



Queensland CTP digital innovation

Australian Lawyers Alliance

1 October 2021



Today's session

1. Digital innovation initiative
2. CTP Scheme Insights report
3. Quarterly newsletter
4. Claim farming deterrence



Digital innovation initiative

Our mission

To empower claimants and providers to manage CTP insurance claims more efficiently during the end-to-end claim process.

Our journey

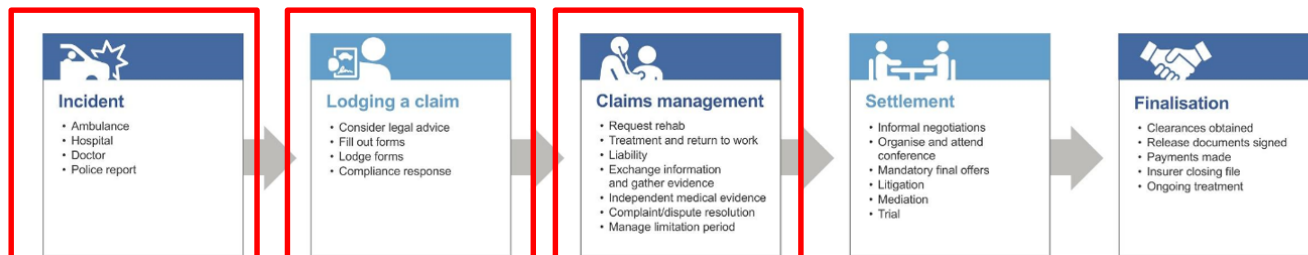
- Co-design and collaboration with industry stakeholders and claimants began November 2019
- Workshops, webinars, direct engagement and feedback sessions
- Appreciate engagement and input from legal profession to date
- Explore ways to improve identity, overcome need for 'wet signature'
- Continued innovation and improvement focus through our *MAIC innovation roadmap*.

Where to start?

Regular and detailed engagement is the cornerstone of digital innovation. We started with a major workshop in November 2019. Representatives from the four commercial insurers in the scheme, the Nominal Defendant, and law firms gathered to explore the current process. Across the five high-level stages, the workshop yielded insights as to the areas of greatest opportunity.



The journey so far...



Medical certificate

- Integrates with software in GP practices
- Streamline provision of medical certificate
- Achieve earlier claim compliance, leading to quicker access to treatment

Claim form

- Streamline claim lodgement
- Provide better data quality data for insurers
- Facilitate faster claim processing and earlier access to treatment

Treatment plan

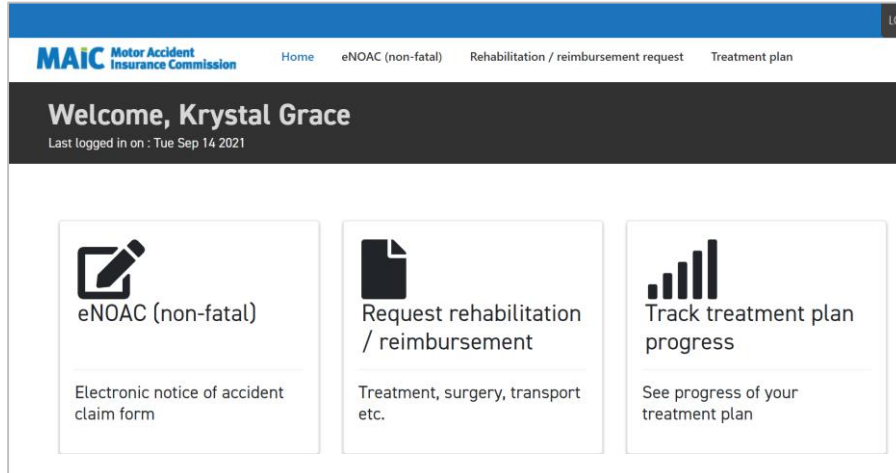
- Streamline requests from rehabilitation providers to the insurer
- Requests to fund physiotherapy or psychological treatments
- Achieve earlier access to treatment

