

### **WHAT IS THE FUTURE TREATMENT PAYMENT?**

The future treatment payment is for people injured in a motor accident that need their approved medical treatment for longer than 5 years. The payment is for the next 5 years of treatment.

### **WHEN AND HOW CAN I APPLY FOR A PAYMENT?**

The application time is from 4 and a half years after the accident date (the relevant date) but no later than 5 years. The insurer is to tell you, or you can apply by calling or writing to them.

### **WHO CAN RECEIVE THE PAYMENT?**

The payment is available if you are:

- not the driver at fault for the accident,
- not entitled to make a common law claim, and
- have received *continuous approved medical treatment\** for the 30 months immediately prior to relevant date (eligibility period).

*\*Continuous approved medical treatment must be received:*

- at least once a month, and
- paid for or approved by your insurer.

Medical treatments received may be of various kinds over the eligibility period.

### **WHAT IS MEDICAL TREATMENT?**

Not all treatment and care benefits are medical treatment expenses. A registered health practitioner must provide medical treatment and there are exclusions. Exclusions can be paramedicines, and routine optometry or dentistry services.

Examples of medical treatment are:

- prescription medicines but not over-the-counter medicines, or
- attendant care provided by a registered nurse but not care from a disability support worker.

### **WHAT TREATMENT CAN A PAYMENT COVER?**

The future treatment payment can only cover medical treatment of the same kind received between 4 years and 4 and a half years after the date of the accident. The insurer must have paid for or approved this medical treatment.

The future treatment payment can only cover medical treatment between 5 years and 10 years after the date of the accident.

### **HOW IS THE PAYMENT AMOUNT CALCULATED?**

There is no set payment amount.

To calculate the payment the insurer will consider whether the future treatment is:

- reasonable and necessary, and
- the length of time you will need the ongoing treatment for.

The insurer may also consider the fact you may invest the future treatment payment. The insurer will write to you within 2 months of your application to tell you:

- the amount of the payment,
- how the payment was calculated, and
- all information considered in making the calculation.

### **WHAT IF I DO NOT AGREE WITH THE PAYMENT AMOUNT?**

If you disagree with the payment amount the insurer calculates then you should raise this with the insurer. It is important to provide the insurer with any additional medical or other relevant information related to the 6 month period. This is so the insurer can consider a different amount for the future treatment payment.

You or the insurer can apply to the ACT Civil and Administrative Tribunal (ACAT) if you cannot agree on a payment amount. ACAT will decide the payment amount and issue an order for the payment of the amount.