

Recovering from your injuries

When your claim is accepted, you will be eligible for funding of your reasonable and necessary injury recovery treatments and medical expenses under the Compulsory Third Party (CTP) Scheme.

Most people recover from their injuries within the first few months of a motor vehicle accident. However, everyone is different and recovery timeframes depend on the type and severity of your injuries, your age, health and most importantly, actively engaging in the injury recovery process.

The sooner you seek the right treatment and support and return to your usual work and social activities, the better your health outcomes will be.

If you are injured in an accident caused by a vehicle registered in South Australia where you are not at fault, lodge an injury claim form with the insurer of the vehicle that caused the accident. You should also provide the insurer with a medical certificate and any written referrals or reports from your treatment providers.

What happens when a CTP claim is lodged?

Once your insurer handling your claim receives your injury claim form, they will:

- issue a claim number and appoint a claims consultant who will contact you within a few business days
- collect medical and other information and encourage you to receive early, reasonable and necessary treatment for your accident-related injuries

- decide who was at fault for the accident (liability) and to what degree as soon as possible, based on relevant laws and sound evidence
- provide you with written notice in reasonable time of whether liability has been accepted or denied, with the supporting evidence and reasons for the decision.

What should I expect from my insurer?

Your insurer has an obligation to:

- fund your reasonable and necessary medical treatment and support services for your injuries
- inform you in writing within seven business days from the receipt of a treatment request whether the request has been approved, partially approved or not approved.

To be confident your expenses will be paid, obtain approval from your insurer before you receive treatment. Once you have your insurer's approval to proceed, start your treatment as soon as possible after your injury.

If you do pay for treatment before your claim is accepted, keep the receipts and forward these to your insurer on claim acceptance for their consideration.

Reasonable and necessary treatment

Your insurer will consider many factors in their decision to pay for treatment and services including if costs are reasonable for the services provided.

Other factors they consider include:

- Is the treatment for injuries directly related to the motor vehicle accident?
- Is the treatment likely to increase your ability to function at home and at work?
- Is the treatment delivered by an appropriately qualified professional?
- Is the service appropriate for your injuries?

What types of treatment and services will my insurer pay for?

Reasonable and necessary medical treatment and services covered include:

- physical treatments: physiotherapy, chiropractic treatment, hydrotherapy, home programs
- psychological treatments: counselling and cognitive behavioural therapy
- occupational therapy: worksite visits, ergonomic assessments and home assessments
- return to work assistance: vocational assessments and retraining assistance
- medications
- ambulance and hospital care.

Not all types of treatment and services are covered, and there are limits to the amount that your insurer can pay for treatment.

You have the right to choose an appropriately qualified and experienced treatment provider. If you are unsure, ask your doctor which provider to choose.

What should I expect from my treatment provider?

Your treatment provider should

- complete an Allied Health Management Plan (available on our website) and give you a copy
- explain your diagnosis and treatment plan, how progress will be measured and how long treatment is likely to take
- ensure your treatment is based on the best available research evidence.

Tell your insurer if you are having difficulty accessing timely treatment from your provider.

Important points

- You are able to have a say in your goals and be involved in your management plan.
- Ask your doctor or treatment provider if you are unsure of anything.
- Stay optimistic and aim to return to your previous activities, such as work and leisure, as soon as practicable.
- Keep in touch with the insurer handling your claim. Notify them of any changes in your circumstances.

Where can I get further information?

There are resources available on our website, including:

- The [Injury Recovery and Early Intervention Framework](#) which provides information on the roles and expectations of everyone involved in the injury recovery process
- The [Whiplash Injury Recovery Booklet](#), which provides an explanation of whiplash, and advice on how to manage your injuries.