

Summary

Objective

ACC manages the assessment process for all lump sum claims on behalf of all accredited employers (AEs). There are two types of AE:

- Partnership Discount Plan (PDP)
- Full-Self Cover (FSC).

We pay lump sum compensation on behalf of PDP AEs, who meet this cost through their base levy.



For FSC AEs, we pay the lump sum compensation. The Risk Sharing Team invoice the AE for the lump sum compensation amount.

Owner

Expert

Policy

1.0 Rules

- a** For FSC AEs, we pay the lump sum compensation. The Risk Sharing Team invoice the AE for the lump sum compensation amount.
-  Accredited employer reimbursing ACC for a Lump Sum entitlement
 -  Defining a full self-cover accredited employer (FSC AE) injury where lump sum paid
- b** ACC pays the client after the lump sum amount has been determined (as per contract variation introduced on 01/04/2013). ACC then invoices the accredited employer (AE) for reimbursement.

The AE can request a formal peer revision from the Independent Complaint and Review Authority (ICRA) or FairWay Resolution Ltd (FairWay); or an ICRA or FairWay determination after the formal peer review.


The maximum timeframe for the dispute, both formal review and determination, is 20 working days.

The AE cannot challenge the lump sum decision after 20 working days of being notified of the lump sum amount.

The AE only gets one peer review per assessment.

We must provide an impairment assessment report to the client with their eligibility decision. For FSC accredited Employer clients, we must also provide an ACC4152 Impairment assessment (accredited employer) report to the AE, which must only refer to the injury that the AE is responsible for managing.

2.0 Information to give FSC AEs

- a** When we notify an FSC AE or their third party administrator (TPA) about the outcome of a lump sum assessment, we must only provide the following details:
- decision on eligibility
 - ACC4152 Impairment assessment (AE) report (136K)
 - amount the FSC AE must pay
 - total whole person impairment (WPI) for all injuries assessed for the lump sum
- for combined ACC and FSC AE injuries, the proportion of the WPI and the dollar value of the FSC AE injury that they are required to pay.
-  ACC4152 Impairment assessment (Accredited Employer) report


3.0 Cost allocation for FSC AEs

- a** When a client receives a lump sum payment based on a combination of injuries that are managed by an FSC AE and ACC, the FSC AE only pays the eligible amount for the work-related personal injury.

We determine what proportion of the lump sum should be paid by the FSC AE and advise the AE of the amount. The Risk Sharing team invoice the AE for this amount.

Use the AE calculator.

-  AE calculator.xls

- b** The AE calculator is based on the following calculation rule.
-  Lump Sum reimbursement for the accredited employer's portion

4.0 Reassessment

- a When a client has been paid a lump sum payment based on a combination of injuries that are managed by an FSC AE and ACC, any increase in the combined impairment is paid by either the FSC AE or ACC or both – depending on the injury they are managing and the increase in that injuries impairment.

NOTE: Where one or more injury related impairments have decreased, but the Whole Person Impairment has increased, the FSC AE or ACC only pays the dollar increase from the last assessment:

EXAMPLE:

A client was assessed in 2005 for an ACC injury. Their impairment was rated at 10% and they were paid a lump sum.

In 2014 the client applied for a Lump sum reassessment for a new injury which was managed by an FSC AE. The re-assessment identified their whole person impairment at 11%.

The ACC injury previously rated in 2005 had reduced in impairment from 10% to 9% and the AE injury rated at 2% this combined to 11% whole person impairment.

The AE is required to pay the dollar value difference between the previously assessed 10% and the newly assessed 11%.

5.0 Client generated reviews

- a When a client lodges a review application for a lump sum claim involving an AE, the review process is the same as for non-AE clients.

6.0 Accredited employer lump sum disputes

- a We determine the lump sum amount awarded to the client after the completion of an impairment assessment and American Medical Association (AMA) report.

An accredited employer (AE) may request

- a formal peer review to check that the injured employee's injuries have been appropriately assessed, and/or
 - a determination by ICRA or FairWay where they review the medical and assessment information for the lump sum to determine whether procedures have been appropriately followed during the assessment, and that the assessment outcome and entitlement determination is appropriate.
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