

Buying into the Scheme (companion to Part 17)

Lifetime Care does not automatically cover people who were injured in a motor accident before 1 October 2006 (for children) or 1 October 2007 (for adults), or who were injured outside NSW.

Those people can choose to 'buy in' to the Scheme so that they can participate in it.

This companion explains who can buy in, how they can buy in, what we mean by certain terms, and how we make our decisions.

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.

Buying in to the Scheme

We'll calculate how much money is needed to provide the services to meet your treatment, rehabilitation and care needs for the rest of your life. This is the amount you – or someone paying on your behalf – will have to pay us. Buying in to the scheme is voluntary. It's subject to an agreement between us and you or your guardian.

Who can buy in

If you received a motor accident injury before 1 October 2006 (for children) or 1 October 2007 (for adults) and have an eligible injury, you can buy in to the Scheme as a lifetime participant. If you were injured after these dates you are automatically covered and don't need to buy in.

You can also buy in to the scheme if you were injured in a motor accident outside of NSW and have an eligible injury.

How to apply

You (or someone acting for you) need to apply in writing. You need to include enough information, so we can decide if your motor accident injury is eligible, and whether you would have been eligible to be covered by the scheme if it had been in place when you had your accident.

The cost to buy in

We will need information about your previous and current treatment, rehabilitation and care needs so we can calculate how much it would cost for you to buy in to the scheme. We need to information about:

- how old you are now, and how old you were at the time of the motor injury
- the nature and severity of the injury
- the current assessment of your functional status using an assessment tool such as FIM[™], WeeFIM[®], the Care and Needs Scale (CANS) and American Spinal Injury Association (ASIA) scale for spinal cord injury
- objective assessments of your previous and current treatment, rehabilitation and care needs
- what services you've used to meet your treatment, rehabilitation and care needs, and how often and for the length of time you received them, including any changes in your care needs.

We may arrange for an assessment so we can get this information. We'll pay for the cost of the assessments if they are:

- appropriate
- of benefit to you
- value for money
- cost effective.

We'll give you a copy of the assessment.

We'll let you know how much it will cost to buy in, and how we calculated that amount.

The whole buy-in amount must be paid up front to Lifetime Care. We'll put it into the Lifetime Care and Support Authority Fund.

In exceptional cases, we'll consider taking security over property as payment instead of cash.

What the buy-in amount covers

The amount we decide you – or someone paying on your behalf such as a family member – need to pay us to buy in to the scheme covers:

- the costs of providing you with reasonable and necessary treatment, rehabilitation and care related to the motor accident injury over your lifetime
- how much it will cost us to manage you as a lifetime participant in the scheme

Becoming a lifetime participant

After you've paid us the full buy-in amount, we'll write to you confirming:

- you've become a lifetime participant
- the buy-in amount has been paid into the fund.

We can't ask for any extra payments from you once you've paid the full buy-in amount. Once you've become a lifetime participant, you have the same obligations and entitlements as any other lifetime participant in the scheme.

If you don't meet the eligibility criteria

If your injury doesn't meet the eligibility criteria we may decline your application. You can dispute this decision formally in a letter or email within 28 calendar days.

For more information contact Lifetime Care

9am to 5pm, Monday to Friday

Phone: 1300 738 586

Email: enquiries.lifetimecare@icare.nsw.gov.au

Web: www.icare.nsw.gov.au