



Supporting your injured employee

A practical guide for employers

Injuries can happen anywhere – at work, home, sport, or on the road.

It makes good business sense to support your employees to recover at work. Research shows the sooner someone gets back to work after an injury, the better it is for their recovery, and the quicker you can get back to business as usual.

It takes a team effort to support an employee's recovery at work. By playing an early and active role, you can help your injured employees recover better, get back to their job sooner, and keep your business moving.

In this guide, you'll learn what you can do to support your employees as they recover from injury. The information can be tailored to your workplace to support employee wellbeing and maximise productivity. By doing this, you're playing your part.

What you'll find:

Click to move between sections

Guide 1 – Your role in the recovery at work journey

An overview of what the recovery at work journey might look like for you to support your injured employee and some key things to consider.

Guide 2 – Understanding your employee's medical certificate

Learn what a medical certificate is, why it's used, and what to expect.

Guide 3 – Adjusting duties, workload, or hours for an injured employee

Find out how to adjust your employee's work so they can contribute to your business while they recover.

Guide 4 – Get extra support with our Stay at Work programme

You may wish to get support from a rehabilitation professional for your employee as they recover from their injury and return to their job.

Guide 5 – Managing payments as part of a gradual return to work plan

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. Learn about abatement.

Guide 6 – Trialling a return to work

An unpaid work trial is an alternative way to help your employee be at work while ACC continues to pay their full weekly compensation.

Guide 7 – 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.

Recovering at work is best

Remaining connected to the workplace is good for an injured person's physical and mental health. 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. There are lots of people that play a 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 journey.

If you need help and want to talk to us or your employee's health provider, get your employee's consent first. If you're seeking information from ACC about your employee, you'll be asked to verify your identity. When you contact us, make sure you have their ACC claim number (you can find this on their claim form or medical certificate).

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 work-related 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 on their recovery journey.

Contact us – we're here to help



Visit our website

acc.co.nz/recoveryatwork



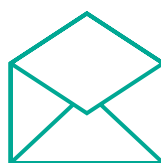
Use our online service

My ACC 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



Your role in the recovery at work journey

Your 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.
- ✓ 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. If your injured employee is receiving weekly compensation from ACC, you can access information about their work-related claims and medical certificate (some exclusions apply).

Start open and regular communication with your employee

- ✓ 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. Use the conversation guides on our website as a starting point.
- ✓ 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.

Can your employee work?




No – fully unfit

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 some work

Develop a recovery at work plan with your injured employee.

Download our recovery at work plan template - acc.co.nz/raw-employer-resources 





Yes – fully fit

Continue to check in with your employee as they fully recover.



The recovery at work process

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.
- ✓ 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.

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.



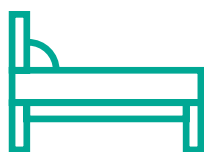
Understanding your employee's medical certificates

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.

ACC needs a medical certificate before any weekly compensation can be paid to your employee.

Types of medical certificates

Your employee's health provider will issue the relevant medical certificate as part of lodging an ACC claim. The medical certificate will give details of the injury and the impact the injury has on the person's function and ability to work.



Fully unfit for work


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.

Fit for selected work

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-employer-resources 

Fully fit

Your employee can undertake their full pre-injury 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.



Medical certificates

What can I expect?

- 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.
- An ACC18 Medical Certificate may be issued at subsequent visits to the provider, if needed.
- You can expect to see this information on the ACC45/ACC18 form:
 - Date of accident
 - Diagnosis (this can change with further assessment)
 - Number of days off work required, or your employee's fitness for work (expressed as restrictions) or rehabilitation.
- Your employee should get a copy of the medical certificate and make sure they provide you with a copy.

What can I do?

You can help by starting a conversation with your injured employee about their needs and how they want to approach their recovery.

Provide your injured employee with information about their job role and the tasks available in your workplace, so they can pass this on to their doctor or health provider. This will help the health provider determine their ability to perform their usual job or other suitable duties you may have.

