

Medical treatment including pharmaceuticals (companion to Part 22)

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

This companion explains what medical 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

Medical treatments

We'll pay for services related to:

- surgical treatment
- some pharmaceuticals (see below)
- diagnostic tests such as imaging services
- inpatient or outpatient treatment provided by a hospital
- medical treatment, reports, case conferences or contact with other professionals treating you
- assisted fertility treatment
- treatment for chronic pain.

Pharmaceuticals

We'll consider paying for:

- prescription pharmaceuticals
- over the counter medications
- prescribed vitamins and supplements, including health products such as fibre laxatives or probiotics
- topical skin creams such as sorbolene
- other items such as consumable preparation solutions needed before a medical procedure.

Bandages, dressings and other wound care items, and consumable items for continence needs may be classed as pharmaceuticals or aids and appliances (equipment) (see *Aids and appliances (companion to Part 13)*).

Assisted fertility treatment

We'll consider paying for assisted fertility treatment when:

- infertility is a result of the motor accident injury
- you've got a referral from a qualified fertility medical specialist
- a qualified fertility medical specialist has prescribed fertility treatment for you and your partner

If your fertility has been affected by your motor accident injury, we'll pay for both you and your partner to receive assisted fertility treatment.

We'll consider paying for the following treatments:

- fertility medication, ovulation induction or assisted insemination
- in-vitro fertilisation (IVF) treatment
- assisted ejaculation or obtaining sperm by other means such as testicular aspiration
- egg and sperm storage – the length of time we'll pay for storage depends on individual circumstances and the advice of the fertility medical specialist
- obtaining donor eggs or sperm, including retrieval and storage, when you can't produce viable eggs or sperm because of the motor accident injury
- fertility counselling as part of the assisted fertility intervention for you and your partner
- all other forms of assisted fertility or assisted reproductive technology treatment
- a reasonable number of IVF treatments per pregnancy attempt, in line with usual practice. We'll consider up to five stimulated cycles per pregnancy attempt. If you require more than five stimulated cycles, we'll consider the recommendation of the fertility medical specialist to help us decide whether we'll fund further treatments.

Requesting a service

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

What we don't fund

Medical treatments

We don't pay for medical treatment or expenses:

- that are part of the bed day fee in a hospital or inpatient rehabilitation facility
- for personal care or grooming, such as toilet paper or shampoo
- for standard items you can buy from a pharmacy such as cosmetics, food and beverages
- for sunscreen, unless it's prescribed for scar management
- related to contraceptive prescriptions
- for illegal pharmaceuticals
- associated with medico-legal reports or other medical reports we haven't requested
- incurred while receiving inpatient or outpatient medical treatment, such as food, laundry, newspapers, magazines, phone line rental and phone calls
- not in accordance with the MBS explanations, definitions, rules and conditions for services that medical practitioners provide, unless we have specified otherwise
- that don't have a MBS code
- where there's no published evidence relating to its safety or effectiveness
- for non-attendance fees where you failed to attend an appointment – unless you couldn't attend due to reasons beyond your control
- for a member of your family unless they or your partner are having assisted fertility treatment
- that's of no clear benefit to you.

Assisted fertility treatment

We don't pay for fertility treatments or associated expenses:

- for surrogacy, whether commercial or altruistic
- for assisted fertility intervention to address the fertility needs of your partner if these aren't the result of the motor accident injury
- where there is no objective evidence that the treatment is safe and effective
- that are experimental or not consistent with intervention offered to the general community
- for counselling for your partner if it's not part of the assisted fertility treatment program
- for membership of fertility support/self-help groups for you or your partner
- that aren't consistent with the guidelines of the assisted fertility treatment facility that you or your partner are attending
- that aren't inconsistent with relevant state or federal legislation
- for any assisted fertility treatment or for medical conditions not related to the motor accident injury, such as pre-implantation genetic diagnosis
- related to raising the child that results from the fertility treatment
- associated with the pregnancy and birth of the baby conceived through assisted fertility treatment that aren't related to the motor accident injury, such as obstetrician, hospital, midwife and/or other birthing costs.

How we decide

We follow Lifetime Care funding principles to decide which, if any, medical 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 medical treatment if you need it because of the motor accident injury and it's provided by an appropriately qualified and registered medical practitioner.

To help us decide if you need the medical treatment, we'll consider your injury-related needs and their impact.

We'll consult you and your medical practitioner about any treatment and care needs relating to medical treatment. Your individual needs will be considered in the context of other treatment and services provided.

To help us make decisions about whether you need pharmaceuticals, the registered medical practitioner who is treating you must prescribe them. We may ask your treating medical practitioner to provide a list of pharmaceuticals related to the motor accident injury before we are able to assess your needs for or relating to pharmaceuticals.

Information we may need to make our decision

We may ask you for information to help us assess your needs, including:

- information relating to the medical treatment that has an item number in the Medical Benefits Schedule (MBS)
- information about any pre- or co-existing medical conditions
- information from a medical practitioner about whether the likely cause of the medical issue you need medical treatment or pharmaceuticals for is related to the motor vehicle accident or a pre-existing or co-existing medical condition
- clinical assessments and reports
- justification for the proposed treatment, including the relationship to the motor accident
- justification for the treatment process, including any associated medical treatment as part of an overall plan.

Fertility treatment

We may ask you for information to help us assess your need for fertility treatment, including:

- information about how your need for fertility treatment is related to the motor accident injury
- whether your compromised fertility status is likely to be permanent
- the nature and extent of the treatment that you and your partner will need
- the anticipated outcome and success rate of the assisted fertility treatment
- information about any other treatment or services that may impact on the proposed treatment
- any other relevant information relating to you or your partner's fertility status.

Our funding principles

When we're making decisions about funding medical 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 medical 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.

Other info

Who can prescribe treatment

Treatment must be prescribed by an appropriate specialist or medical practitioner registered with the Australian Health Practitioner Regulation Agency (AHPRA). If you live outside Australia, the specialist or medical practitioner must be registered with an equivalent appropriate professional body.

Payment codes

The medical practitioner or specialist must provide medical services using the Australian Medical Association (AMA) item numbers, where there is a corresponding MBS number.

For more information contact Lifetime Care

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