Rehabilitation and reimbursement

- Requests the insurer fund rehabilitation services or equipment
- Seek reimbursement if the claimant has already paid
- Achieve earlier access to treatment
- Streamline claims processing

Online claim form (eNOAC)

- ✓ Launch of online claim form in December 2020
- ✓ Lots of law firms have been exploring the platform – over 800 registered users
- ✓ Ongoing enhancements in response to feedback



Source	Number of submissions received
Direct	152
Legal	34
Total	186

Benefits of online claim form (eNOAC)

- ✓ Secure platform for lodgement
- ✓ Structured data
- ✓ Opportunities for integration with insurers systems
- ✓ Branching questions – more streamlined process
- ✓ Allows for online medical certificates
- ✓ Built with the future in mind



Trusted identity – why make the change

- Removing the witnessing requirement will allow for a digital signature
- Increase uptake by the legal industry
- Allow for a fully digital experience



Example of trusted ID docs

MyGovID requires two of the following Australian documents:

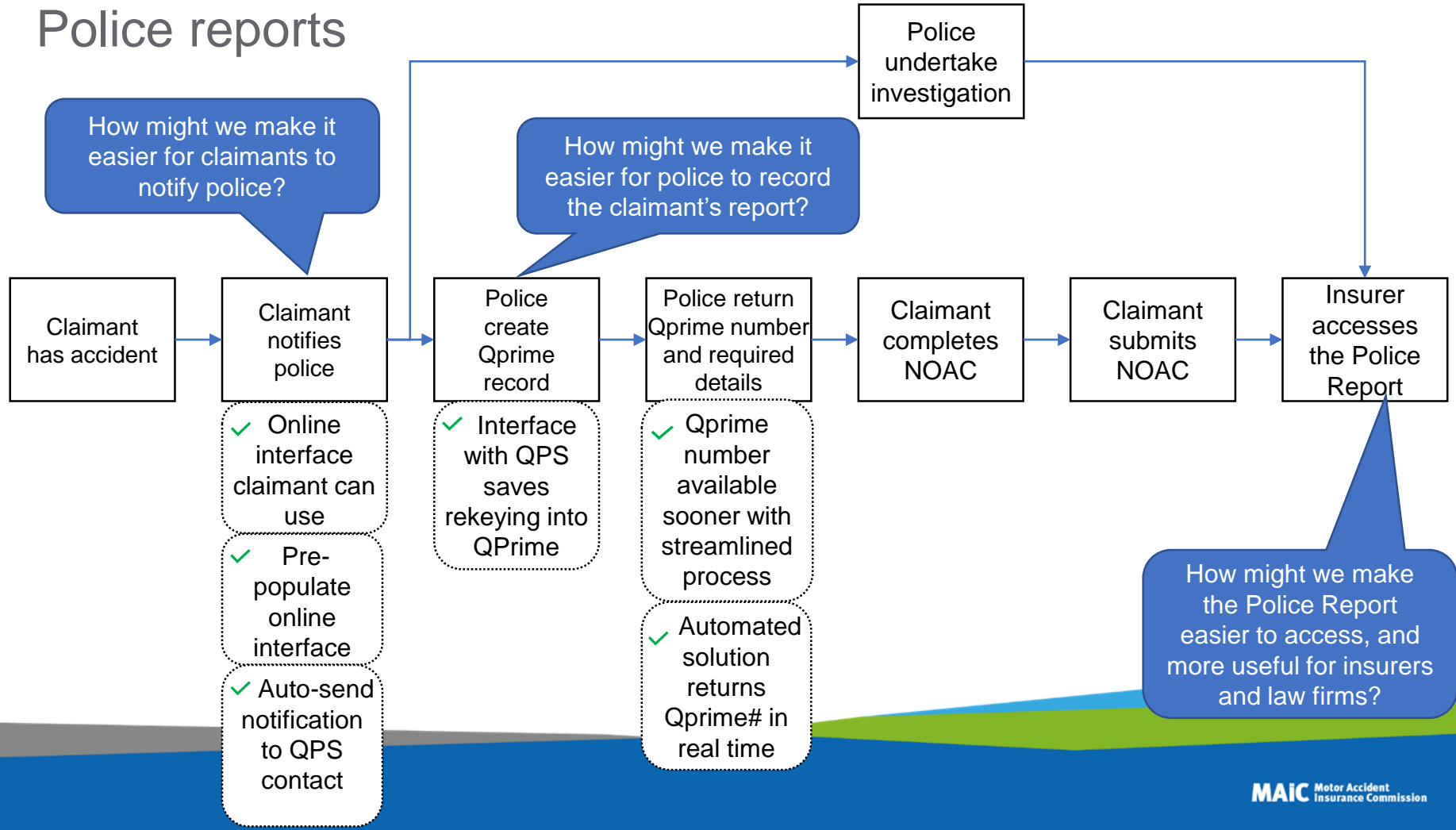
- Passport
- Driver's licence
- Birth Certificate
- Visa (using your foreign passport)
- ImmiCard
- Citizenship Certificate
- Medicare card – can only be used once you have used one of the above documents



