

# Traumatic psychological injury

Traumatic onset psychological injury or stress can be personally devastating and 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.

Because we understand the impact of such events on you, the following provides information on how we can help through the workers' compensation system.

## Presumptive Coverage

For dates of accident on or after April 1, 2018, if a worker:

- is or has been exposed to a traumatic event or events during the course of the worker's employment, and
- is or has been diagnosed with a psychological injury by a physician or psychologist,

the psychological injury shall be presumed, unless the contrary is proven, to be an injury that arose out of and occurred during the course of the worker's employment.

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

- specific, sudden, frightening or shocking; and/or
- an actual or threatened death or serious injury to oneself or others or threat to one's physical integrity.

Examples include: a victim of a robbery or hostage-taking incident; witnessing the death or severe injury of a co-worker; or providing assistance to victims of severe physical trauma or fatalities.

Traumatic incident(s) may also include workload or work-related interpersonal incidents that are excessive and unusual in comparison to the pressures and tensions experienced in normal employment.

These must be beyond the normal scope of maintaining employment from a reasonable person's perspective. For example, clear and confirmed harassing behaviour at the workplace where a worker has been subjected to threats of harm, violations of personal privacy, public shaming or baseless threats to his or her employment status.

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).

When further investigation is required, if it indicates that the presumption may not apply, evidence that may disprove the presumption includes (but is not limited to) information such as:

- The traumatic event or series of events did not arise out of and occur in the course of employment.
- The worker did not witness and/or was not directly involved in a traumatic event or series of events.
- Evidence indicates that the worker's psychological condition is not caused by the traumatic event or series of events (that is, it was caused by something not related to employment).

When the traumatic incident(s) includes workload or interpersonal incidents, additional information which may invalidate the presumption includes, but is not limited to the following:

- The workload issues or work-related interpersonal incidents are not considered traumatic in comparison to normal pressures and tensions experienced within employment.

- The workload did not differ significantly from the usual workload experienced by the worker or their coworkers and is not considered beyond the normal scope of maintaining employment.
- The unusual workload had not been in place for a significant amount of time.
- The incident(s) did not escalate to the point of aggressive, threatening or discriminatory behaviour.
- Information from witnesses (e.g., coworkers, employer) contradicts the worker's perception of the incident(s).
- Evidence that the incident(s) is the result of voluntary personal relationships and/or their breakdown within the workplace.

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

We may be able to offer help in other ways. 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.

We will help you understand how you may qualify for help and what support is available to help you access treatment and achieve recovery.

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.

We care about your well being and will work with you to obtain this information as quickly as possible so we may begin supporting your recovery.

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

Your recovery and success are important. WCB-Alberta works with a number of community psychologists throughout the province to help workers access the best care for their individual needs.

We can help you select the provider for the treatment you receive and WCB will cover the costs of treatment and progress reporting on your claim. Together, we will help you overcome the challenges that may be preventing you from participating in your day-to-day work.

For workers with complex care needs who may need a little more support, WCB clinicians have developed a care model to help them manage their reactions to traumatic incidents. This support is designed to provide the skills and tools to help you move forward in a positive direction.

The traumatic psychological injury (TPI) care model provides an interdisciplinary approach to your care with specialized clinical professionals whose primary goal is your successful recovery. 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**

There are many people who want to help you succeed. These include your family members, physicians, case manager and other health care providers. They may all play a role in your recovery.

