue to check in with your employee as they fully recover.



### Create a recovery at work plan with your employee

- As a starting point, talk through the tasks and demands of their usual job – what they can do safely and what they should avoid doing for now. Think about how you can modify their work environment, duties, or work hours in the short-term. See our quick guide 'Adjusting duties, workload, or hours for an injured employee' at acc.co.nz/raw-employer-resources for more ideas.
- Check what their medical certificate advises and match tasks with what the health provider outlined they can do. If you need more clarity or information, ask your employee for their consent to contact their health provider about the injury.
- Work together to make a recovery at work plan using the template on our website acc.co.nz/raw-employer-resources. Write down duties, actions, responsibilities, and timeframes so everyone is clear who is doing what, and when.
- ✓ Talk through how you'll manage your employee's pay. We'll pay up to 80% of their income as weekly compensation if they can't work or perform all their usual work activities. If they're gradually increasing work duties/hours, they can receive income from both you and ACC up to 100% of their usual weekly earnings. See our quick guide ' Employer's guide to weekly compensation' at acc.co.nz/raw-employer-resources for more information on paying your employee.
- Invite them to meetings or events keep their connection to work going even if they're unable to attend for work tasks.
- Check if they need help getting to and from the workplace. ACC may be able to help with transport. They can request this online through MyACC.
- ✓ If your employee's needs aren't straightforward, you may wish to get help from a rehabilitation professional. See our quick guide 'Get extra support with our Stay at Work programme' at acc.co.nz/raw-employer-resources.

## Monitor your employee's recovery at work

- Continue to check in with them to see how they're doing and if they need any support
- ✓ If you need help, contact us. We can provide advice or refer for a vocational rehabilitation service, if needed.

### Your guide to weekly compensation

We know the importance of being on top of your employee's pay when they're injured – and there are several elements to ensuring this is done promptly and accurately. See our quick guide 'Employer's guide to weekly compensation' at acc.co.nz/raw-employer-resources for more information on paying your employee.

### Paying your employee for their first week

If they're unable to work, you organise your employee's first week of compensation following their injury. If it's a work injury, employers pay 80% of the employee's expected earnings. If it's a non-work injury, the employee will need to use sick or annual leave.

ACC can pay weekly compensation from day 8 following their injury. Let your employee know they need to apply for weekly compensation online through MyACC.

### Abatement – income from both you and ACC

When an injured employee returns to work in some way, they can receive income from both you and ACC up to 100% of their usual weekly earnings. They may do different tasks or hours compared to their usual role. To ensure they get paid fairly, we offer abatement.

Abatement is the process that applies to the calculation of their ACC payment when this happens. As their employer, you pay them for the hours they work. ACC then reduces (abates) the weekly compensation payment amount being paid to them based on the income they receive from you. This can be agreed in advance or your employee can advise ACC on a weekly basis.

Benefits of abatement:

- Employees can earn up to 100% of their usual earnings
- Offers flexibility the hours your employee works may change or increase week by week
- Provides a more accurate reflection of your employee's rehabilitation progress
- Less financial impact on your business

   you pay them for the hours they work
- Peace of mind for your employee they know they'll continue to be paid while they gradually return to work.

See our quick guide 'Managing payments as part of a gradual return to work plan' at acc.co.nz/raw-employer-resources for more information on how abatement works and what you can do.



### Visit our website acc.co.nz/recoveryatwork



#### Use our online service

MyACC for Business: business.acc.co.nz



#### Call us

0800 101 996 Monday to Friday, 8am–6pm



#### Email us

For a specific claim: claims@acc.co.nz



**Need more info? Scan the QR code** Visit acc.co.nz/recoveryatwork



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