Lump Sum Eligibility Criteria Policy v8.0

Summary

Objective
When a client submits an application for a lump sum assessment or reassessment we must check their eligibility.

Owner [Name withheld]

Expert

Policy

1.0 Eligibility to a lump sum entitlement

a Clients may be eligible for a lump sum if their claim has all of the following:
- an accepted cover decision
- a whole person impairment rating of over 10%
- a date of injury (or date of last event where relevant) is on or after 1 April 2002

NOTE **What if the injury was willfully self-inflicted?**
Refer to the 'Ineligibility if Suicide or Wilfully Self-inflicted Injury' Policy. The claim will need to be considered for disentitlement. If the injury meets the criteria in the policy and disentitlement hasn't previously been considered - guidance should be sought from Technical Services.
PROCESS Ineligibility if Suicide or Wilfully Self-inflicted Injury

NOTE **What if the injury was sustained while committing a crime?**
Refer to the 'Injured Committing Crime Policy'. The claim will need to be considered for disentitlement. If the injury meets the criteria in the policy and disentitlement hasn't previously been considered - guidance should be sought from Technical Services.
PROCESS Injured Committing Crime Policy

NOTE **What if I need to seek guidance from Technical Services on disentitlement?**
Refer to the 'Seek Internal Guidance' process
PROCESS Seek Internal Guidance

b See the full list of lump sum eligibility criteria in the business rule below.

Lump sum eligibility requirements

c See also the transitional provisions for impairment entitlements in the AC Act 2001, Schedule 1, part 3, clauses 54 and 55.

2.0 Impairment assessment and whole person impairment rating

a To determine the whole person impairment rating of a client, the client must have an impairment assessment.

b To be eligible for an initial impairment assessment, the client must meet the criteria listed in the following business rule, which includes having medical certification of a permanent and stable impairment.

Eligibility to an initial impairment assessment

c An impairment assessment can only be completed by an impairment assessor who meets the criteria in the business rule below.

Requirements for an assessor to perform an impairment assessment

d In some situations the whole person impairment rating must take into account any previous whole person impairment ratings. See the following business rule.

Determining the whole person impairment rating by taking into account a previous rating

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3.0 Medical certification of permanent and stable impairment

a A person must be considered to have medical certification of a permanent impairment for a lump sum entitlement if a medical practitioner supplies the relevant information to ACC. The relevant information is listed in the business rule below.

Information needed to confirm medical certification of a permanent impairment for a lump sum entitlement

b The ACC554 Application medical certificate form is used to capture the relevant information needed.

ACC554 LSIA Medical certificate

ACC554 required method for supplying medical information for an impairment assessment

c You must decline the client's application if the information provided on the ACC554 does not meet the criteria for assessment.

See AC Act 2001, Schedule 1, part 3, clause 57.

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https://www.legislation.govt.nz/act/public/2001/0049/latest/DLM105415.html

4.0 Client under 16 with a mental injury

a If a client is under 16 years of age and has cover for personal injury that is a mental injury, we must not assess their eligibility for lump sum compensation for the mental injury until the client turns 16, unless we are satisfied that there are compelling reasons for assessing eligibility earlier.

5.0 Reassessment

a See Lump sum reassessment.

Lump sum reassessment Policy
https://go.promapp.com/accnz/Process/e38cf259-ba39-4af3-8182-cf5058c855b2?force=False#

6.0 Overseas clients

a Clients based overseas are eligible to have their impairment assessed or reassessed for a lump sum if:
• they meet the standard eligibility criteria
• the medical practitioner completing the ACC554 medical certificate meets both the following criteria:

- holds registration in the country in which they practise
- holds a medical degree from a medical school approved by the New Zealand Medical Council. This includes universities listed in the WHO World Directory of Medical Schools.

b Financial help for an impairment assessment overseas or for travel to New Zealand for an impairment assessment must be approved by the Technical Services team and must be cost effective. See the following business rule.

Impairment assessment extended discretion request

7.0 Deceased clients

a Estates may be eligible to receive payments for deceased clients. Different rules apply depending on when a client has died, the type of support applied for, and the stage in the request process. Information is available at: lump sum deceased clients

Deceased client Policy
https://go.promapp.com/accnz/Process/ceda722c-753b-424c-9bb3-432a7125d2aa