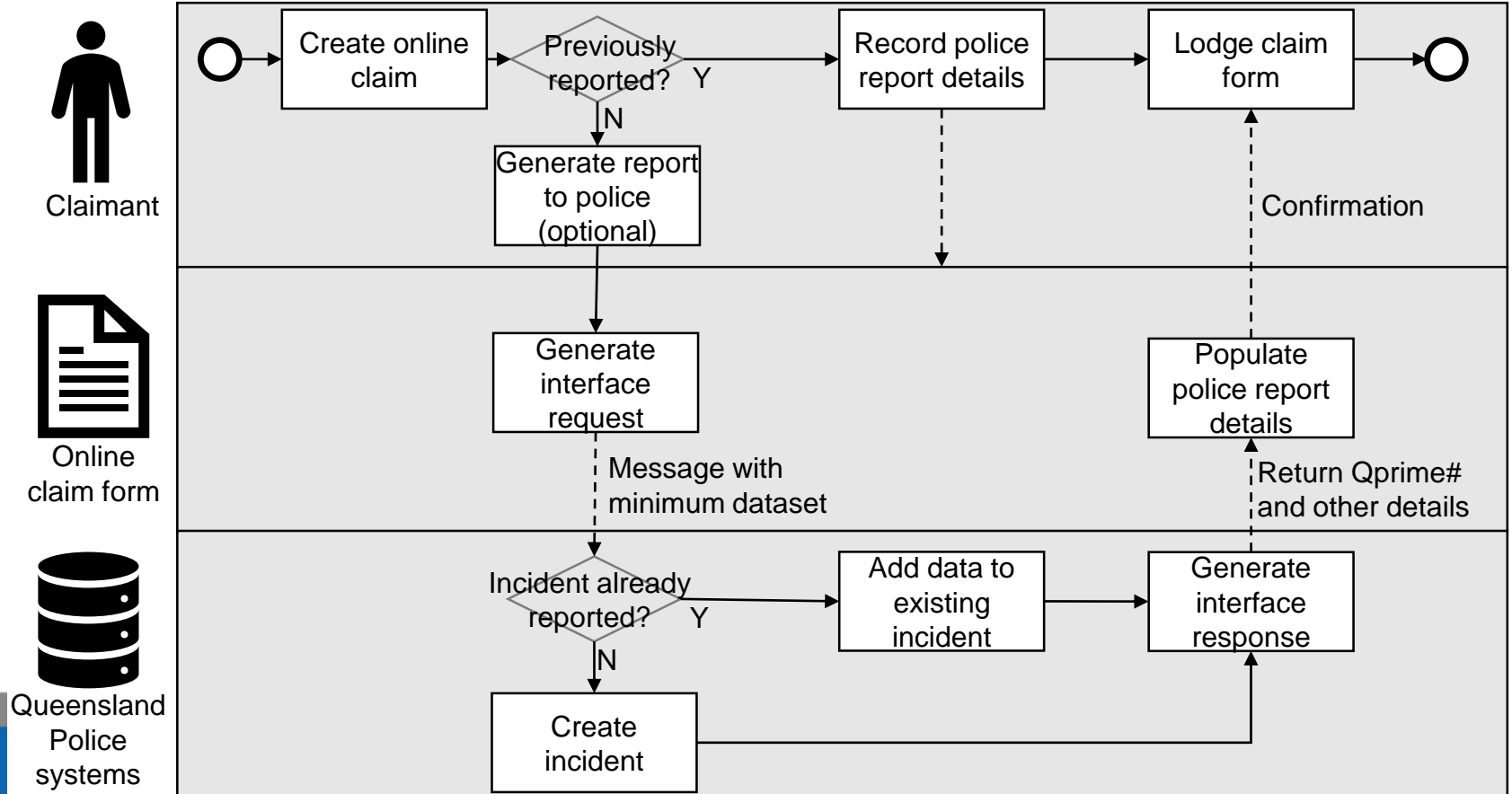
Agencies currently using MyGovID



Police reports



In discussion with QPS



Online medical certificate

- Often delays in obtaining medical certificates for CTP claims
- Content of the medical certificate not legible
- Opportunity to reduce incidence of non-compliant medical certificates

MAIC Motor Accident Insurance Commission Queensland MAIC Medical Certificate

Patient Information
MICKEY HEATLEY
No patient ID available
17/12/1941

Requested Information ▲
Queensland MAIC Medical Certificate

Referrer Information
Sari Enkvide
889843

Form has been auto-saved.

This Medical Certificate is to accompany your Notice of Accident Claim Form and must be completed by a medical practitioner.

For information about Queensland's Compulsory Third Party (CTP) insurance scheme and completing the Medical Certificate, phone the MAIC Enquiry line on 1300 302 568 or visit maic.qld.gov.au/for-health-providers/providing-medical-certificates.

The person requesting you complete this form will provide you with the CTP Medical Certificate Request ID

CTP Medical Certificate Request ID*

Referral date*

Medical information

Date of accident*

Date of initial examination by a doctor*

Did you physically examine the injured person?* ☐ Yes ☐ No

Are the injuries/conditions consistent with the circumstances of the motor accident described to you?* ☐ Yes ☐ No

Was the injured person an existing patient of yours, or your medical practice, as at the date of the accident?* ☐ Yes ☐ No

Medical diagnosis and description of injury*

Clinical findings (symptoms and details of treatment/rehabilitation to date)* [Browse for Consultation Notes](#)

Was the injured person treated at a hospital?* ☐ Yes ☐ No

If the injured person was admitted to hospital, was it for longer than 24 hours?* ☐ Yes ☐ No

Did the injured person require an ambulance?* ☐ Yes ☐ No

Information exchange

- Files are currently sent through unsecured channels (e.g. email) or using different file sharing systems.
- We are exploring better ways to exchange information through our CTP claim portal.



Phase 1

One-way communication using system integration to automate data transfer from MAIC to insurers for our online CTP forms.



Phase 2

Two-way communication, automated progress status update and file sharing between insurers, lawyers, claimants and treatment providers.

