

## CTP Care is here to support you

CTP Care pays for treatment and care if you have a long-term injury caused by a motor accident in NSW and have an accepted claim with a CTP insurer.

From your date of transfer, CTP Care takes over from your CTP insurer the payment of your reasonable and necessary treatment and care.

We work with you in an open and transparent way to ensure a shared understanding of your needs. We understand your needs and circumstances may change over time and we'll be here for you.

### What does CTP Care provide?

You are at the centre of all planning and decision-making about the services you receive and how they're delivered. As a client of CTP Care, you are appointed with a dedicated CTP Care contact who you can speak with if your needs change or answer any questions you may have. They will:

- support you and your service providers (e.g. your treating doctor) to identify your goals and needs related to your injury
- help you to access services and then monitor those services to ensure they're meeting your needs
- help you and your service providers understand what we can pay for.

We pay for your reasonable and necessary treatment and care services that relate to your motor accident injury. We recommend that you obtain approval from us before accessing services.

### Services we pay for may include, but are not limited to:

- medical treatment – including your GP visits
- pharmaceutical items
- psychology
- physiotherapy
- exercise physiology
- travel to and from approved appointments

### What does reasonable and necessary mean?

What is 'reasonable and necessary' can differ from person to person, even for the same type of injury. This means we consider each request on a case-by-case basis. We keep up to date with best practice long-term injury management and injuries commonly experienced by people in a motor vehicle accident.

When deciding what is 'reasonable and necessary', we consider if the request is:

- directly related to the injuries sustained in the motor accident
- aimed at helping you get back to your usual activities
- appropriate for your injury type
- provided by an appropriately qualified health professional
- cost effective

Our decision-making about what is considered reasonable and necessary is guided by the *Motor Accident Injuries Act 2017* and all State Insurance Regulatory Authority Motor Accident Guidelines.

## How do I request treatment and care?

Speak with your CTP Care contact. They will guide you and your chosen service provider through submitting a request.

Within 10 working days of receiving your request, you and your service provider will be informed in writing of the outcome. Talk to your CTP Care contact if you require treatment and care more urgently.

If we can't approve the request, we will explain why and what your options may be.

If we can approve the request, you and your provider can schedule the approved service and we will pay the provider directly.

Keep a record of your claim number as you may need it when contacting us or the service providers you want to work with.

## How do I claim reimbursement for out-of-pocket treatment and care expenses?

To ensure reimbursement of expenses including travel we recommend that you obtain approval from CTP Care before accessing services. Providers are encouraged to invoice us directly for payment, so you are not out-of-pocket.

If you have paid for services and are seeking reimbursement, please speak with your CTP Care contact. They can explain the reimbursement process and direct you to the *Expense claim form* and *Travel log* on the icare website. Make sure you keep receipts and record mileage as you will need these when submitting a claim.

## State Insurance Regulatory Authority

For general information and support about your CTP claim, or to access the *Motor Accident Injuries Act 2017* and all Motor Accident Guidelines please contact the State Insurance Regulatory Authority's help centre, CTP Assist by:

**Phone:** 1300 656 919

**Email:** [ctpassist@sira.nsw.gov.au](mailto:ctpassist@sira.nsw.gov.au)

**Website:** [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au)

## Where can I go for further information?

If you have any questions relating to your treatment and care, please contact us:

CTP Care  
GPO Box 4052, Sydney, NSW 2001  
**General Phone Enquiries: 1300 738 586**  
Email: [ctpcare@icare.nsw.gov.au](mailto:ctpcare@icare.nsw.gov.au)  
[www.icare.nsw.gov.au](http://www.icare.nsw.gov.au)