

Guide to your WorkCover claim

After your claim is accepted, we want you to be clear on **what to expect**, and **where to get support** when you need it.

That way you can focus on what's important: **getting your life back on track**.

Worker resource

Did you receive a
printed guide?



To access the links, go to
workcoverqld.co/guide,
or scan the QR code.



Stages in the claim process:

Here's an overview of a typical WorkCover claim.

Each claim is unique, so your experience may be different.



1

Making a claim

[Watch the video](#)

This guide assumes you've already made a claim with WorkCover and it's been accepted.

If you haven't made a claim yet, see your doctor and ask for a [work capacity certificate](#), which tells us about your injury or illness.

Next, you can [make a claim](#) quickly and easily online.



Worker Assist App

Easily manage your claim with Worker Assist. Go to workcoverqld.co/workerassistguide or scan the QR code to download the app.

- ✓ check your claim status and payment dates
- ✓ provide your TFN and bank details
- ✓ upload receipts and work capacity certificates
- ✓ claim for parking, medication or travel costs
- ✓ send a message to your claims contact directly.



Stages in the claim process:



2

Getting paid

Watch the video

If your [claim is accepted](#), you can claim [weekly compensation](#)

to cover part of your wages if you can't work due to your injury or illness, or if you're building up your work hours as you get better.

Your doctor will tell us on your [work capacity certificate](#) if you can work and how much.

How we calculate your weekly compensation (lost wages):

- First, we'll ask your employer for your wage history.
- Then, we will use this to calculate your weekly amount based on legislation, [usually 85% of your regular wages](#)

WorkCover may pay you directly or through your employer. If your claim is accepted and there's any delay in calculating your rate, we can make a [basic weekly payment](#) to get you started.

We will then adjust the difference once we've worked out the right amount to pay you.

As you start getting back to work gradually, you'll receive part of your wages from your employer and part as [compensation](#) from WorkCover.



Stages in the claim process:



3 Getting treatment

If your claim is accepted, we can also cover treatment to help you get better, provided it's necessary and reasonable.

Your doctor will guide your treatment and may refer you to see a specialist or allied health provider.

- **Your providers:** You can choose your medical and healthcare providers. We usually pay them directly.
- **Keep your receipts:** Send us itemised receipts via Worker Assist for any medication or treatment you've paid for, so we can reimburse you.
- **Travel:** If you're travelling more than 20km each way for treatment, you can usually claim travel expenses. This doesn't apply if there's a suitable health provider closer and you choose one further away.
- **Gaps and fees:** Some providers charge above our fee limits, and there might be a gap amount. We can't reimburse this, so it's best to ask your health provider about costs up front.

Wherever possible, try to make appointments outside of work hours. It's best to check if we'll reimburse you for time off work to go to treatment.

Read more: [Medical and rehabilitation expenses](#)



Stages in the claim process:



4 Getting back to life (and work)

Getting back to everyday life, work and a routine is important for your mental and physical health.

It also helps to build your confidence and recovery.

Rehabilitation and return to work plan:

You'll have a tailored plan to support your goals in getting better and back to work. [Find out more](#)

We will work with you, your employer, doctor and health providers to make sure this plan is in place within 10 business days of your claim being accepted.

Suitable duties:

Your employer can help you to get back to work safely and gradually by making changes to how, when or what you do at work. This is known as [suitable duties](#)

We're here to help you and your employer solve any problems or challenges in your recovery and getting back to work.



Stages in the claim process:



5 Goodbye WorkCover [Watch the video](#)

WorkCover is here to support Queenslanders injured at work, but every claim closes eventually.

[Weekly compensation](#) is paid as temporary support to replace your wages while you get better.

That means payments and treatment stop when medical information tells us your injury no longer prevents you from working.

Usually, we'll cover health and medical treatment for your injury or condition until treatment is no longer required. This includes when your injury is unlikely to get better with more treatment.

If you're going back to work gradually, such as doing part-time hours at first, you might receive a mix of wages and weekly compensation as you build up your work hours.

We're guided by medical information and legislation when we make decisions about a claim closing.

If your claim closes and you disagree, you can request an [independent review](#)

Read more here: [Payments and support](#)



Here's an overview of **your role** in a typical WorkCover claim:

You should:

- ✓ Get treatment and follow medical advice to help you get better
 - ✓ Talk to your doctor and employer about what work you could do while you recover
 - ✓ Help plan your return to work and go back to work when the doctor says it's safe
 - ✓ Keep in touch with your employer and update WorkCover about any changes to your work or condition
 - ✓ Send us updated work capacity certificates from your doctors
 - ✓ Ask for help if you need it
- Read more: [Worker commitments](#)



Roles and responsibilities:

Getting your life back on track after an injury or illness requires **you, your employer and your doctor to work together**. WorkCover is here to make sure this goes smoothly and that there's a plan for your recovery and return to work. Here's an overview of everyone else's role in your claim.



