

## What is the Lifetime Care and Support Scheme?

The Lifetime Care and Support Scheme (the Scheme) pays for treatment, rehabilitation and care for people who've been severely injured in a motor accident in NSW. This NSW Government scheme is funded by a levy on Green Slips (Compulsory Third Party insurance).

The Scheme has been running since 1 October 2006 for children under 16 and since 1 October 2007 for adults. The Scheme is run by icare, (Insurance & Care NSW). icare is made up of several schemes that deliver insurance and care services to the people of NSW.

## Am I eligible?

If you've been severely injured in a motor accident in NSW since 1 October 2006, you may be eligible for the Scheme. Severe injuries can include:

- brain injury
- spinal cord injury
- amputations (or equivalent impairment)
- burns
- permanent blindness.

To be eligible, you need to meet specific criteria for both your injury and the motor accident. These criteria are outlined in the *Lifetime Care and Support Guidelines* (the *Guidelines*) available on the *Guidelines and policies* page on our website, [Guidelines and policies | nsw.gov.au \(icare\)](https://www.nsw.gov.au/icare).

## What does the Scheme provide?

The Scheme pays for treatment, rehabilitation, and care services that you need as a result of your motor accident injuries. Services can include:

- medical treatment, such as medication, hospital stays and doctors' appointments
- rehabilitation, such as physiotherapy, occupational therapy, and speech therapy
- aids and equipment, such as wheelchairs
- home and vehicle modifications, such as ramps or bathroom rails
- attendant care services, such as personal care, domestic services and home or garden maintenance
- help to return to study or work.

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'. For details on what is considered 'reasonable and necessary' visit the *Caring for people severely injured on the road* page on our website, [Caring for people severely injured on the road | nsw.gov.au \(icare\)](https://www.nsw.gov.au/icare).

## I have severe injuries – what should I do?

You (or your family member) need to tell Lifetime Care as soon as possible that you have severe injuries from a motor accident. To do this, you (or your family member) can fill out a *Severe Injury Advice* form with help from your treating team. This form asks for information about your accident, as well as medical information from your treating doctor.

The form also includes a consent form asking you to give us permission to get further information about your injuries and accident.

## How do I apply for the Scheme?

After receiving the *Severe Injury Advice* form, we'll appoint an icare contact who'll touch base with you (or your family member) to find out more about your injuries and the accident, and give you more information about the Scheme, including the eligibility criteria. They can help you (or your family member) complete an *Interim Application* form.

The form also includes a medical certificate that needs to be signed by a medical specialist to confirm the severity of your injury. There may also be some specific assessments for your particular type of injury to help determine if your injury will meet our eligibility criteria. These will usually be completed by your treating team.

## How do I know if I'm eligible?

Once you've applied, we'll look at your *Interim Application* form, the medical certificate, any specific assessment for your injury type, the police report on the accident and any other relevant information. We'll then decide if you're eligible to become a participant in the Scheme according to the *Guidelines* and write to you with our decision.

## What happens if I'm eligible?

If you're eligible, you'll be accepted as an 'interim participant' in the Lifetime Care Scheme for two years. During this time, we'll pay for any reasonable and necessary treatment, rehabilitation and care related to your motor accident injury. After two years, you may be eligible to become a 'lifetime participant'.

When you become an interim participant, you will be connected with an icare staff member who will be your point of contact at Lifetime Care. For some participants, this person may also be your case manager. For other participants, the point of contact may be a staff member called a coordinator, who will then support you in working with a case manager engaged by icare.

Your case manager will support you in identifying your goals and treatment, rehabilitation and care needs. The case manager will work with you and your treating team and will submit requests to us on your behalf to pay for treatment, rehabilitation and care services. More information about working with a Lifetime Care Case Manager can be found on the [Working with a Lifetime Care case manager](#) page on our website, [Working with a Lifetime Care case manager | nsw.gov.au \(icare\)](#)

You should be involved in making these requests. Over time, your treatment, rehabilitation, and care needs will be reviewed as they change.

## What happens if I'm not eligible?

If you're not eligible, you may still have your treatment, rehabilitation and care provided by local public health services or an insurer, depending on your circumstances.

Some examples include:

- Compulsory Third Party (CTP) access via the *Motor accident injury claims* page on the SIRA website, [Motor accident injury claims | nsw.gov.au \(sira\)](https://www.sira.nsw.gov.au/motor-accident-injury-claims)
- Workers compensation insurance access via the *Workers compensation claims* page on the SIRA website, [Workers compensation claims | nsw.gov.au \(sira\)](https://www.sira.nsw.gov.au/workers-compensation-claims) or the
- National Disability Insurance Scheme – NDIS access via the [NDIS homepage | gov.au \(NDIS\)](https://www.ndis.gov.au)

If you disagree with our decision about your eligibility, you can dispute the decision. For more information contact our Lifetime Schemes Complaints and Disputes Service on 1300 738 586 or email: [feedback.lifetimecare@icare.nsw.gov.au](mailto:feedback.lifetimecare@icare.nsw.gov.au).

You can find copies of all documents referred to in this information sheet on the icare website: [www.icare.nsw.gov.au](http://www.icare.nsw.gov.au)

Go to: Injured & ill people > Motor accident injuries – Lifetime Care

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