



# WORKCOVERSA BUILDS FOUNDATION FOR IMPROVED SERVICE DELIVERY AND OPERATIONAL EFFICIENCY WITH CURAM FOR WORKERS' COMPENSATION

*WorkCoverSA Strategic Vision & Critical Success Factors:*

- Ensure effective rehabilitation, compensation and return to work and the community
- Ensure a financially sound system
- Uphold the integrity of the South Australian Workers Rehabilitation and Compensation Scheme
- Improve stakeholder satisfaction

## PROTECTION FOR SOUTH AUSTRALIA WORKERS

WorkCoverSA is funded by employers to manage a balanced and financially sound system that rehabilitates, compensates and returns injured workers to safe workplaces and the community in the event of a workplace injury.

WorkCover is responsible for administering the Workers Rehabilitation and Compensation Act 1986 and the South Australian Workers Rehabilitation and Compensation Scheme (Scheme) on behalf of about 50,000 employers and 430,000 employees.

With a vision of best possible recovery and faster return to work, WorkCover and its sole claims agent, Employers Mutual (which manages workers rehabilitation and compensation claims on WorkCover's behalf), are committed to delivering effective rehabilitation and compensation for injured workers while ensuring the financial integrity of the Scheme.

## Time for Change

WorkCover's claims agent, Employers Mutual, manages more than 20,000 new claims annually, has more than 9,000 open claims on any given day, and processes nearly AUD\$500 million in claims payments annually in accordance with regulatory requirements. In addition, WorkCover must efficiently collect and manage workers' compensation levies from about 50,000 employers in the state. To meet these objectives, WorkCover requires a robust and scalable enterprise IT infrastructure to support its operations and provide the claims management systems to be used by Employers Mutual.

In the early 1990s, WorkCover developed multiple proprietary applications to manage its distinct business processes, such as claims management and levy collections. By 2006, these systems were nearing their scalability and functionality limits and had a number of limitations that were impacting day-to-day operations.

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Chief Information Officer,  
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“Our legacy systems were increasingly customised to the point that they were no longer efficient to operate and maintain,” said Yvonne Deally, Chief Information Officer for WorkCover. “And, over the years, we were losing our specialised knowledge base as the individuals who built and worked on the systems retired or left the organisation for other posts. Our rigid IT systems also made it increasingly difficult to keep up with changing legislative and business mandates.”

## A NEW FOUNDATION FOR SUCCESS

Understanding firsthand the limitations of an in-house developed solution, WorkCover embarked on an IT transformation and decided to replace the applications supporting its core business processes with a commercial off-the-shelf (COTS) integrated enterprise solution suitable for claims management, employer registration and levy collection. The organisation wanted a solution that could deliver the transparency and granular control it requires. At the same time, WorkCover was looking for a solution that had the capability and flexibility to limit customisation and the agility to meet changing business and regulatory requirements.

“Previously, what we had was, in essence, an account payments system. Our vision was to create a system that would help us improve our ability to coordinate services that facilitate return to work,” said Wayne Potter, Executive Director of WorkCover’s Return to Work Directorate. “The new solution also had to support WorkCover well into the future, regardless of claims volume or new legislative requirements.”

WorkCover conducted a rigorous and extensive search for a new solution and ultimately selected Cúram Software.

“Cúram Software provides the best fit for our business,” said Deally. “Cúram suits our business model and provides a service-oriented architecture and foundation on which we can build. It also

provides the comprehensive claims and case management capabilities that will enable us to manage the complete claims lifecycle. Cúram is also a leader in the social enterprise management software space, so its solutions are built on real-world experience – including an implementation at Canada’s WorkSafeBC, an environment that is similar to our own.”

## NEW-FOUND FLEXIBILITY

The Cúram solution helps WorkCover facilitate best practices for rehabilitation and return to work and ensures more consistent decision making and claims management through its built-in controls. It increases visibility into the claims lifecycle and enables more granular control of the process. Looking forward, WorkCover anticipates that the system will help it to identify high-risk claims early in the process to facilitate appropriate management, as well as better outcomes for all parties.

“With Cúram, we can streamline service planning and account payments in order to free up a considerable amount of time for the key aspects of case management, allowing case managers more time to interact with injured workers,” said Potter.

Cúram for workers’ compensation met many of WorkCover’s requirements “out-of-the-box” (i.e. without system changes) and provided the flexibility to extend the solution to cover the remaining highly specialised processes.

