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NT workers' compensation: what injured workers need to know when payments are stopped

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If you've been injured at work in the Northern Territory, workers' compensation may be your only source of financial support. But insurers often try to stop or reduce payments, even when you're still unable to work. This article looks at an NT Work Health Court decision involving a security guard whose accepted workers' compensation claim was challenged years after receiving benefits.

This case review explains what the case means for injured workers, why medical evidence matters, and what you can do if your workers' compensation benefits are cut off.

Understanding the NT workers' compensation scheme

The Northern Territory has a "long tail" workers' compensation scheme. This means that once your claim is accepted, you may be entitled to weekly benefits, medical expenses and rehabilitation support right up until retirement age – currently 67. In the case of reasonable treatment costs, entitlement can extend beyond retirement age in some cases (involving serious injury).

Unlike some other states, NT injured workers cannot sue employers for negligence. That is, you can't bring a separate "common law" claim for damages. This makes the NT system both generous and strict: it provides long-term support, but if payments stop, there's no second pathway for compensation.

Because of this, when an insurer tries to stop or reduce your payments, it's critical to act quickly and understand your rights.

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What to do if your workers' compensation benefits are stopped

If you receive a "Notice of Decision" from your employer's insurer (or Gallagher Bassett if you work for the NT Government), which

says your workers' compensation payments will stop or your claim is rejected, it can feel overwhelming.

These notices usually rely on reports from insurer-appointed doctors. Here's what you need to do:

- Read the notice carefully – check whether it stops your weekly benefits, your medical expenses, or both.
- Don't assume it's final – the insurer's doctor is not the only voice that matters.
- Seek legal advice immediately – strict time limits apply for mediation and appeals.
- Keep records – save copies of any reports or letters you have from your treating doctor(s), receipts, and correspondence.

You can read more about claim disputes in our earlier blog, "Disputing a worker's compensation claim decision in the Northern Territory".

Real case review: NT workers' compensation dispute

In the case referred to above, a Darwin security guard was assaulted at work and suffered what, unfortunately, became lasting injuries. His claim was originally accepted, but years later, the employer's insurer (in this instance, QBE) tried to cancel his benefits.

The insurer relied on the opinions of four medical specialists, while the worker presented evidence from two doctors who supported his ongoing symptoms as being related to his originally accepted work injury.

The judge ultimately preferred the evidence of the worker's doctors. Importantly, the court did not dismiss the insurer's doctors out of hand – instead, the judge explained why he preferred the worker's medical evidence in the circumstances of this injured worker's situation.

This shows how courts approach medical evidence: they rarely reject doctors outright but instead decide who of the various doctors called by the parties to give their opinions best fits the facts of the case.

Why medical evidence matters in workers' compensation cases

This case highlights that medical evidence can often make or break a claim. Judges will:

- weigh up competing medical opinions;

explain why one doctor’s view is preferred over another;

look at the consistency of the worker’s symptoms and how they’ve been reported over time.

In this case, the worker’s doctors explained why his ongoing symptoms were consistent with a small group of people who develop long-term post-concussion syndrome. The insurer’s doctors argued he was exaggerating (some doctors even suggested he was malingering), but the judge accepted the worker’s doctors’ evidence.

This shows that even when the insurer’s specialists outnumber your own, the quality of the evidence matters more than the quantity.

Why acting quickly matters and be aware of time limits

One of the most common mistakes injured workers make is waiting too long after receiving a Notice of Decision to act on it.

In the NT, there are strict time limits to request mediation or take a dispute further. If you miss these deadlines, you may lose your right to challenge the decision – even if your medical evidence is strong.

Acting quickly gives your lawyer time to:

review the insurer’s reasons for cutting off benefits (or to reject your claim);

arrange independent medical assessments, or reports from your treating doctors;

prepare submissions for mediation or court.

In summary

Workers’ compensation is the primary source of financial support for NT workers after a workplace injury.

An adverse Notice of Decision from an insurer is often not the final word.

If the dispute about a workers’ compensation claim goes to court, the judge will weigh up all medical opinions and can prefer your doctors’ evidence over that of the insurer. A good lawyer will ensure that you have the ‘best evidence’ possible to present to the court.

Act quickly – deadlines are short and missing them can cost you your entitlements.

Get legal advice before responding to the insurer.

Get help from an NT workers' compensation lawyer

If your Northern Territory workers' compensation claim is reduced, rejected or stopped, don't give up. These decisions can be challenged – but you need the right advice and representation.

An experienced NT workers' compensation lawyer can help you understand your options, gather medical evidence, and fight to protect your entitlements.

This article is of a general nature and should not be relied upon as legal advice. If you require further information, advice or assistance for your specific circumstances, please contact us.