

Dental treatment (companion to Part 21)

Lifetime Care will pay for the reasonable and necessary dental treatment you need because of an injury you sustained from a motor vehicle accident.

This companion explains what dental treatment we'll pay for, what we won't pay for, 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.

What we fund

Routine dental treatment

We'll pay for routine dental treatment when it's:

- a direct result of the motor accident injury, such as a severe traumatic brain injury affecting your ability to brush your teeth
- required more often than usual dental treatment as a result of your motor injury, for example, because you have oral spasticity which means you need more frequent dental treatment
- needed so other forms of dental treatment can be provided, such as a general anaesthetic to treat dental cavities if you have a traumatic brain injury.

Replacing dentures

If you wore dentures before the motor vehicle accident, we'll only pay to replace your dentures, if:

- there would be a direct impact on other accident-related dental treatment if the dentures weren't replaced at the same time
- there's evidence of direct trauma to the mouth from the accident.

Requesting a service

You must ask us to fund the dental treatment before it starts, unless it's urgent or delivered under an existing fee schedule.

What we don't fund

We don't pay for dental treatment or expenses:

- for aesthetic purposes, such as teeth whitening
- that don't clearly benefit you
- that are repeat treatments because of poor dental hygiene, unless you have been assessed as having cognitive and behavioural issues associated with traumatic brain injury that mean you can't maintain your own dental hygiene
- inconsistent with your pre-injury standard of dental care unless the motor accident injury increased the need for treatment
- if there's no published evidence about its safety or effectiveness
- because you didn't attend your dental appointment, unless the reason you didn't attend was beyond your control
- for standard household expenses relating to dental care such as toothbrushes, toothpaste, dental floss and mouthwash.

Dentures

If you wore dentures before the motor vehicle accident, we won't replace them if they were lost or damaged:

- in the motor accident
- during ambulance treatment or transfers
- in hospital
- during inpatient or outpatient rehabilitation.

How we decide

We follow Lifetime Care funding principles to decide which, if any, dental treatment you need and what we'll fund. We may also refer to other guidelines to help us in this process.

We'll pay for dental treatment if it's:

- needed as a direct result of the motor accident injury
- related to or caused by side effects of medications you've taken due to the motor accident injury, and you've got supporting information from a medical or dental practitioner to show this

- needed because you couldn't maintain your dental health due to medical treatment you required because of the motor accident, such as an extended stay in an intensive care unit
- in accordance with accepted dental practice
- provided by a dental practitioner or other specialist such as an oral and maxillofacial surgeon, registered with the Australian Health Practitioner Regulation Agency (AHPRA) or a different appropriate professional body if you live outside Australia
- intended to restore your dentition (the number and placement of your teeth) to how it was before the accident.

Information we may need to make our decision

To help us decide if you need the dental treatment we'll consider your injury-related needs and their impact on your ability to perform or be assisted with dental hygiene tasks. We may ask you for information to help us assess your needs, including:

- information about the motor accident so we know whether you received dental injuries from facial injuries or direct trauma to the mouth
- information from a medical practitioner about the likely cause of your dental needs, if you have pre- or co-existing medical conditions that may relate to these needs
- information from dentists who treated you before your injury
- a fully itemised account or quote from a registered practitioner
- an outline of the goals of the proposed treatment
- information about your injury-related needs and your ability to perform, or be helped with, any dental hygiene associated with the treatment.

A second opinion

We may need a second opinion or quote if the relationship of the proposed dental treatment to the motor accident injury is unclear, or if we think the dental treatment is complex or extensive.

Our funding principles

When we're making decisions about funding dental treatment 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 is 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 dental treatment 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.

For more information contact Lifetime Care

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