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





Adjusting duties, workload, or hours for an injured employee

Most people who are able to do some activities safely can recover at work if some short-term adjustments are made.

Identifying and offering suitable duties is an important way to help your employee work safely during their recovery, to maintain their work habits and routines. This may involve modifying their work environment, the tasks they do, or the hours they work.

To get the best outcomes for both your employee and your business, the tasks should be productive, achievable, and in line with the injured employee's medical certificate. If you need more information or clarification on the medical certificate, seek consent from your employee to contact their health provider.

Activities

- Talk to your employee – what do they think they're able to do right now and what activities should they avoid?
- Look at their usual work tasks – which parts can still be done safely and comfortably? Understand the physical and cognitive demands of their day-to-day job.
- Consider other tasks within the business – is there a task or project they could pick up?
- Are there any upskilling or training opportunities, eg supervising duties, they could undertake?

Supports

- Could you buddy other staff to work alongside the injured person, to get all task components completed?
- Do they need help with transport to/from work?
- If you're organising cover for their usual position, have you considered a work trial? Find out more in our quick guide 'Trialling a return to work' at acc.co.nz/raw-employer-resources
- If you need further advice, do you want to refer to a professional vocational service?

Work schedules

- Check their work schedule – could you allow them to work fewer hours or alternative days?
- Think about when your employee has the most energy or feels well – could you adapt their work schedule?
- Have you allowed time in their work schedule to accommodate any treatment programme or appointments they need to attend?

Physical environment

- Think about the work environment – do they need help getting to work or around the workplace? Can they work from home or at another worksite?
- If they're struggling with mobility, could you organise an alternative parking space or a ground floor area to work on?
- Can they sit/stand? Can you alter their workstation, noise, or light levels?
- Do they need any special equipment?

For long-term return to work plans, consider seeking legal advice to check if any variation to an Employment Agreement is needed during the recovery period.



Get extra support with our Stay at Work programme

If your employee's needs aren't straightforward, you may want additional support with planning their recovery at work. ACC's Stay at Work (SAW) programme offers help from a rehabilitation professional.

What is the Stay at Work programme?

The Stay at Work (SAW) programme is a service funded by ACC for your employee as they recover from their injury and return to their job. A skilled health professional will work with you and your employee to understand their recovery journey and provide advice on a detailed plan going forward.

The SAW plan replaces a recovery at work plan developed by the employer/employee.

Benefits:

- Professional support and advice so you can be confident your employee is working safely.
- A clear plan, tasks, and timelines for all parties involved in recovery at work.
- The provider will coordinate communication between everyone involved in the plan.
- Makes workforce planning easier for you by giving you a better picture of what your employee can do and what their return to work will look like.
- The employee can receive income from both you and ACC up to 100% of their usual weekly earnings.

What the programme involves

- The provider (eg occupational therapist or physiotherapist) will visit your workplace and meet with you and the employee. They'll seek to understand the employee's work environment and pre-injury role and identify opportunities for the employee to be at work safely.
- Your role is to offer suitable duties to your injured employee during the programme and be open to other short-term changes to accommodate their recovery.
- The provider will create a recovery at work plan tailored to you and your employee's needs.
- The provider should seek doctor/specialist approval on the plan (if necessary).
- You can expect to get a copy of your employee's recovery at work plan from the provider. Due to privacy reasons, not all information can be made available to an employer.
- Ongoing monitoring of the plan is carried out by the provider and/or ACC. This should be discussed and agreed with the provider during the initial meeting.



How to initiate a SAW programme

1

Discuss and gain agreement from your employee. They must be receiving or eligible to receive weekly compensation.

2

In most cases, you can request and organise a SAW programme directly with a provider. The provider will determine if a SAW programme is appropriate for your employee. You can find a list of providers on the ACC website: acc.co.nz/raw-employer-resources

If they can't take direct referrals or you're not sure, contact ACC.

