

Understanding maternal birth injury cover

🕒 Read time: 3 mins

Our personal injury cover includes maternal birth injuries (MBI) as accidents, for injuries that occur on or after 1 October 2022. This allows birthing parents with accepted claims to access ACC-funded treatment, support, and care to help in their recovery.

What's covered

- Our legislation lists specific primary maternal birth injuries which can be covered as accidents if they occur after 12.00am on 1 October 2022.
- Birthing parents can be considered for further cover if they suffer a mental injury or any other physical injury caused by a covered maternal birth injury.
- Other injuries not listed in the legislation may be considered for cover as treatment injuries where clinically appropriate. For example, an infection in an abdominal wound following a caesarean section could be considered as a treatment injury claim.
- Maternal birth injury cover doesn't include injuries to pēpi/babies, but ACC cover for treatment injury remains an option for them.

Making a claim for a maternal birthing injury

If your client or patient has had one of the listed injuries during labour or childbirth (after 12.00am on 1 October 2022), and you think they will benefit from ACC support, complete and submit an ACC45 or ACC46 form.

If you're a midwife, our quick guide for midwives provides more information about how to lodge a claim; see acc.co.nz/maternalbirthinjuries

To help us make faster cover decisions, the completed ACC45/ACC46 should include the following:











- ✓ **When the accident happened** as the date the birth occurred
- ✓ **Injury diagnosis** is one of the correct read codes (see examples overleaf). Please list the underlying injury (eg fourth degree tear) and not the symptom (eg urinary incontinence)
- ✓ Include 'MBI' or 'maternal birth injury' in the **additional injury comments** field
- ✓ If you're a doctor or nurse practitioner, fill out Part E (Work Capacity). Otherwise leave it blank
- ✓ Complete all other sections fully including your client/patient's declaration.

Who can lodge a maternal birth injury claim?

Practitioners registered with us can lodge claims for clients or patients who have covered injuries within their area of practice. If your patient has an injury outside your claim lodgement ability, you'll need to refer them to another registered provider who can lodge it on their behalf.

The table below shows the listed injuries and which practitioners can diagnose and lodge claims for them. For a full list of read codes see acc.co.nz/read-codes.

Using SNOMED codes? See the diagnosis codes section on acc.co.nz/maternalbirthinjuries.

Covered maternal birth injuries	Health practitioners who can lodge claims (if registered with ACC)										Example Read codes
											
Anterior wall prolapse, posterior wall prolapse, or uterine prolapse	✓	✓	✓	✓	✓	✓					K5110; K5112; K511z; K512.; K513.; K514.
Coccyx fracture or dislocation	✓	✓	✓	✓	✓	✓	✓	✓	✓		S108.; S4941
Levator avulsion	✓	✓	✓	✓	✓	✓					Z.... code
Obstetric anal sphincter injury tears or tears to the perineum, labia, vagina, vulva, clitoris, cervix, rectum, anus, or urethra	✓	✓	✓	✓	✓	✓				✓	L340.; L341.; L342.; L343.; L3540; L353.
Obstetric fistula (including vesicovaginal, colovaginal, and ureterovaginal)	✓	✓	✓	✓	✓						Kyu92; K52.; K5217; K5212; K5207
Obstetric haematoma of pelvis	✓	✓	✓	✓	✓						L345.; L357.
Post-partum uterine inversion	✓	✓	✓	✓	✓						N855; O712 (ICD10)
Pubic ramus fracture	✓	✓	✓	✓	✓	✓	✓				S1320; S1321; S1322
Pudendal neuropathy	✓	✓	✓	✓	✓						SJ6x2; SJ7x.
Ruptured uterus during labour	✓	✓	✓	✓	✓						L351.
Symphysis pubis capsule or ligament tear	✓	✓	✓	✓	✓	✓	✓				L356.; S138.

-  General practitioner
-  Obstetrician/Gynaecologist
-  Nurse practitioner
-  Registered nurse
-  Urologist
-  Pelvic health physiotherapist
-  Physiotherapist
-  Chiropractor
-  Osteopath
-  Midwife

Information for your clients/patients

Our website includes information for clients/patients who may need extra support, including links to a range of resources and organisations who can help.