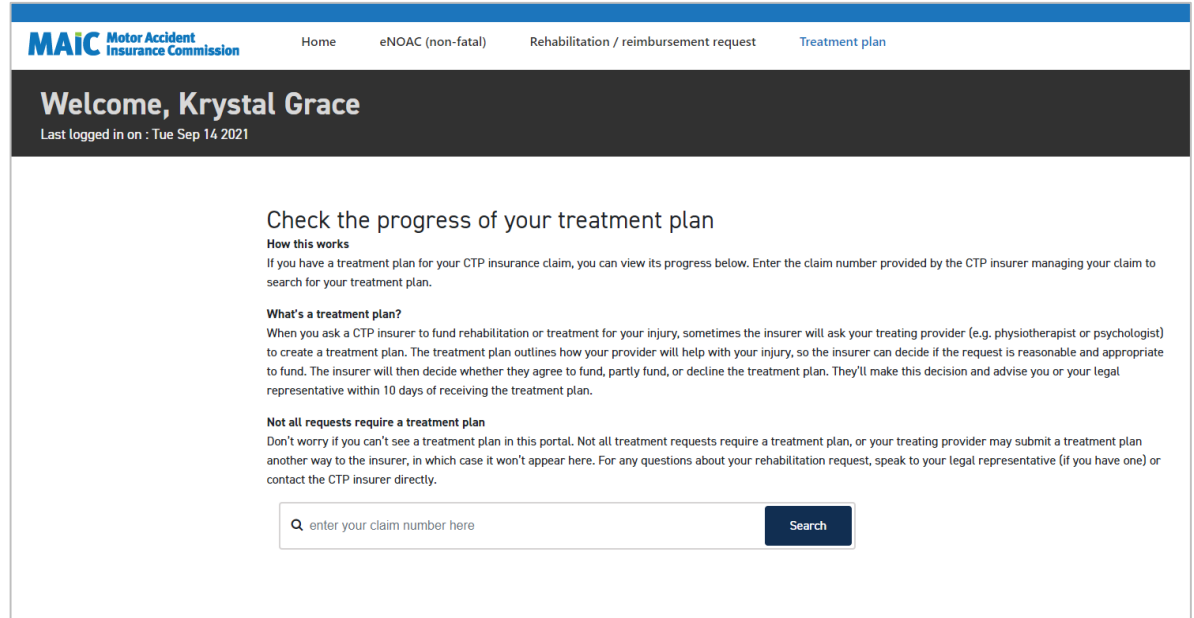
System integration opportunity

- Also exploring opportunity to securely integrate with lawyer systems to improve the claim lodgement process, e.g. pre-populate fields on our online CTP forms.
- Tell us if you are interested in this opportunity: innovate@maic.qld.gov.au.



Online treatment plans

- Treatment providers can now be able to submit online treatment plans through our portal to the insurer
- Claimants can log in, provide the CTP claim number and check the progress.



The screenshot shows the MAiC Motor Accident Insurance Commission portal. The header includes the MAiC logo and navigation links: Home, eNOAC (non-fatal), Rehabilitation / reimbursement request, and Treatment plan. A dark grey banner displays a personalized welcome message: 'Welcome, Krystal Grace' and 'Last logged in on : Tue Sep 14 2021'. The main content area is titled 'Check the progress of your treatment plan'. It contains three sections: 'How this works' explaining that users can view progress by entering a claim number; 'What's a treatment plan?' explaining the process of creating a plan with a provider; and 'Not all requests require a treatment plan' advising that not all requests need a plan and providing instructions on how to proceed. At the bottom, there is a search bar with the placeholder text 'enter your claim number here' and a 'Search' button.

MAiC Motor Accident Insurance Commission

Home eNOAC (non-fatal) Rehabilitation / reimbursement request Treatment plan

Welcome, Krystal Grace
Last logged in on : Tue Sep 14 2021

Check the progress of your treatment plan

How this works
If you have a treatment plan for your CTP insurance claim, you can view its progress below. Enter the claim number provided by the CTP insurer managing your claim to search for your treatment plan.

What's a treatment plan?
When you ask a CTP insurer to fund rehabilitation or treatment for your injury, sometimes the insurer will ask your treating provider (e.g. physiotherapist or psychologist) to create a treatment plan. The treatment plan outlines how your provider will help with your injury, so the insurer can decide if the request is reasonable and appropriate to fund. The insurer will then decide whether they agree to fund, partly fund, or decline the treatment plan. They'll make this decision and advise you or your legal representative within 10 days of receiving the treatment plan.

