

Participants living overseas (companion to Part 11)

If you're living overseas, Lifetime Care will pay the costs of some services you need because of the injury you sustained from a motor vehicle accident.

This companion explains what we'll pay for, what we won't pay for and how we make our decisions about services you need while living overseas.

When we use the word 'you', we mean the person covered by the Lifetime Care and Support Scheme (also known as 'the participant') or someone representing them, such as a parent, guardian or legal representative.

What we fund if you're living overseas

Wherever possible, we apply the guidelines in Assessment of treatment and care needs (companion to Part 5) to assess your treatment and care needs when you're living overseas.

We'll aim to meet your treatment and care needs in a way that matches local services in the country you're living in.

Your treatment and care needs when you're living overseas may include:

- brokerage
- case management
- other contracted service to help you with the administration of your services.

We can only fund the following locally available services:

- medical treatment (including pharmaceuticals)
- dental treatment
- rehabilitation
- ambulance transport
- respite care
- attendant care services
- aids and appliances (equipment)

- prostheses (artificial body parts such as eyes, teeth or limbs)
- education and vocational training
- modifications to your home and transport
- modifications to your workplace and education facility.

We'll pay in Australian dollars. We won't pay costs that are greater than those we would pay if you were living in Australia.

If you are living overseas, we may enter into an agreement you to pay expenses for a fixed period.

What we don't fund

We don't pay for services or expenses:

- that are unreasonable when compared to similar services provided in NSW or Australia
- where there isn't enough information about your injury-related need for the item or service
- related to relocating to another country, such as visas, travel agent fees or immunisation
- related to repatriation, flights or accommodation for your return to Australia
- related to medical or allied health professionals travelling to the country where you live to assess or treat you.

How we decide

We follow Lifetime Care funding principles to decide which, if any, services you need if you live overseas and what we will fund. We may also refer to other guidelines to help us in this process.

If we're satisfied your need is injury-related we may set aside part or all of our procedures, such as filling in forms.

If we don't have enough information we may not be able to decide whether:

- your need is related to the motor accident
- the cost is reasonable.

Our funding principles

When we're making decisions about funding your treatment and care needs if you're living overseas we follow these guidelines.

- Planning, decision-making and risk assessment activities are collaborative, and this is evident in plans and requests for services.
- Our aim is to help you be as independent as possible and to participate in the community.
- The treatment or service must relate to the motor accident injury.
- Services should be flexible and tailored to meet your needs.
- The treatment, item or service benefits you, is appropriate, and cost effective.
- The provider is appropriate to your needs.
- Decisions are made within 10 working days.

We'll document our decisions and communicate them via a 'certificate' (a certificate is a letter we'll send you about the decisions we've made).

Your rights

- You have the right to refuse services.
- You have the right to dispute any decision we make about your needs.

Our process for making decisions

- We'll need to get some information about the treatment and care needs you want us to pay for.
- After we get this information, we'll make a decision within 10 working days.
- We'll let you know our decision by letter. This is known as a 'certificate'.
- You don't have to agree with our decisions. You have the right to dispute any decision we make. That's OK and we can help you do this.

Making an agreement

We may enter an agreement with you to pay expenses to you for a fixed period.

Other info

We may consider special circumstances when we decide about non-approved providers delivering your services. See *Approved providers and special circumstances (companion to Part 18)*.

For more information contact Lifetime Care

9am to 5pm, Monday to Friday

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