



**Insurance Commission  
of Western Australia**

# Beyond the Scheme: Insurance Commission Lifetime Care Scheme



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## Outline

1. National Injury Insurance Scheme – background
2. Care services coordination by the Insurance Commission
3. Treatment, care and support needs of people with catastrophic injuries
4. Assessment – what does ‘necessary and reasonable’ mean?
5. Delivery of treatment, care and support
6. Vocational support
7. Catastrophic injuries from workplace accidents



WorkCoverWA

# National Injury Insurance Scheme background



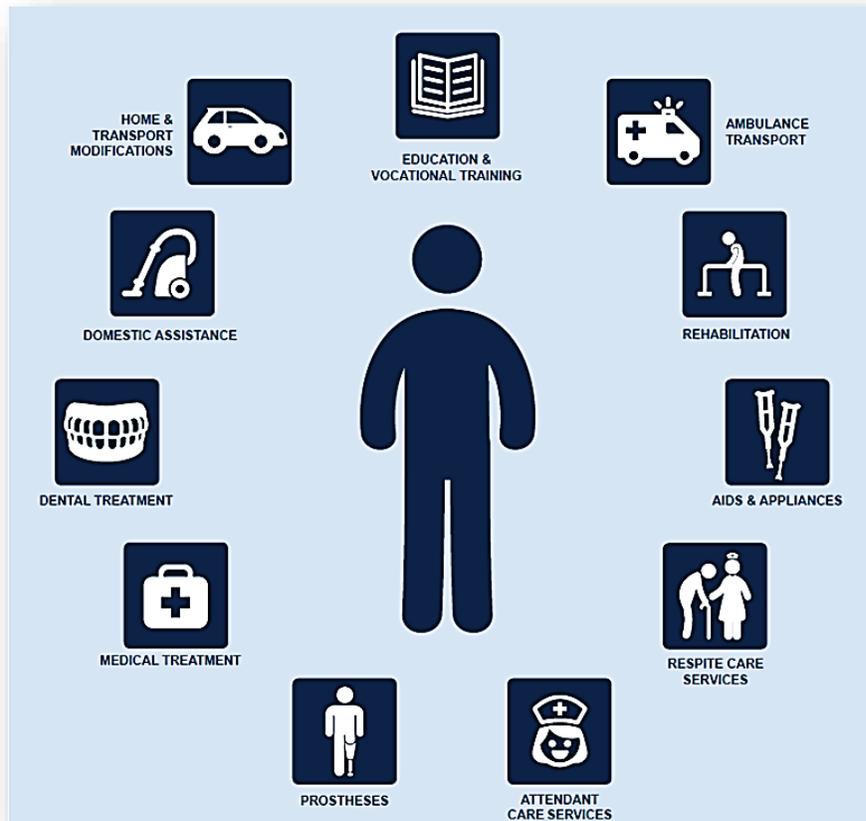
- The Commonwealth Government's Productivity Commission recommended that state and territory governments create 'no-fault' insurance schemes to provide fully-funded care and support for all people **catastrophically** injured in accidents.
- The accident categories under the National Injury Insurance Scheme (NIIS) are:- motor vehicle, workplace, medical treatment and general accidents.
- Following extensive public consultation, the Insurance Commission of Western Australia (ICWA) implemented the Catastrophic Injuries Support (CIS) scheme for people catastrophically injured in **motor vehicle** accidents in WA after 1 July 2016.
- The expansion of Motor Injury Insurance provides 'no fault' treatment, care and support cover for people with catastrophic brain injuries, spinal cord injuries, amputations, burns and blindness.