WorkCover Queensland

- Help you get back to work safely
- Support everyone to communicate and solve problems
- Work out what can be paid for and make payments for treatment and weekly compensation if you can't work
- Make decisions that follow the rules and guidelines in a timely way
- Help you get other support if you're struggling

Read more here: [Payments and support](#)



Doctor/s

- Diagnose your condition, guide and manage your treatment
- Focus on tasks and activities you can safely do physically and mentally while recovering
- Provide work capacity certificates
- May refer you to see allied health providers or specialist doctors
- Sometimes request funding for treatment, such as surgery

Read more here: [Rehabilitation options](#)



Friends, family and community

- Provide emotional support and encouragement
- Help you stay connected to what's important
- Give you practical assistance with daily tasks
- Help you navigate appointments and healthcare
- If you're struggling mentally due to your injury, the [Workers' Psychological Support Service](#) can help you connect with community services



Your employer

- Keep in touch with you if you're away from work and help you stay connected to the team
- Offer other suitable work if you can't do your usual job
- Support you to get back to work safely
- Talk to WorkCover if there's a problem
- Your recovery team at work usually includes your supervisor and sometimes a rehab and return to work coordinator or an injury management coordinator.

Read more here: [Employer obligations](#)



Allied Health (e.g. physiotherapist or psychologist)

- Provide treatment and support to help you get better
- Help you set recovery goals, track your progress and give you exercises to do
- Talk to your doctor and WorkCover about how your recovery is going
- Get approval for more treatment after the first few sessions

Read more here: [Allied health](#)

Video resource

This information is also covered in this video: [Understanding everyone's role in your claim](#)

Staying connected to your workplace while you're off work

Being off work while you're ill or injured can leave you feeling disconnected.

Staying in touch with your workplace is good for your recovery and can help make getting back to work smoother, when the time's right. [Watch the video to learn more](#)

Here are some things you can do to help you stay connected during your recovery.



Tip one: Reach out to your workplace

Start a conversation with your supervisor, a colleague, or your return to work coordinator. A quick check-in reminds you that you're still part of the team and shows everyone you're thinking about the future.



Tip two: Join in where you can

Even if you're off work, think about attending team get-togethers, social events, or training sessions. It's a great way to stay involved. If you're not sure whether you can attend, talk to your employer and check with your doctor first.



Tip three: Start talking about what getting back to work will look like

Even if it feels far away, start the conversation with your doctor and workplace about getting back to work. This helps everyone prepare, stay positive and keeps things moving forward. You could talk about starting with lighter tasks or reduced hours at first and gradually increasing your work as you get better, in line with a doctor's advice.

If staying connected feels uncomfortable or things aren't going as well as you'd like, you could:

- **Suggest meeting at a neutral place:** If visiting your workplace feels difficult, suggest meeting somewhere like a coffee shop, or arrange a phone or video call instead.
- **If challenges arise, let us know:** Mediation can help rebuild relationships and make getting back to work after an injury or illness easier for everyone.

If you have any questions or need support, give us a call or visit our website — we're here to help.



What if my workplace injury affects my mental health? Watch the video

Getting used to life after a workplace injury can bring challenges you didn't expect, and it may affect your emotional wellbeing. You might start to notice changes in yourself like:

- Feeling frustrated by changes caused by your injury
- Feeling sad, upset, or distant from others
- Struggling to focus or stay motivated
- Avoiding social or everyday activities
- Worrying a lot about the future.

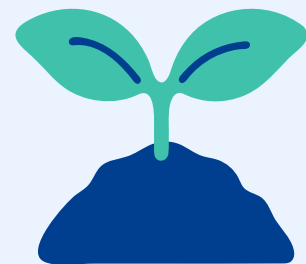
If this sounds like you, it's okay to ask for help. Getting support early can make a big difference to your recovery and may prevent things getting harder in the future.

Sometimes it's enough to talk things through with someone you trust, like a friend or family member. Other times, you may need to talk to someone with specialised skills and experience.

Support for your mental health:

If you make a claim and it's accepted, WorkCover can pay for you to access counselling sessions to support your recovery, even if you have a physical injury or illness. Talking with a mental health professional like a counsellor or psychologist can give you support, tools and strategies to help you cope better. Your GP can also make a referral for you to see a professional.

See [Adjustment to Injury Counselling](#) on our website or talk to us about accessing these sessions.



Accessing support if you need it: [Watch the video](#)

Workers' Psychological Support Service

A free, confidential and independent callback service where Queenslanders can access support from a social worker and connect with community services.

Please note, this is not a crisis service. Call 1800 370 732 or visit wpss.org.au

Workers' Compensation Information and Advisory Service for workers

This service provides free and independent advice to help workers navigate claims and the Queensland workers' compensation system. Call **1800 102 166** or visit wcias.org.au

Translation services

If you need help in your language, call **1800 512 451** and ask for an interpreter.

Visit workcoverqld.com.au/mentalinjury for more services and resources to support you.