



PREVENTION. CARE. RECOVERY.

Te Kaporeihana Āwhina Hunga Whara

Getting help with surgery after an injury





For more information

ACC information online

www.acc.co.nz

Claim information freephone

0800 101 996

We have interpreters who can help you talk to us.

Getting help with surgery after an injury

If you've been injured and surgery is involved in your recovery, ACC may be able to help pay for the costs of your surgery. You may also be eligible for other assistance from ACC.

This brochure explains the types of assistance available, how to apply to ACC for help with your surgery and the steps involved.

How it works

If your doctor thinks you may need non-urgent surgery, they will refer you to a surgical specialist. ACC will pay for the cost of this visit.

The specialist will assess your injury and if they agree that you need surgery they will complete an assessment report and treatment plan with you. At this time you will need to choose the type of payment option you want – part payment or full payment by ACC.

The specialist will then pass this information via the hospital/provider to ACC for our decision.

In making our decision we may need further information from medical professionals who have treated you before. If necessary, we may also ask for specialist medical advice.

When we've made a decision we'll write to you and your specialist to let you know if we have approved your surgery request. If we approve your request, your specialist will get in touch with you to arrange your surgery.

How long does the decision take?

The time taken to assess the surgery request depends on many factors. Contributing factors may include the complexity of the surgery requested, and the time it takes to obtain further information from the medical professionals who have treated you.

Other ways we can help

We may be able to provide you with a range of help, as long as it's for the injury we approved cover for. The assistance you get depends on your injury and your situation but could cover:

Treatment – We can contribute to a wide range of medical and related costs, including doctor's visits, treatment from various other health professionals, surgery, X-rays, prescription costs etc.

Managing at home – If you're having trouble managing at home following your injury, we can arrange various types of help for things like housework, your personal care and childcare.

Your work situation – We may be able to pay you weekly compensation (a regular form of income) if you have to stop work because of your injury. If necessary, we can also arrange a rehabilitation plan to help you get back to work.

Getting to and from the places you need to be – If you need to travel to get to work or treatment, we can help cover the costs of transport and in some cases, overnight accommodation too.

Serious injury – If your injury is more serious, we may be able to pay you a lump sum amount and fund things like car and home modifications.

*For more information visit
www.acc.co.nz or call 0800 101 996.*

Helping to pay for your surgery costs

If your doctor or health professional recommends surgery to treat an injury ACC may pay all or some of the costs, depending on whether you choose 'full payment' or 'part payment'.

Full payment by ACC

With this option ACC pays all the costs of your surgery, however you may not get to choose where or when your surgery will take place. You may also need to pay a refundable deposit for equipment like crutches. 'Extras' such as a single room or a television aren't covered.

Part payment by ACC

With this option ACC pays a set amount for your treatment and you – or your medical insurer – pay the rest. This option gives you more control over the process and offers you more choice. For example you, or your medical advisor, can choose the hospital and when you'll have your surgery.

Your specialist will be able to tell you how much is covered by ACC and how much you'll need to contribute.

*If you choose part payment and have medical insurance, check that your policy covers your remaining costs (in part or full) **before** you have surgery.*

Helping Rachel get back on her feet

Rachel, 35

“I often played basketball on Saturday while George, my husband, looked after our two small boys.

“One Saturday, when I landed awkwardly after receiving a pass, I felt a sharp pain shooting up my knee, my leg gave way and I fell over.

“An ambulance took me to a hospital where a doctor recommended physio to help heal my knee, which could take about six weeks to come right.

“I was given some tablets to ease the pain, a leg brace to support my knee and crutches. He registered my injury with ACC and sent me home.

“ACC paid for home help and childcare, even with doing all the physio exercises, my knee didn't come right and after a few weeks I went back to the doctor.

“He sent me to an orthopaedic surgeon who took an MRI scan and recommended surgery. Because I don't have any private insurance I chose the full payment option and ACC covered the cost of my surgery and hospital fees.

“My operation was a success and it only took about two months before I was back on my feet again.”

The Code of ACC Claimants' Rights

The Code of ACC Claimants' Rights (or 'Code') helps guide how ACC works with people making claims. It sets out what you can expect in your dealings with us and specifies your right to:

- be treated with dignity and respect
- be treated fairly and have your views considered
- have your culture, values and beliefs respected
- a support person or persons
- effective communication
- be fully informed
- have your privacy respected
- make a complaint.

The Code encourages positive relationships between ACC and clients by promoting mutual trust, understanding and respect.

Visit **www.acc.co.nz** or ask us if you'd like a copy of our summary brochure about the Code, or a copy of the full Code legislation.



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