

## Police (Medical and Other Expenses for Former Officers) Scheme Frequently Asked Questions

### What is the purpose of the scheme?

The *Police (Medical and Other Expenses for Former Officers) Act 2008* provides support to former police officers and former Aboriginal police liaison officers who have been injured at work, regardless of how their service with Western Australia Police Force ceased. Eligible payments are made for reasonable medical expenses related to an injury that occurred while working for the WA Police Force and the expenses were incurred on or after 1 July 2007. In general terms, an injury includes a work-related illness.

The Insurance Commission's RiskCover Division (RiskCover) manages claims on behalf of the Commissioner of Police.

### Can I claim if my work related injury is not recorded by the WA Police Force?

Yes, as long as you can provide enough supporting information for the WA Police Force, Health and Safety Division to verify your claim. These details include witness details, detailed description of the incident etc.

### What if I was previously compensated?

You are not entitled to claim expenses if you have previously received compensation for medical and other expenses related to the same injury. This includes compensation received through a common law action, motor vehicle third party insurance, an act of grace payment and/or criminal injury compensation.

### What is covered?

Reasonable medical and other expenses directly linked to a work related injury can be claimed in accordance with WorkCover WA rates, fees and payments for:

#### Medical Fees:

- Anaesthetists
- Consultant Psychiatrists
- Dermatologists
- Diagnostic Imaging
- General Practitioner
- Medical Procedures
- Physicians
- Surgeons
- Public hospital fees

#### Allied Health Provider Fees:

- Acupuncture
- Chiropractors
- Clinical Psychologists
- Counselling Psychologists
- Exercise Based Physiologists/Programs
- Occupational Therapists
- Osteopaths
- Physiotherapy
- Speech Pathologists

Consideration will be given for other types of treatment; usually this requires a referral from an appropriate medical practitioner or specialist confirming the expected benefits of the treatment.

**NOTE:** *Not all providers will charge an individual the prescribed rate. It is therefore recommended that the provider invoices RiskCover directly to ensure you are not out of pocket.*

### Will I have to have my treatment plan reviewed?

Yes. For ongoing treatment plans, regular case reviews are required to ensure that your treatment program will assist your recovery and enable payments to be approved.

Under *Section 64 of the Workers' Compensation and Injury Management Act 1981*, RiskCover may also require you to attend a medical review by a WorkCover WA Approved Medical Specialist to provide an independent assessment of your injury and treatment program.

## Is there a limit to what I can claim?

Yes. The amount payable is calculated in accordance with the Workers' Compensation and Injury Management Act 1981; Schedule 1, Clause 17. The amount payable over the life of a claim is prescribed by WorkCover WA and is reviewed annually at the beginning of each financial year. Once the limit is reached on a claim no further indexing occurs. The prescribed amount for 2018-19 is \$68,492.

## What if I exceed the limit?

You will be advised in writing when your claimed expenses reach 60% of the prescribed amount. At this time, if you consider it necessary, you may seek an additional sum. RiskCover, in consultation with the Commissioner of Police, will take into account your social and financial circumstances. Extra funds can only be released to accommodate an identified treatment program.

In exceptional circumstances, you may apply to the WorkCover WA Conciliation and Arbitration Service for a further additional sum to be determined.

## How do I make a claim?

1. Complete Part 1 of the [Police \(Medical and Other Expenses for Former Officers\) Claim Form](#).
2. Attach all relevant medical information including a medical certificate.
3. Send or deliver to WA Police Force Health and Safety Division:
  - a. By email: [formerpolicemedicalbenefitssch@police.wa.gov.au](mailto:formerpolicemedicalbenefitssch@police.wa.gov.au) or
  - b. By post: Level 13 Westralia Square, 141 St Georges Terrace, PERTH WA 6000

## What happens when your claim is received?

Part 2 of the Form will be completed by the WA Police Force and submitted to RiskCover, together with any other relevant medical information for assessment of the claim.

RiskCover will advise you in writing if your claim is accepted.

You may be required to submit further information including a current medical specialist report to ensure your treatment program complies with Scheme entitlements. If you do not have a treating specialist, an appointment can be arranged with a WorkCover WA Approved Medical Specialist to obtain a report.

## When can I seek treatment?

If treatment of your injury or recurrence of injury is urgent, seek treatment immediately. Otherwise, we recommend that you seek approval for your claim first. Once you receive your approval letter from RiskCover, you can provide a copy to your medical practitioner and they will invoice us directly, so you are not out of pocket.

## What if I incur expenses for which I need reimbursement?

Reasonable travel costs to and from medical appointments can be claimed by completing a Reimbursement of Travel Expenses Form and send it, along with your receipts, directly to the claims officer nominated on your approval letter.

In accordance with the Act we will consider reimbursement for items such as pharmaceutical prescriptions etc. relating to medical treatment. Send the receipts and, if possible, a copy of the prescription, directly to the claims officer nominated on your approval letter.

## Is there an appeal process if my claim is rejected?

Yes. If you need assistance to resolve a dispute to a claim, you can apply to the [WorkCover WA Conciliation and Arbitration Service](#) or contact them for advice and assistance on 1300 794 744.

## What if I have a query about a new claim?

Contact the Western Australia Police Force Health and Safety Division on 08 6229 5615 or by email to [formerpolicemedicalbenefitssch@police.wa.gov.au](mailto:formerpolicemedicalbenefitssch@police.wa.gov.au).

## **What if I have a query about an existing claim or payment?**

You can contact your assigned claims officer directly or RiskCover on 08 9264 3333 or by email to [riskcover@icwa.wa.gov.au](mailto:riskcover@icwa.wa.gov.au).