Example

Sally is a deli assistant in a supermarket. She has a right shoulder rotator cuff sprain and a Fit for Selected Work medical certificate where her doctor outlined she should work four hours a day, lift no more than two kilograms, not lift above her shoulder, and not do any forceful repetitive movements of her right arm.

Sally and her employer agree there's limited appropriate work in the deli given the heavy nature of the work and her current restrictions, and that they will undergo a SAW programme.

Based on the SAW provider's assessment of Sally's usual job in the deli as well as other tasks available within the supermarket, a plan is developed to outline the hours and duties that Sally will work over the coming weeks. Because the plan involves gradually increasing the job demands beyond her current medical certificate, the provider asks for Sally's doctor's approval of the plan before it starts.

- **Week 1:** Sally works alongside the grocery assistants restocking shelves in aisles carrying light items, forward facing product, and assisting with customer queries. Sally works four hours per rostered day and attends physiotherapy appointments.
- **Week 2:** As above, hours increased to six hours per day. She works in all aisles, alternating between aisles with heavier and lighter items.
- **Week 3:** Sally returns to full-time hours and splits her time between the deli (customer service) and grocery aisles. The SAW provider checks in on Sally's progress.
- **Week 4:** Sally resumes her pre-injury deli duties, but her work hours are gradually built up to full-time over the week.



Managing payments as part of a gradual return to work plan

If an employee is at work while they're recovering, they may do different tasks or hours compared to their usual role. To ensure they get paid fairly, we offer abatement.

What is abatement?

Your injured employee can receive income from both you and ACC at the same time, up to 100% of their usual weekly earnings. 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:

- 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.

How abatement works

- Abatement is generally managed on an hours-based format. Each week, your employee will advise ACC of any form of income they've received from you to ensure their ACC payments can be made promptly and accurately. They can do this online through MyACC.
- The employee is only eligible to receive a total of 100% of their pre-injury earnings, so if it's agreed that you will pay 20% of their normal wage ACC will still pay the full 80%. This is because ACC does not reduce (abate) the first 20% of earnings paid by the employer. If the agreed contribution is 40% from you, then ACC will pay 60%.

What you can do

- Ideally, this discussion will happen before your employee returns to work so there's no confusion about the payment arrangements. Agree a plan that works for everyone involved.
- Encourage your employee to update the hours they've worked each week in MyACC.
- Encourage your injured employee to check their tax code with Inland Revenue. Secondary tax applies if they're receiving income from ACC and their employer at the same time.



Managing payments as part of a gradual return to work

Example

Olivia usually earns \$1,000.00 a week for 40 hours of work. While she's certified fully unfit to work, ACC pays her 80% of her usual earnings – \$800.00 each week.

As Olivia starts to recover, her doctor advises she can start working reduced hours and issues her a Fit for Selected Work medical certificate. Olivia can return to work for 20 hours and her employer pays her for this time – \$500.00.

Olivia notifies ACC via MyACC that she worked 20 hours the previous week. ACC amends Olivia's payment to \$500.00 so that, combined, she has earned her usual weekly income of \$1,000.00.



Trialling a return to work

An unpaid work trial is an alternative way to help your employee be at work while ACC continues to pay their weekly compensation. Work trials can be put in place once both the employee and ACC agree to the arrangements.

What is a work trial?

Unpaid work trials are useful if your employee's medical certificate says they can do selected work but you're unsure about the financial viability of having them back while they're recovering.

Perhaps you don't have a lot of other productive work to offer, your employee has limited capability, or you've hired replacement labour/redeployed other resources to cover your employee's usual position.

Your role in the work trial is to provide the injured employee with opportunities to be at work and to monitor their progress. You don't pay them during the work trial as they continue to receive ACC weekly compensation.

Benefits:

- Your employee takes part in work and carries out some agreed tasks in a safe environment.
- Having your employee in the workplace makes it easy to maintain connections and work routines.
- ACC continues to pay their full weekly compensation.

