

Alternative expenditure option (companion to Part 19)

Lifetime Care will sometimes pay for alternative and cost-effective ways to meet the treatment and care you need because you were injured from a motor vehicle accident.

This companion explains the circumstances we make alternative expenditure payments in and what everyone involved needs to do.

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 mean by alternative expenditure payments

If you have been assessed as needing a specific treatment, equipment or service to meet your need, but you or we have found a different way to meet that need, we will consider paying for that different approach as long as it is cost effective. This is called an alternative expenditure payment.

For example, you have been assessed as needing a wheelchair accessible vehicle, and we have planned to modify your current car. However, you have found a second-hand van that is already wheelchair accessible, costs less than the quote you got for the modifications and is available now. You could ask us to pay for that second-hand van instead of paying for the modifications. This would have the same outcome - giving you access to a wheelchair accessible vehicle - and would give you that access more quickly. It could also be more cost effective. The payment would be an 'alternative expenditure payment.'

Requesting an alternative expenditure payment

Who can make the request

You, or someone acting on your behalf, can ask us to make an alternative expenditure option.

We can also suggest an alternative expenditure option, but you don't have to accept it.

The alternative expenditure must benefit you

We'll only consider contributing to alternative expenditure where the treatment, care, support or service outcome is at least as beneficial as if we'd paid for the standard expenses to meet your treatment and care needs.

We won't pay more for alternative expenditure than we would for meeting your needs in a standard way.

Everyone needs to agree with the alternative expenditure

We'll only contribute to alternative expenditure if you (or your parent or legal guardian) agree the alternative expenditure can meet your treatment and care needs.

Contributions from a third party

If someone other than you or Lifetime Care makes or contributes to alternative expenditure, they need to agree to our contribution. We may need them to enter into a legal agreement with us.

Alternative expenditure for minors or participants who lack capacity

If you're under 18 or lack capacity to agree with a decision to make alternative expenditure, we won't contribute to alternative expenditure unless we're satisfied it's in your best interests.

For more information contact Lifetime Care

9am to 5pm, Monday to Friday

Phone: 1300 738 586

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