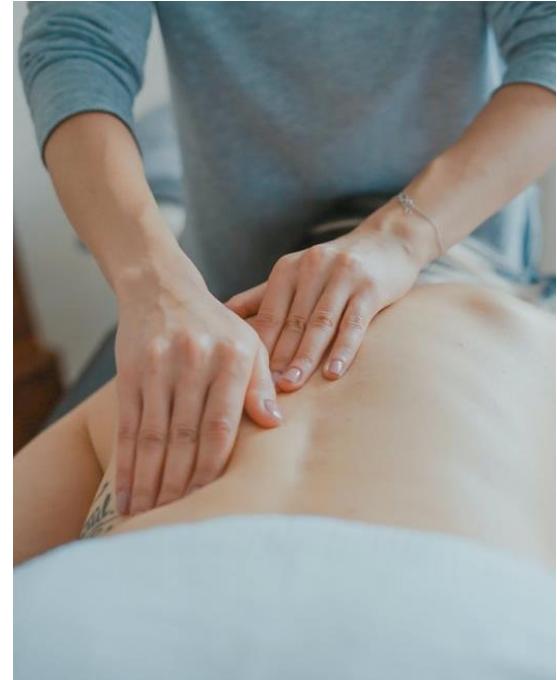
Not all requests require a treatment plan
Don't worry if you can't see a treatment plan in this portal. Not all treatment requests require a treatment plan, or your treating provider may submit a treatment plan another way to the insurer, in which case it won't appear here. For any questions about your rehabilitation request, speak to your legal representative (if you have one) or contact the CTP insurer directly.

Q enter your claim number here **Search**

Online rehabilitation and reimbursement requests

Research told us:

- It is often difficult for insurers to identify rehabilitation and reimbursement request
- Private and personal information is being sent via unsecure channels
- There is a high administration burden when processing reimbursement requests



Current and future innovation initiatives



Online claim form (eNOAC)



Online medical certificates



Online treatment plans



**Online rehabilitation /
reimbursement requests**



Trusted identity



Police report



Security model – group dashboard



Information exchange



Centrelink clearances



CTP scheme insights report

Scheme knowledge centre

Our interactive Knowledge Centre is your new hub for the latest available information on all things MAIC in Queensland.

CTP scheme

Find out more about Queensland's Compulsory Third Party (CTP) scheme.

CTP insurance in Queensland protects motor vehicle owners, drivers and passengers from being held financially responsible if they injure someone in a motor vehicle accident. It also enables the injured person to claim for and receive compensation for their injuries and access prompt and reasonable medical treatment and rehabilitation.

About MAIC

Motor Accident Insurance Commission

Contact us

Complaints and feedback

Our response to COVID-19

Queensland's CTP scheme

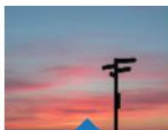
In this section



CTP scheme overview



Legislation



Scheme reforms



Visit Queensland's CTP Scheme

Trends, insights and reports

In this section



CTP Scheme Insights



Strategic Plan
(PDF, 17.34 KB)



Annual Report 2019-20



Visit trends, insights and reports

In this section:

Overview

Affordability

Efficiency

Fairness

Responsiveness

Quarterly CTP Scheme Insights: Jan-Mar 2021

Overview

The first quarter of 2021 saw Queensland's CTP insurance scheme continue to perform well to meet the needs of motorists and people injured in motor vehicle crashes.

From January to March 2021:

- our CTP insurance scheme remained efficient and affordable
- the number of claims lodged each quarter remained lower than before we introduced our crash scammer ('claim farming') legislative reforms
- we enhanced our online form for CTP insurance claims following user feedback and saw increased adoption.

In the upcoming quarter, we will:

- retain our strong emphasis on deterring car crash scamming
- continue to examine how digital forms will improve the process of requesting or managing rehabilitation requests, reimbursement requests and treatment plans
- complete our audit of rehabilitation management by licensed CTP insurers.