# Treatment, care and support

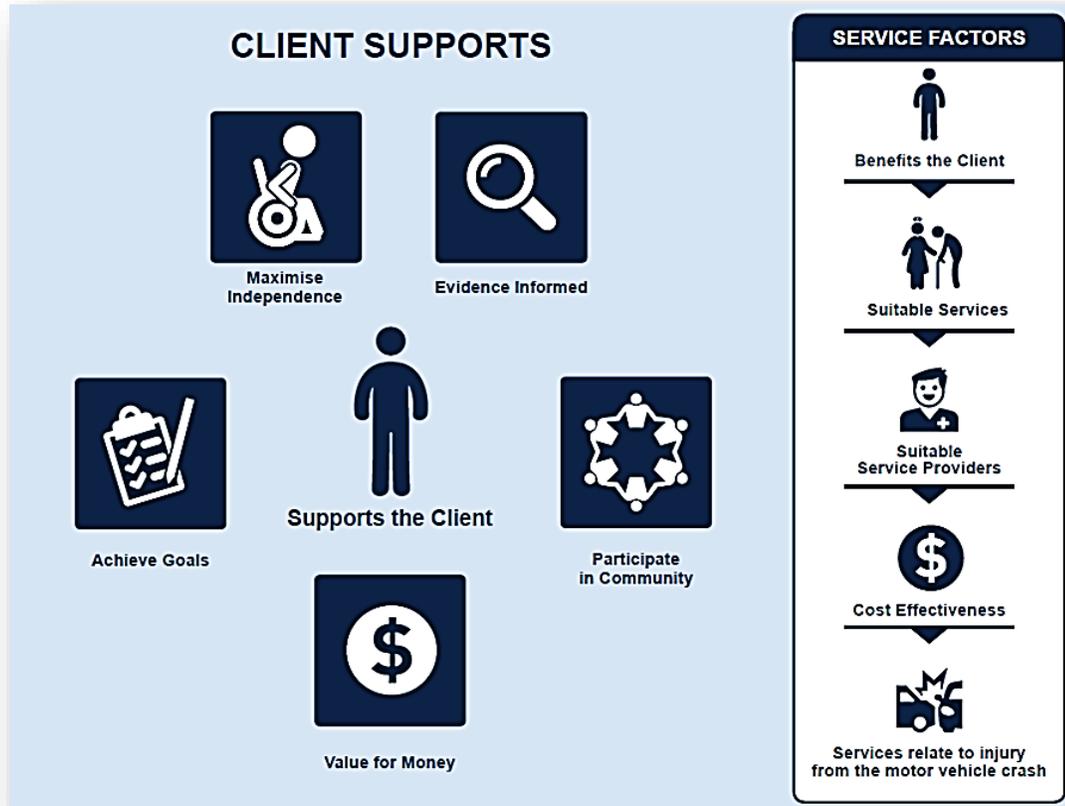
- The CIS provides lifetime treatment, care and support for people catastrophically injured in motor vehicle accidents where they have not been able to establish that someone else was at fault.
- The injury types/severity covered and the principles for determining 'necessary and reasonable' treatment care and support under the CIS are consistent with nationally agreed minimum benchmarks.
- Catastrophically injured people who can establish a common law entitlement under compulsory third party (CTP) insurance retain access to lump sum compensation for treatment, care and support.
- Instead of lump sum compensation, CTP compensable people with catastrophic injuries can opt to have their ongoing treatment, care and support coordinated by ICWA.