WorkCover put the software’s flexibility to the test early in the implementation process. In 2008, South Australia introduced significant workers’ compensation legislative reform. The legislative reform included a fundamental change to the way that employers pay workers’ compensation levies. South Australian employers had historically paid their levies in arrears. The legislation reform required payment in advance to align with other jurisdictions in Australia and standard insurance practices. As a result of this change, WorkCover

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had to make nearly 20 changes to its Cúram design concept. The system’s flexibility enabled WorkCover to accommodate the changes with relative ease. Since deployment, WorkCover has taken advantage of the system’s flexibility to make additional rules changes to accommodate its distinct processes and environment.

The COTS solution has also eased integration challenges and was implemented with interfaces to many other WorkCover IT applications, including its financial, address management, electronic invoicing and document management systems.

## THE ROAD TO SUCCESS

Deploying an IT project of this size is considered challenging even for the most seasoned IT professionals.

“After much consideration, it was clear that an all-at-once cutover to the new system was the best option in terms of risk mitigation and cost,” explained Deally. “Careful planning, open communication and a strong team were the foundation for our success. We were not only introducing a new software solution but a new way of looking at case management.”

“We were fortunate to have a fantastic team and to have received support from senior executives in WorkCover and Employers Mutual right from day one. The project, over its lifecycle, involved many people from across all areas of our business,” Deally explained. “We provided regular updates to stakeholders and both WorkCover and Employers Mutual staff.”

WorkCover’s inclusive approach to managing the project included the creation of an executive steering group that met regularly, as well as the preparation of monthly reports for the board of directors. In addition, the team met weekly with key stakeholders to keep them apprised of progress and to get their input around key business processes. The team also conferred during the project with representatives from

Canada’s WorkSafeBC, gaining insight from their experience and successful implementation.

As important, WorkCover initiated training with staff at WorkCover and Employers Mutual very early in the implementation process. There was a significant amount of testing performed before Cúram went live, and WorkCover and Employers Mutual started to introduce staff to the new concepts that Cúram would bring to claims management business processes from the start of the initiative. It also conducted a number of “dress rehearsals” prior to going live to ensure that the whole process was understood and planned.

As a result of thorough planning, WorkCover completed the cutover with no significant service interruption.

## CÚRAM FOR WORKERS’ COMPENSATION VALUE PROPOSITION

- Enables holistic, multi-level service planning for income replacement, injury management and vocational rehabilitation
- Facilitates identification and profiling of high-risk claims
- Achieves no-touch end-to-end claims processing
- Enables better outcomes at a lower cost by creating optimal injury management plans, while reducing unnecessary, frivolous and expensive services
- Drives transformation from reactive claims processing to proactive case management
- Supports team-based work allocation strategies, ensuring the most suitable workers are focusing on the correct cases

## STRONG, EARLY INDICATORS OF SUCCESS

WorkCover went live with the Cúram solution on April 27, 2010 – meeting its initial goals for a successful rollout, which included replacing all the legacy applications with a functional system and

ensuring that all injured workers continued to receive payments and services without interruption during the cutover. An important part of the implementation process involved the migration of more than 650 million records, an operation that was completed with only a handful of errors and demonstrated the Cúram solution's ability to accommodate large-scale data extract, transform and load (ETL) requirements.

From the start, the new system has enabled greater transparency and more consistent decisions. In addition, the solution is facilitating regulatory compliance, including streamlining adherence with taxation authority requirements.

Cúram is already helping WorkCover to drive best-practice business processes. The new system prompts case managers when it is time to complete activities and guides case managers through the workflow for specific processes, further reinforcing best practices and consistency.

Through its automation capabilities, the solution shows early promise for driving improved employee productivity while elevating service to injured workers. For example, the solution automatically makes several calculations that case managers previously had to make manually and validates invoices for pre-approved services without intervention, reducing the risk of error. It also facilitates integration with medical practitioner software, enabling WorkCover to receive medical certificates electronically.

In addition, the 50,000 employers that pay workers' compensation levies to WorkCover are able to reconcile payments online and are able to submit remuneration returns and advise of any changes to their registration details online.

The Cúram solution is secure and helps WorkCover meet compliance requirements. A sophisticated security model that includes flexible, role-based provisioning helps to ensure that system users can only access information that is appropriate to their

roles. In addition, the system extends visibility into decision making, enabling managers and auditors to clearly see who made a particular decision and how it was made – without the need to retrieve and review paper files.

“The WorkCover team is excited about the potential of the Cúram solution to help the organisation achieve a high standard of service and deliver on the promise of ‘the best possible recovery and faster return to work,’ while achieving new levels of efficiency and transparency,” said Deally. “There are significant opportunities to build on the foundation that has been implemented, such as expanding interaction with external parties, initiating portals for providers and integrating document imaging to further reduce our reliance on paper.”

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