

FREE GUIDE

WorkCover and psychological injury

How to access psychology through workers' compensation, state by state, including recent changes.

The short answer

If your work caused a mental health condition, you may be able to claim **workers' compensation**. See a doctor for a **certificate of capacity**, tell your employer and lodge a claim. Once it's accepted, or early support is approved, the insurer pays your psychologist directly. Rules changed recently in **Victoria (2024)** and **NSW (2026)**. MeHelp provides WorkCover psychology in every state, by phone or video.

12.2%

of serious workers' compensation claims are for mental health conditions

34.8 wks

median time off work for these claims

WHAT YOU'LL FIND IN THIS GUIDE

- The four steps to lodging a claim
- Which scheme covers you, state by state
- Early and provisional support while a claim is assessed
- What changed in Victoria (2024) and NSW (July 2026)
- Who pays your psychologist, and how
- What to keep a record of



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Reviewed by **Phillipa Brown**, registered psychologist and founder of MeHelp. Information current at October 2026. General information only, not individual advice.

Four steps

The details vary by state, but most claims follow the same path.

- 1 See a doctor**
Your GP assesses you and completes a certificate of capacity. In most schemes this must come from a medical practitioner, not a psychologist.
- 2 Tell your employer**
Report the injury as soon as you can. Your employer notifies their insurer.
- 3 Lodge the claim form**
Complete your scheme's claim form and attach the certificate. Keep copies of everything.
- 4 Start treatment with MeHelp**
Ask your insurer to approve psychology with MeHelp. Once approved, send us your claim number and we bill the insurer directly.

The main causes of claims

31.6%

harassment or bullying

26.5%

work pressure

17.7%

exposure to violence

Keep a record: dates, what happened, who was involved, and any emails or notes. This helps your doctor, your psychologist and the insurer understand your claim.

Which scheme covers you

WHERE YOU WORK	SCHEME	EARLY SUPPORT WHILE ASSESSED
NSW	icare and SIRA-licensed insurers	Trauma claims: provisional payments within 7 days. Bullying and harassment claims: up to \$7,500 for treatment while assessed.
Victoria	WorkSafe Victoria	Provisional payments for treatment, for up to 13 weeks even if the claim is rejected.
Queensland	WorkCover Queensland	Early treatment while the claim is assessed, not repayable if rejected.
Western Australia	WorkCover WA	Provisional payments if a decision is deferred past 28 days.
South Australia	ReturnToWorkSA	Most claims decided within 10 business days.
Tasmania	WorkSafe Tasmania	Employer pays wages and medical costs until a decision.
NT and ACT	NT WorkSafe, WorkSafe ACT	Ask your employer's insurer.
Federal employees	Comcare	A psychologist's certificate can support a treatment-only claim.

What's changed

VICTORIA, FROM 31 MARCH 2024

Narrower eligibility

Mental injuries must be predominantly caused by work and diagnosed by a doctor. Stress or burnout from events that are usual for the job is generally excluded, but bullying, harassment and traumatic events are still covered.

NSW, FROM 1 JULY 2026

Listed events only

New primary psychological injury claims must arise from a listed event: trauma such as violence or witnessing a traumatic incident, or conduct such as bullying, sexual or racial harassment, or excessive work demands. Some workers, such as police, paramedics and firefighters, are exempt.

Reasonable management action (such as fair performance feedback) generally isn't grounds for a claim in any state. Your employer's insurer can confirm whether your claim is covered.

MeHelp and WorkCover: we provide psychology under every state and territory scheme and bill the insurer directly once treatment is approved. Your WorkCover sessions don't use your Medicare sessions.

What people ask us

Can I claim for stress or burnout?

It depends on your state and the cause. Victoria and NSW now exclude many claims for general work stress, while bullying, harassment and trauma are generally still covered. Check your scheme's rules.

Do I need to pay for psychology while my claim is assessed?

Not always. Several schemes fund early or provisional treatment. Ask your employer's insurer what applies.

Will WorkCover use my Medicare sessions?

No. Approved sessions are paid by the insurer, so your Medicare sessions stay available.

Can I choose my own psychologist?

Usually, yes. Tell your insurer or case manager you'd like to see MeHelp. Once sessions are approved, we bill the insurer directly, so there's nothing for you to pay.

Have these ready

- | | |
|---|---|
| ☐ Certificate of capacity from my doctor | ☐ My claim number |
| ☐ Insurer and case manager contact | ☐ Approval for psychology sessions |
| ☐ Notes on dates and events | ☐ Copies of forms and emails |



Prefer to talk it through with a psychologist?

MeHelp is an Australian online psychology practice. Sessions are by phone or video, Australia-wide, and can be bulk billed with a valid Mental Health Treatment Plan and referral. We also accept NDIS, WorkCover, DVA, EAP and private health funding.

WorkCover psychology at MeHelp at mehelp.com.au/workcover-psychology

1300 323 411 · info@mehelp.com.au

MeHelp is not a crisis service. If you or someone else is in danger, call 000. For 24-hour support, call Lifeline on 13 11 14 or Beyond Blue on 1300 22 4636. Under 25: Kids Helpline 1800 55 1800.

This guide is general information about the Australian health system. It isn't individual medical, legal or financial advice, and it doesn't replace an assessment by your GP or a psychologist. Government rules and fees change. Figures are current at October 2026; check health.gov.au, servicesaustralia.gov.au or your insurer for the latest. All MeHelp psychologists are registered with Ahpra.