What a work trial involves

- A work trial is usually of short duration (usually up to two weeks, and no more than four weeks).
- You reintroduce your employee back into the workplace, with a focus on things like reconnecting with the team, catching up on what's been happening, and doing some small pieces of work.
- Your employee should have a Fit for Selected Work medical certificate before starting a work trial. The activities they undertake should be in line with their medical certificate and should be agreed with the employee.
- During the work trial, your employee should advise us that they've received no earnings each week via MyACC. This is so they continue to receive full weekly compensation. Your employee can request to use their sick or annual leave entitlements to 'top up' their pay to bring earnings from 80% up to 100% of their usual income, with no effect on their compensation from ACC.
- As your employee's work capabilities increase and they become more productive, it's expected you will start to pay your employee for the hours they work. This is when the work trial period ends.
- In most cases, it's best if a work trial is done alongside a Stay at Work programme, however in some cases it can be approved directly between ACC, the employer, and the employee. It's important that ACC approves a work trial to help make sure rehabilitation is well coordinated.



Trialling a return to work

How to initiate a work trial

1

Discuss and gain agreement from your employee.

2

Contact ACC's recovery team to agree if a work trial is the right fit for you and your employee as part of their recovery plan.

3

Agree a plan with your employee, including how you'll check in with each other to see how things are progressing.

Example

Wiremu is a delivery driver. He has a knee injury and a Fit for Selected Work medical certificate where his doctor outlined he should limit driving to 90 minutes at a time, avoid prolonged standing, and avoid walking under load/uneven ground. He's undergoing a strengthening programme with a physiotherapist and is keen to be at work.

Wiremu's employer has taken on a temporary driver to cover Wiremu's delivery run. Wiremu, his employer, and ACC agree that Wiremu will accompany the temporary driver on his deliveries to maintain customer continuity and help the driver with delivery protocols. In this way service is not disrupted and Wiremu gets to utilise his skills and experience without having to undertake the physical requirements of the job.

They agree he will do this as a work trial for three days per week for two weeks. Wiremu continues to attend his physiotherapy strengthening programme.





Weekly compensation timeline

Learn about how ACC's weekly compensation payments work and what you need to do.

1. Your employee is injured and issued a medical certificate

Determine your employee's Date of First Incapacity (DOFI).

Advise your payroll contact of the employee's absence due to injury (work or non-work).

What is DOFI?

Date of First Incapacity (DOFI) is the first date someone is certified unable to work because of their injury, or the first date they had time off work to seek treatment (the earlier of these two dates). DOFI is important because it establishes the start of someone's compensation journey.

2. Your employee is paid for their first week, if they're unable to work

Pay your employee for their first week from the DOFI date.

If it's a non-work injury?

The employee will need to use sick or annual leave for any days or hours they do not work during the first week.

If it's a work injury?

Employers pay the first week of compensation at 80% of the employee's expected earnings in the first week following injury. You are responsible for calculating this amount and paying your injured employee.

To calculate this, take what the employee earned in the 7 days prior to DOFI, and what the employee would have earned in the following week if it weren't for the injury (including planned overtime etc). If the amounts are the same, pay 80% of this figure. If the work pattern during the first week following DOFI was scheduled as something different (to earn greater or lesser income), pay 80% of that figure.

More information on employer's obligations under the Accident Compensation Act 2001 regarding payments for the first week can be found on the New Zealand Legislation website: legislation.govt.nz

3. Your employee applies for ACC weekly compensation

Let your employee know they can apply for weekly compensation online through MyACC.

How can weekly compensation be requested?

Weekly compensation can be requested via MyACC (our online service) or via the ACC contact centre.

When your employee applies for weekly compensation, we'll ask them for information about their employment, including:

- who they work for
- if they were employed when they had their accident
- if they are a permanent or non-permanent employee, and their hours of work
- any full days of unpaid leave they've had
- their IRD number.

