



# MyGuide 1 What we pay for

When we use the word 'you', we mean the participant in the National Injury Insurance Scheme, Queensland.

When we use the words 'us', 'our' or 'we', we mean the National Injury Insurance Agency. This includes your Support Planner.

We will pay for treatment, care and support that you need because of your accident.

Before we pay for something, we must decide if the treatment, care or support is 'necessary and reasonable'.

This MyGuide is a simple form of the <u>Necessary and reasonable guideline</u> (PDF, 400KB), which is part of the <u>Treatment</u>, care and support guidelines (PDF, 1.7MB). You can download this and other MyGuides from our website. Or ask your Support Planner for a printed version.

#### What we consider when we make decisions

When we make decisions which affect you, we make sure that:

- you and the way you live your life are at the centre of our decisions
- · the decisions we make help you with your health
- you make decisions about your own life
- · we help you achieve your goals
- we support you in the way that you want to be supported. This includes respecting your privacy, culture, history and anything else that is important to you
- we make decisions that the broader Queensland community would expect us to make about you
- we make sure that we can continue to pay for the things you need.



#### What is treatment, care and support?

Treatment, care and support is:

- medical treatment and medicine
- dental treatment
- rehabilitation (including things like physiotherapy)
- ambulance services
- carer supports (sometimes called respite care)
- · attendant care
- aids and appliances
- · prostheses (such as artificial limbs)
- training for school or work
- modifications to where you live, or to your car.

#### What we mean by 'necessary and reasonable'

We consider if:

- a service or support will benefit you
- a service or support is appropriate (including if something might hurt you or someone else)
- · the provider is appropriate
- a service or support is cost-effective.

#### What we do not pay for

We are not required to pay for:

- things which are not related to your accident
- services or supports that should be provided by Queensland Health or emergency services
- things which we have not decided are necessary and reasonable
- houses or cars
- income lost because you cannot work as a result of your accident
- money your business has lost because of your accident
- · things that were damaged in your accident.

We also generally don't pay for things that are called 'excluded treatment, care and support'.

Excluded treatment, care and support means:

- things that are done for you by a family member or a friend (like helping you with your shopping)
- attendant care and support, home modifications and support coordination services from someone
  who is not registered with us
- services or treatments that are experimental, or have not been tested properly
- services or supports that are provided by Queensland Health or emergency services.



Sometimes there are new types of treatments or support that we might pay for if there is a benefit to you. To decide if we will pay for new types of support we look at whether:

- doctors and experts agree that there is a benefit to you
- it is not experimental or provided as part of a medical trial
- you have all the information you need to decide about the risks of a treatment (like a surgery or other medical treatment)
- · you can provide your consent to have the treatment.

#### What to do if you don't agree with us

It is okay if you do not agree with a decision we have made. We want to hear about any concerns you have about our decisions.

If there is a dispute between you and us, we will continue to support you and maintain a positive relationship. A dispute does not affect other decisions that we make about your treatment, care and support.

It is always good to talk to your Support Planner about something you disagree with. But you may want to ask for a formal review of a decision. We call this an 'internal review'. When we do an internal review, we have someone independent look at everything again and this person can make a new decision.

If we do an internal review, and you still disagree with the decision we have made, you can ask the Queensland Civil and Administrative Tribunal to review our decision. You can also ask the Medical Assessment Tribunal to review a decision we have made about a medical matter. For more information, you should speak with your Support Planner.



## Contact us Scheme, G

National Injury Insurance Scheme, Queensland

The MyGuide series is a simple version of the <u>Treatment</u>, <u>care and support</u> <u>guidelines</u> (PDF, 1.7MB). For more information, contact your Support Planner or the NIISQ Agency.

Telephone 1300 607 566 and we will call you back.

If you prefer to talk to us in your own language, call us and we will arrange an interpreter to effectively communicate with you.

If you are d/Deaf, hard of hearing, or have a speech communication difficulty, contact us through the National Relay Service. Choose your access option (<u>information here</u>) and provide 1300 607 566 when asked by the relay officer.

☑ Email enquiries@niis.qld.gov.au

Visit <u>niis.qld.gov.au</u> or scan the QR code





### If you're in an emergency, please call 000.

We're not a first response medical provider.

The information provided in the *Treatment, care and support guidelines* is intended to provide general guidance. The guidelines are not legal advice. Please refer to the *National Injury Insurance Scheme (Queensland) Act 2016* and *National Injury Insurance Scheme (Queensland) Regulation 2016* for more details about the National Injury Insurance Scheme, Queensland. It is intended that the guidelines will be modified and updated over time as the NIISQ develops.