



# Motor Vehicle Catastrophic Injuries Support Scheme Treatment, Care and Support

All people catastrophically injured in a motor vehicle crash who are unable to prove negligence against a driver, or owner of a vehicle, will receive necessary and reasonable treatment, care and support through the Catastrophic Injuries Support scheme.

## Catastrophic injuries

The definition of a catastrophic injury as defined by the *Motor Vehicle (Catastrophic Injuries) Act 2016* includes:

Spinal  
cord  
injuries

Traumatic  
brain  
injuries

Multiple  
amputations

Severe  
burns

Permanent  
traumatic  
blindness

## Treatment, care and support

Motor injury insurance provides treatment, care and support to all people catastrophically injured in crashes on or after 1 July 2016. This covers the following services provided they are both necessary and reasonable and relate to injuries from the motor vehicle crash. Treatment, care and support includes:

Ambulance  
transport

Medical  
treatment

Rehabilitation

Dental  
treatment

Domestic  
assistance

Home and  
transport  
modifications

Education  
and vocational  
training

Aids and  
appliances

Respite care  
services

Attendant  
care services

Prostheses



## Necessary and reasonable treatment, care and support

Treatment, care and support must be assessed as 'necessary and reasonable'. That is;

- be designed to support the individual to maximise their independence;
- support the individual's capacity to undertake activities of daily living to enable them to participate in the community and/or employment;
- be effective and evidence informed;
- offer value for money; and
- be best provided through the Insurance Commission and not more suitably provided through other systems of service delivery and support, such as services offered by mainstream agencies as a part of its universal service obligation to all citizens.

In determining what is necessary and reasonable the following principles are considered:

1. benefit to the individual;
2. suitability of the services;
3. suitability of the provider;
4. cost effectiveness of the services; and
5. injury needs.

## What's not covered

- services for injuries or medical conditions not related to the motor vehicle crash;
- economic loss and pain and suffering payments;
- property damage as a result of the vehicle crash;
- treatment, care, support or service provided to an individual on a gratuitous basis;
- ordinary living costs;
- ordinary costs of raising a child;
- services provided by a person who is not an approved provider; and
- treatment, care and support provided in contravention of the regulations.