

COVID-19 Pandemic MAC Scheme - Frequent Asked Questions

Below are some frequently asked questions and answers which may be useful to claimants and providers.

The answers to these questions may be updated as health and other relevant authorities make new announcements so please review regularly.

I have a new claim. What happens if I cannot provide all the information due to delays associated with the COVID-19 pandemic?

If you are unable to provide the information we need to assess your eligibility for benefits due to the pandemic, we may make an interim decision to make payments on a “without prejudice” basis for a specified period to ensure that you are not disadvantaged.

However, this will depend on individual circumstances and will be subject to your co-operation and compliance with any reasonable request to provide information. We reserve the right to recover any payments made if you have provided incorrect information to us.

What impacts will there be on my claim for permanent impairment benefits if I can't get the necessary medical evidence due to the COVID-19 pandemic?

Permanent impairment benefits may be delayed until the necessary medical assessments are available so that we can determine the level of impairment benefit.

What impacts will there be on my claim for loss of earning benefits, medical and treatment expenses if I can't get the necessary medical evidence due to the COVID-19 pandemic?

If safe to do so, we may ask you to attend an independent medical assessment arranged by us so that we can determine your entitlement to benefits such as loss of earning capacity (also known as weekly payments), attendant care, and medical and rehabilitation treatment expenses.

If it is not safe to do so or you are having difficulty making or attending medical appointments due to the pandemic, we will consider alternative ways for you to obtain medical evidence such as consultations via video (Telehealth) where appropriate – see below under ‘Further details regarding Telehealth’. If there are no suitable alternatives available, interim payment of benefits will be considered, until you can provide the required information. This will be subject to co-operation and compliance by you with any reasonable request by us to obtain information or attend an examination if it is safe to do so.

In the event that you have not provided us with accurate information, we may seek recovery of any payments to which you are not entitled.

If I can't obtain a medical “Certificate of Incapacity” due to the COVID-19 pandemic what will happen to my loss of earnings capacity (weekly payments)?

We understand it may be difficult, in the current circumstances, to get a doctor's appointment or

attend the doctor in person so they can review your capacity.

If you are unable to attend appointments in person, please contact us to discuss. Your doctor or allied health professional may be able to provide Telehealth (telephone) consultations to review your capacity – see below under ‘Further details regarding Telehealth’.

Depending on circumstances, we may continue payments until such time as you can communicate appropriately with your doctor or allied health professional however you must contact your claims consultant to discuss the situation.

I don't want to go to the doctor because I'm worried I will catch COVID-19

The MAC Scheme legislation requires claimants to attend medical appointments so that we can properly assess your entitlement to benefits.

However, we understand that in the current circumstances, there may be good reasons for not attending an appointment. For example, if there are travel restrictions in place or your medical and/or treatment providers are not available.

TIO will discuss any concerns you may have and as noted above consider possible alternatives.

For any health advice, we recommend you check the NT Health website or the Department of Health website for those claimants residing outside of the NT.

I don't want to go to work because I am worried that I will catch COVID-19. How will this affect my weekly payments?

Weekly payments are paid in accordance with your assessed incapacity to earn income from work due to your motor accident injuries.

Should you stop working for any reason that is unrelated to your motor accident injuries, you will not be entitled to weekly payments.

We suggest you discuss your workplace concerns with your employer and you may wish to seek any health advice from the NT Health website:

<https://coronavirus.nt.gov.au/>

My employer has withdrawn my suitable duties because of COVID-19. Am I entitled to weekly benefits?

Weekly payments are paid in accordance with your assessed incapacity to earn income from work due to your motor accident injuries.

Should your work arrangements stop or change, you will continue to receive weekly payments, based on your incapacity relating to your motor accident injuries. For any additional income support, we suggest you contact Centrelink to see what other benefits may be available to you.

Can I access Telehealth for treatment or medical assessments instead of in person?

Yes. We support the delivery of treatment to you and medical assessments via Telehealth video where possible. This includes new consultations in addition to any existing consultations that you may be having via Telehealth - see below under ‘Further details regarding Telehealth’.

What if I have contracted the COVID-19 virus? What should I do?

TIO will continue to fund treatment and other benefits associated with your motor vehicle accident injuries.

MAC does not provide benefits or pay for any medical or other expenses related to the contraction of the Covid-19 virus.

Please talk to your claims consultant regarding any potential impacts to claims management decisions.

Will you still do face-to-face meetings?

TIO has currently suspended all face-to-face meetings with claimants at the present time. We will continue to be in touch with you by phone and email.

What impact will there be on the availability of service providers?

There is an increasing demand on health services and support workers and this may impact their availability in providing care and services.

We are in regular contact with service providers and have asked them to let us know if they are experiencing any problems with their staff and filling shifts.

If you experience any issues, please contact your claims consultant immediately.

Further details regarding Telehealth

Telehealth services require pre-approval from TIO and must be agreed to by all parties – the claimant, medical/health practitioner and TIO.

Medical practitioners must consider the suitability of Telehealth service delivery for each claimant on a case-by-case basis. Practitioners are responsible for delivering Telehealth services in accordance with the principles of professional conduct and the relevant professional and practice guidelines to ensure that all care is taken to ensure the safety, appropriateness and effectiveness of the service.

Who do I contact?

You should contact your claims consultant in the usual way through telephone or email.

Telephone: 1300 493 506
Email: mac@tiofi.com.au

What should I do if I am not satisfied or have a complaint?

If you are not satisfied with services provided during this time, or have further queries, please contact your claims consultant so that we may address your concerns. They will advise you of options should you wish to take your complaint further.

Telephone: 1300 493 506
Email: mac@tiofi.com.au

General Information and Resources

Help to protect you

Useful resources on how to protect yourself and others in relation to COVID-19 can be found on the Department of Health website [to be a link: <https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert>] and may assist to help you understand if:

- ❖ You are at risk [to be a link: <https://www.health.gov.au/resources/collections/novel-coronavirus-2019-ncov-resources>]
- ❖ You need to isolate yourself; and [<https://www.health.gov.au/resources/publications/coronavirus-covid-19-isolation-guidance>]
- ❖ You need information on how to prevent contracting the virus [<https://www.health.gov.au/resources/publications/coronavirus-covid-19-isolation-guidance>]