# Treatment, care and support needs



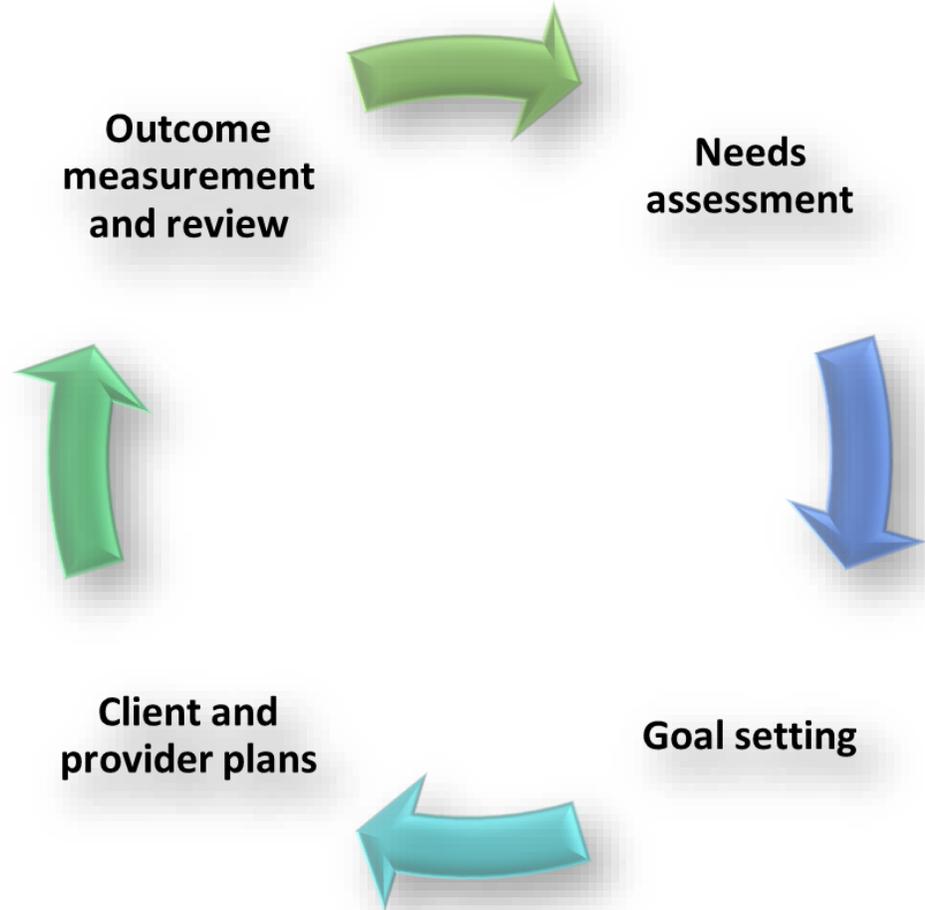
- People with catastrophic injuries from motor vehicle accidents are assessed for treatment, care and support under these categories.
- ICWA works with service providers to help clients improve their independence and participation in the community.

# Necessary and reasonable principles



- These principles are observed when assessing the treatment, care and support needs of clients.
- ICWA uses a person-centred approach to ensure clients can access necessary and reasonable treatment, care and support.

# ICWA service delivery flow



The client and their family/support team are directly involved in determining their rehabilitation program, their recovery goals, return to work/home arrangements and ongoing support needs.

# ICWA service delivery – vocational support



- ICWA Care Services Coordinators assess client needs, and where relevant, establish agreed work-based goals and identify services in the ‘Client Plan’ required to achieve these.
- The assessment takes into consideration the client’s existing vocational skills and whether:
  - there is evidence that the supports will enable the client to obtain and/or maintain employment;
  - the vocational goal is realistic; and
  - there are identifiable labour market opportunities on completion of training.
- Other supports such as domestic assistance or home/vehicle modifications may be included in the client plan to help the client achieve their work-based goals.

# NIIS for workplace accidents

- Compared to motor vehicle accidents, the incidence of catastrophic workplace injuries is relatively low.
- A Regulation Impact Statement (RIS), with draft minimum benchmarks for catastrophic workplace accidents has been developed at the national level.
- Attendant care, respite services, domestic assistance and home/vehicle modifications are entitlements that are not features of WA's workers' compensation scheme.
- The implementation of a NIIS for workplace accidents would eliminate some of the gaps/caps that exist for catastrophically injured workers under WA's current workers' compensation arrangements.

# NIS for workplace accidents

- State and territory governments are currently considering the recommendations of the NIS for workplace accidents Decision RIS.
- If the NIS for workplace accidents goes ahead in WA, the treatment, care and support of catastrophically injured workers could be provided by leveraging ICWA's service delivery capacity.

