

# Traumatic psychological injury

Traumatic onset psychological injury or stress is compensable when it is an emotional reaction to a single traumatic work-related incident or a cumulative series of traumatic incidents experienced by a worker.

## Presumptive Coverage

Effective April 1, 2018, all workers covered under the Workers' Compensation Act who have been:

- a. exposed to a traumatic event(s) during the course of employment, and
- b. diagnosed with a psychological injury by a physician or psychologist

are eligible for presumptive coverage through WCB-Alberta, unless the contrary is proven.

A traumatic incident(s) is defined as a direct personal experience of an event or directly witnessing an event that, reasonably and objectively assessed, is:

- sudden,
- frightening or shocking,
- having a specific time and place, and
- involving actual or threatened death or serious injury to oneself or others or threat to one's physical integrity.

For example, a victim of a robbery or hostage-taking incident, witnessing the death or severe injury of a co-worker, or providing first response to victims of severe physical trauma or fatalities.

Incidents can also be cumulative. For example, a social worker may be exposed to a series of cases involving severe child abuse, and develops a psychological injury as a result of the cumulative impact of those events.

## What is presumptive coverage?

Presumptive coverage means that when you are formally diagnosed with a psychological injury after exposure to a traumatic event(s) at work or while working, WCB will presume the diagnosis is related to your job, unless the contrary is proven. This means WCB may review information to ensure there is a reasonable cause and effect relationship.

## How WCB applies presumptive coverage

When WCB receives information indicating you may have experienced a traumatic event at work and may have a related psychological injury, WCB may help you start treatment immediately (as needed).

In the meantime, WCB will confirm both the nature and source of the traumatic incident at work and the psychological diagnosis, confirmed by your treatment provider using the criteria established in the most current version of the Diagnostic and Statistical Manual of Mental Disorders (DSM).

## How WCB can help you recover: WCB-Alberta's traumatic psychological injury (TPI) care model

WCB-Alberta works with a number of community psychologists throughout the province to help workers with their recovery. You select the provider for the treatment you receive and WCB will cover the costs of treatment and progress reporting on your claim.

For workers with complex care needs, WCB clinicians have developed a care model to deal specifically with reactions to traumatic incidents.

The traumatic psychological injury (TPI) care model provides an interdisciplinary approach to your care with specialized clinical professionals. There are a handful of providers contracted to provide this specialized treatment in the province.

## Treatment and assessment

Your care and recovery is WCB's priority. If you, your health care provider, or your case manager have concerns about your recovery, you may be referred for an initial TPI assessment at one of the contracted provider clinics.

This session will last up to two hours and involve an interview with a psychologist and the completion of some checklists.

The outcome of the session may include confirmation your care is achieving positive results for you or recommendations for further assessment, treatment, and/or your safe return to work.

For example, a gradual return to modified work may be recommended, along with some counselling to assist you in

the process. Further assessments may be required, depending on the progress of your recovery.

**The TPI care model provides:**

**Education**

Participants receive important information about common responses to trauma and different ways to cope with them. With participant approval, family members may also be provided with education to understand and support the recovery process.

**Personal attention**

Based upon the results of an individual assessment, services are tailored to each participant's needs.

**Improved recovery**

With early intervention and access to an interdisciplinary team of specialists to help (including psychologists, occupational therapists, exercise therapists), a healthier return to regular activities and work is more likely to be achieved.

**People who may be involved in the success of the TPI process:**

- Injured workers who have experienced a psychologically traumatic event at work
- Family members
- Treating physicians
- Case managers or adjudicators
- Authorized health care providers

**What happens if my claim does not qualify for presumptive coverage?**

If specific circumstances do not meet the presumptive coverage criteria, a worker diagnosed with a work-related psychological condition may still be eligible for workers' compensation coverage.

To confirm coverage, WCB may need to gather additional information like medical assessments, interviews with other stakeholders, witness statements, and/or any additional relevant information to support work relatedness and clarify diagnosis.