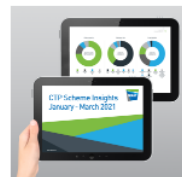
Explore our graphs below to learn more about our scheme's performance.

Stay in the loop

- Sign up to our newsletter
- View a PDF version (PDF, 779KB)
- Provide your feedback

Tip: When viewing this report on a smaller screen, click the labels on our graphs to view them at a larger size.

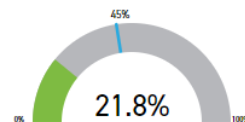
Switch to table view



Affordability

Affordability level

CTP insurance premiums remained consistently affordable to Queensland motorists despite minor changes in underlying economic factors. From 1 January to 31 March 2021, the Class 1 premium (\$351.60) was 21.8 per cent of Average Weekly Earnings.



Notes:

Class 1 premium as at 31 March 2021 (\$351.60) is 21.8% of Average Weekly Earnings (\$1,615.40).

The affordability level compares the Class 1 premium in the Queensland full time adult persons ordinary time weekly earnings in the original series (produced by the Australian Bureau of Statistics), at the end of the underlying period.

The affordability index uses the benchmark for affordability level. If it exceeds the index (40%), MAIC is required to prepare a report to the Treasurer.

Quarterly newsletter

Quarterly newsletter

MAIC Motor Accident Insurance Commission



Dear colleagues

View our latest **CTP Scheme Insights** report to see how we continued to deliver an effective CTP insurance scheme for Queensland in the first quarter of 2021. Thank you for working with us to support people injured in motor vehicle crashes and to keep CTP insurance premiums affordable for Queensland motorists.

I'd also like to share the news that we've launched a **new phone number** to make it easier and free to get in touch. You can now contact us by dialing **1800 CTP QLD (1800 287 753)**. I would be grateful if you could please update your records to reflect our new free-call phone number.

Kind regards,

Neil Singleton
Insurance Commissioner
Motor Accident Insurance Commission



Art and storytelling spreads the word

Discover our partnership with First Peoples' representatives that uses art and storytelling to promote safe driving and recovery after a crash.

[Read more](#)



Return-to-work program paves the road to recovery

Check out the MAIC-funded program that's getting Queenslanders back into the workforce after injury from a motor vehicle crash.

[Read more](#)



Improving the claim experience

Our mission to improve the experience of managing CTP insurance claims continues. Get the latest updates on our online claim form, and online rehabilitation and reimbursement requests.

[Read more](#)



Behind the wheel of Australia's most automated vehicle

Join Insurance Commissioner Neil Singleton as he sits in the driver's seat of Australia's most automated vehicle.

[Read more](#)

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return to work and fast-track their recovery

MAIC helps Queenslanders return to work and fast-track their recovery

A motor vehicle crash can have devastating impacts on an individual, including their social functioning, mental and physical wellbeing, and capacity to work.

Research reveals that 'good work' can improve an individual's physical and psychological health and wellbeing. Returning to work can also aid recovery and shorten the duration of treatment or rehabilitation.

What do we mean by 'good work'? The Australasian Faculty of Occupational and Environmental Medicine says it's where employees have autonomy, control, task discretion, and job security.

Some people who are injured in motor vehicle crashes need assistance to return to work due to the severity of the injury or the nature of their work.

The Motor Accident Insurance Commission (MAIC) helps people to return to work by providing insurance coverage for the worker and their host employer throughout a return-to-work trial.

Workers are supported to trial a graduated return to their previous role, train for an alternative job, or train for an alternative job with a different employer. The return-to-work program is an agreement where the individual, rehabilitation provider and CTP insurer work in partnership to support the worker's return.

