

Summary

Objective

We can contribute towards costs of treatment for dental injuries caused by an accident or treatment injury, subject to eligibility criteria. Treatment must be for the covered injury and is usually paid at the rates specified in the Cost of Treatment Regulations. More serious injuries may be paid for under contracts with District Health Boards (DHBs). In cases where neither contracts nor regulations apply, we consider paying fair and reasonable 'at-cost' treatment.

Owner Name withheld

Expert Name withheld

Policy

1.0 Rules

- a** Dental treatment must be carried out by a registered dentist. We don't pay for dental treatment carried out by a dental technician.

You must refer dental cases to a dental advisor for a clinical opinion when:

- the dental claim is complex, such as serious injury claims where the whole of the mouth has been damaged
- it appears more comprehensive treatment may have been required at the time of treatment because of pre-existing conditions
- the client has temporo-mandibular joint (TMJ) injuries that may require a specialist physical examination
- any proposed treatment does not meet the criteria under the regulation or appropriate Act
- the request is for orthodontic treatment
- a claim is going to review.

While we carefully consider the dental advisor's opinion, the final decision in relation to any dental treatment is ours, made under our legislation AC Act 2001.

2.0 Dental treatment options

- a** Dental claims officers and managers determine support in the form of dental treatment.

We have three options when paying for dental injury treatment, depending on the nature of the dental injury and the type of treatment required.

We pay or contribute to the:

- level determined under a contract, as approved by dental claims managers. See Contracted dental treatment
- level prescribed by Regulation 10 of the regulations if there is no contract, as approved by dental claims officers or dental claims managers. See Regulated dental treatment
- appropriate cost level, if neither of the above applies, as approved by dental claims managers. See At-cost dental treatment.

See also Delegations manual.

Contracted dental treatment Policy

Regulated dental treatment Policy

3.0 Multiple treatments

- a** We only pay the amount specified for more comprehensive treatment if a client receives a treatment and then a more comprehensive treatment for the same injury in the same visit.

Branch case managers manage multiple injury claims for all injuries to the body, apart from dental injuries. Branches send a photocopy of the dental claim and all relevant information to the dental unit in Hamilton or Dunedin Service Centre.

The dental unit manages:

- all treatment involving teeth and the mouth, excluding the tongue
- treatment associated with maxillo-facial, including temporo-mandibular joint (TMJ) surgery.

4.0 Treatment exceptions

- a** We don't pay for treatment that is not for the covered injury. If a client suffers a personal injury to a tooth that already required dental treatment, we only pay for injury-related treatment.

NOTE Example

- As a result of an injury, a client needs an incisal inter-proximal filling on a tooth that already needed a filling. The dentist chooses to do both treatments in the same visit
- We only pay for the incisal inter-proximal filling as this is a result of the accident and is covered by ACC.