

What is 'reasonable and necessary' treatment, rehabilitation and care?

icare lifetime care pays for 'reasonable and necessary' treatment, rehabilitation and care services that you need as a result of your motor accident injuries.

Treatment, rehabilitation and care services can include:

- medical treatment (for example, medication, surgery, scans, specialist appointments, X-rays)
- dental treatment
- rehabilitation (for example, physiotherapy, occupational therapy or speech pathology)
- ambulance journeys
- attendant care services and respite
- domestic assistance (for example, help with cleaning, laundry or shopping)
- aids and appliances (for example, wheelchairs, hoists, continence equipment)
- prostheses
- educational and vocational training
- home and vehicle modifications
- workplace and educational facility modifications.

Treatment, rehabilitation and care services should help you with the things you want to do and achieve (your goals), increase your independence, and improve your ability to participate in your life and your community.

The services must be related to your motor accident injury and be 'reasonable and necessary'.

What does 'reasonable and necessary' mean?

When we make decisions about which services are 'reasonable and necessary' for a participant, we refer to the criteria in the *Lifetime Care and Support Guidelines (the Guidelines)*. The *Guidelines* can be found on our website at www.icare.nsw.gov.au.

We consider treatment, rehabilitation and care services to be 'reasonable and necessary' when they meet these criteria:

- **Benefit to you.** How will the service help you with the things that you want to do and achieve? (For example, how going to physiotherapy helps your ability to use your wheelchair to get around your community.)
- **Appropriateness of service.** Is the service the most appropriate one for your injury and needs? (For example, what evidence is there that hydrotherapy is the most effective treatment for your injury and needs? What alternatives have been considered or ruled out? How will it fit in with your other services?)

- **Appropriateness of provider.** Is the service provider right for your circumstances and your injury? (For example, does the service provider have the right qualification and skills to meet your needs? Are they located near you?)
- **Cost-effectiveness.** Is the service the most cost-effective option to meet your needs? Does it provide good value for money? (For example, will a specialised piece of equipment reduce your need for attendant care? Is the provider charging reasonable rates for their services?)
- **Injury-related.** How does the service relate to the injury sustained in your motor accident? (For example, whether the need for an X-ray is due to your motor accident, not due to another injury or condition you had before the accident - unless there is evidence it has been made worse by the accident.)

Does 'injury-related' always mean 'treatment, rehabilitation and care'?

No. You may have needs that are related to your injury but are not considered to be treatment, rehabilitation and care as defined in the *Guidelines*. For example, you may need to see a solicitor about your Compulsory Third Party insurance claim. Although this is related to your injury, it doesn't meet the definition of treatment, rehabilitation and care in the *Guidelines* and therefore can't be paid for by us.

What can't icare lifetime care pay for?

Services and items we can't pay for include:

- services for injuries or medical conditions you had before the motor accident, unless there is evidence they have been made worse by the accident
- accommodation costs (for example, rent or bond for rental properties)
- general household items (for example, standard furniture, clothes, shoes, textbooks, school fees, linen, household appliances, storage and whitegoods)
- the purchase of houses or cars
- treatment, rehabilitation, medical services, equipment or medications not related to your injury from the motor accident (for example, general doctors' visits)
- items that were lost or damaged in the motor accident
- loss of wages or other weekly benefits
- assistance to keep your business open, such as paying for temporary staff to do your job
- extra expenses in hospital or rehabilitation, such as additional food, laundry, newspapers, magazines or TV hire
- treatment, rehabilitation and care or any other services for members of your family
- transport costs other than to approved treatment and rehabilitation services related to your motor accident injuries.

There may be other examples to those listed. Contact your **icare lifetime care** coordinator if you have any questions.

What if my needs and goals change?

Your treatment, rehabilitation and care services will be reviewed regularly to ensure they are helping you with the things you want to do and achieve in your life (your goals). If your goals or needs have changed, speak to your service providers, your case manager or your coordinator and they can help you to request more or different services. For more details see information sheet: *How to request treatment, rehabilitation and care services*. This can be found on our website at www.icare.nsw.gov.au.