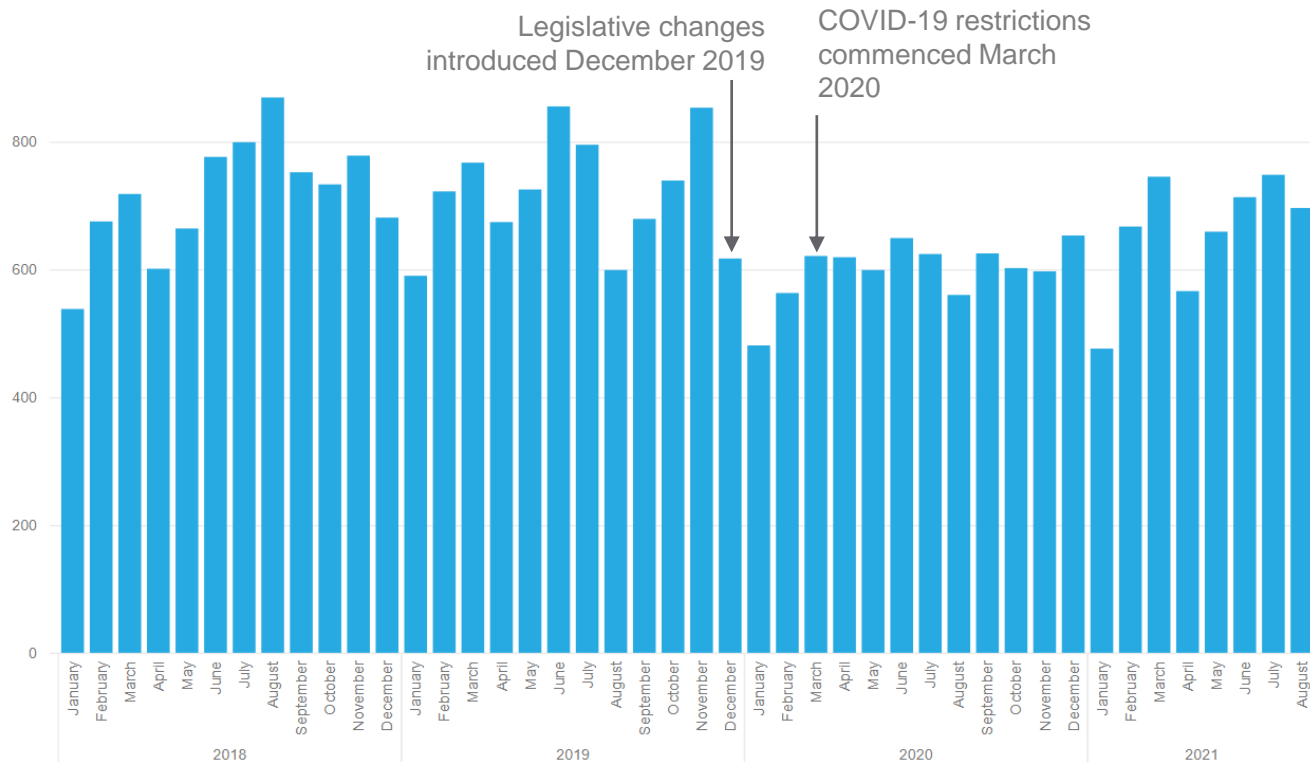
Insurance Commissioner Neil Singleton says the program is an integral part of MAIC's role in helping people to recover from injury sustained in motor vehicle crashes.

"People who return to work, even in a reduced capacity at first, have been shown to recover more quickly and fully than people who have more time off work," Mr Singleton explains.

"Return-to-work programs help individuals to return to the workplace in a safe and supported manner that builds their capacity and confidence."

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Claims added per month



717 Pre-reform

Average new claims added to the scheme per month

623 Post-reform

Average new claims added to the scheme per month

688 2021 claims

MAIC is closely monitoring the increase in average new claims added per month in 2021

Current claim farming investigation status

119

Investigations recorded
to 31 July since inception

57

Referred out for formal statements

45 - statements obtained
12 - claimant refused to sign or
complete statement

54

Active investigations
out of 119 total



Thank you

Stay connected with us:
maic.qld.gov.au/contact-us