We use this information to calculate the payments we make to your employee.

Do I need to tell ACC my employee's pay information?

ACC can access your employee's earnings details directly from Inland Revenue to help us make decisions on their weekly compensation application.

If we can't get this information, we may need information from you about their employment including:

- how much they earned before their time off
- their hours of work
- any days of unpaid leave they've had
- the IRD number of your business.



Weekly compensation timeline

4. Your employee receives ACC compensation

ACC can pay weekly compensation from day 8 of DOFI.

If your employee is unable to return to their full pre-injury role, ACC weekly compensation is paid at 80% of their average weekly income, as assessed by ACC at DOFI.

If your employee returns to some paid work, abatement of ACC's weekly compensation begins.

If they're receiving income from both you and ACC, encourage your employee to check their tax code with Inland Revenue.

Can I top up my employee's pay?

Your employee can request to use their sick or annual leave entitlements to 'top up' their pay to bring earnings from 80% up to 100% of usual income, with no effect on their compensation from ACC.

For example, if the employee's pre-injury weekly income is \$1,000.00, their ACC weekly compensation amount (80%) is \$800.00. You could top-up pay your employee up to \$200.00 per week (from sick or annual leave entitlements) before the weekly compensation payment is subject to abatement. Top-ups will be taxed as a secondary source of income.

Alternatively, some employers may choose to pay a 20% top-up from payroll, not the employee's leave entitlements.

How is weekly compensation calculated?

To ensure fairness, we have different compensation rates which can change how much your employee receives from ACC.

How much your employee is paid by ACC is calculated on the length of time they are on weekly compensation and their employment status (permanent, casual, or shareholder). There are minimum and maximum rates of compensation we can pay.

More information can be found on the ACC website: acc.co.nz/weekly-compensation

How do public holiday payments work?

You generally won't have to pay an employee for a public holiday while they're receiving weekly compensation, but there are some exceptions. Visit the Ministry of Business, Innovation and Employment (MBIE) website to find out what your obligations are: employment.govt.nz/public-holiday-falls-within-leave-period

5. Your employee is issued a Fit for Selected Work medical certificate and returns to some work

If your employee returns to some work, abatement of ACC's weekly compensation begins.

Pay your employee for the hours they work. Advise your payroll contact to ensure they are paid accordingly. ACC will adjust the weekly compensation payment being made to your employee based on how much you pay them.

Ideally, discussions will happen before your employee starts work so there's no confusion about the payment arrangements.

Encourage your employee to confirm with ACC any form of income they've received from you each week. They can do this online through MyACC.

If they're receiving income from both you and ACC, encourage your employee to check their tax code with Inland Revenue.

How does abatement work?

Abatement applies when the employee receives income from both you and ACC at the same time, so that your employee can earn up to 100% of their usual weekly earnings.

If you're paying your employee for the hours they work and ACC is paying weekly compensation, your employee will need to confirm with ACC any form of income they've received from you each week so abatement can be accurately applied, and we can adjust our payment. They can do this online through MyACC.

Payments made to the employee that are considered 'earnings' and will be used in an abatement calculation include: salary, taxable bonuses, holiday payments, termination pay (leave payments), self-employed income, and director's fees.

What do I pay my employee if no work is available?

If no work is available when a 'Fit for Selected Work' medical certificate is issued, the employee's entitlement to weekly compensation is not impacted.

In this case, each week your employee should advise ACC that they've received no earnings from you via MyACC. This is so they continue to receive full weekly compensation.

6. Your employee returns to their usual pre-injury role

Your employee must advise you and ACC when they receive full medical clearance.

Advise your payroll contact and ensure they are paid accordingly.

When does weekly compensation stop?

ACC will stop paying your employee weekly compensation from the date they are fully fit (the date their existing medical certificate expires, or their doctor issues a new certificate stating they are 'fully fit' – whichever comes first).

