

Summary

Objective

An overseas claim is where a client already has cover for a personal injury and qualifies for support and now lives outside of New Zealand. Overseas claims do not apply to clients ordinarily resident in New Zealand who incur an injury while overseas and seek cover for their injury on their return to New Zealand.

1. Rules
2. Types of support
3. Overseas Claims Unit (OCU)
4. Overseas indicator
5. When to transfer a claim to the OCU
6. Exceptions
7. Short-term absences

Owner **Section 9(2)(a)**

Expert **Section 9(2)(a)**

Policy

1.0 Rules


- a** Overseas clients include overseas visitors who have worked in New Zealand and who may need further rehabilitation after they've left New Zealand.


Overseas clients are required to continue to participate in their rehabilitation and may also be required to return to New Zealand and at their own expense for assessments in order to maintain any weekly compensation payable.

2.0 Types of support

- a** Under current legislation we can continue to pay overseas clients weekly compensation or independence allowances/lump sums. The client must provide a medical certificate from their overseas medical practitioner confirming their ability to work as a result of their injury, unless National Serious Injury Service (NSIS) certification exemption applies.

See Medical Certification for Serious Injury Claims


 Medical Certification for Serious Injury Claims
<https://go.promapp.com/accnz/process/c51e1c32-e00d-46ee-b101-54aad611438a>

 Making an overseas payment
<http://thesauce/team-spaces/chips/compensation/independence-allowance--lump-sum/process/paying-overseas-client/index.htm>

- b** ACC can only pay for or contribute towards client rehabilitation goods and services overseas where:
- the product is delivered in New Zealand or the service is provided in New Zealand and
 - payment for the rehabilitation is made from a New Zealand bank account and
 - ACC quality control requirements, for specific goods and services, are met.

This means that ACC may be able to pay the costs of rehabilitation for:

- overseas clients when they return to New Zealand for that rehabilitation (clients would be required to meet travel costs themselves) and then return overseas with the rehabilitation product, eg a client returns to New Zealand to be fitted with a new wheelchair
- overseas clients who have a New Zealand delivery address, when the products don't need to be fitted, eg stump socks and medical consumables
- clients in New Zealand receiving rehabilitation from overseas providers, eg overseas surgeons who provide treatment for ACC clients in New Zealand
- services from a New Zealand-based provider to an overseas client, eg counselling and teacher aides via email, telephone and Skype. This excludes attendant care. See providing attendant care overseas for guidance.

 Providing attendant care overseas
<https://go.promapp.com/accnz/Process/c067ab5a-31cd-41df-bc5f-cc7780c95535?force=False>

3.0 Overseas Claims Unit (OCU)

- a** The OCU is responsible for managing claims where clients reside overseas and are in receipt of weekly compensation payments, including sensitive claim clients.

We must ensure that overseas claims are identified and transferred to the OCU when appropriate. These claims can be identified when you find out that a client lives overseas or intends to leave New Zealand for more than three months.

- b** You can contact the OCU by:
- Email – OverseasClaims@acc.co.nz
 - Phone – extension 31547

4.0 Overseas indicator

- a** If you transfer a claim to the OCU you must activate the 'Overseas More Than 3 Months' Party flag in Eos to show that the client is or will be living outside New Zealand for longer than three months.

5.0 When to transfer a claim to the OCU

- a** Before transferring a claim to the OCU you must ensure the client meets OCU criteria.

Consider transferring a claim to the OCU when a client is in receipt of weekly compensation and either:

- the client confirms that they are leaving New Zealand for longer than three months
- the client already resides overseas permanently, ie they've provided us with a permanent overseas physical address
- the client is an overseas visitor who meets the all of following criteria:
 - they were working in New Zealand while visiting, ie paying NZ tax
 - they were injured in New Zealand and are eligible for weekly compensation
 - they require ongoing assistance from ACC after leaving New Zealand.

- b** The process for how to transfer a claim to can be found on CHIPs.

Please contact the OCU prior to starting the process to ensure all criteria are met.

-  Transferring a claim to the OCU
<http://thesauce/team-spaces/chips/managing-claims-at-acc/claim-management/process/transfer-to-overseas-claims-unit/index.htm>


6.0 Exceptions


- a** Do not transfer the claim to the OCU if:
- the client is managed by the National Serious Injury Service (NSIS)
 - the claim is a 'payment only' claim under Accident Compensation Act 1982, Section 60
 - the client is receiving Independence Allowance (IALS) only
 - the claim is a complex cover assessment claim, eg Treatment Injury
 - the client is a non-earner and has previously been managed in a branch.

7.0 Short term absences

- a** If a client is in receipt of weekly compensation and is on holiday or living overseas for less than three months:

- you must manage them as if they were on holiday within New Zealand.
- we'll only pay them weekly compensation or IALS. You must pay any amounts into a New Zealand bank account. See Payments to clients outside NZ
- we do not pay for any GP visits, treatment, rehabilitation or social rehabilitation. See Accident Compensation Act, Section 128.
- they're still required to participate in any vocational rehabilitation outlined in their Rehabilitation Plan, but at their own expense.

-  Payments to clients outside NZ Policy
<https://go.promapp.com/accnz/Process/ca00e577-6799-4693-b4c1-3042e83ab462?force=False>

-  Accident Compensation Act, section 128 - Payment for rehabilitation to claimant outside New Zealand
<http://www.legislation.govt.nz/act/public/2001/0049/latest/DLM101809.html>

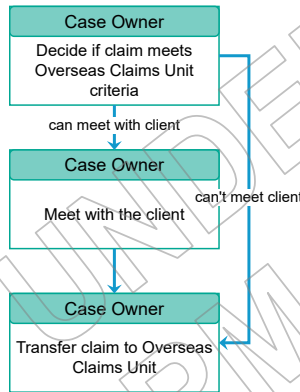
Transferring a claim to the Overseas Claims Unit

When a case owner finds out that a client with a managed claim lives overseas or intends to leave New Zealand for more than three months, they may need to transfer the claim to the Overseas Claims Unit (OCU) to be managed. Claims originating from some units should not be transferred. For more information see [Overseas claims](#). The OCU is located within the Christchurch Branch.

Use this process when you may need to transfer a client to the OCU.

Contact Section 9(2)(a)	Last review 21 Jun 2019	Next review 21 Jun 2020
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Click on a shaded box for instruction details



[Show all instructions](#)

Decide if claim meets Overseas Claims Unit criteria

Responsibility

Case owner in branch or Sensitive Claims Unit (SCU)

When to use

Use this instruction to help you decide whether to transfer a claim to the Overseas Claims Unit (OCU) when you find out that a client lives overseas or intends to leave New Zealand for more than three months.

Before you begin

See [Overseas claims](#).

Instruction

Step 1

Check the claim details.

If...	then...
any of these conditions apply: <ul style="list-style-type: none"> the client is managed by the National Serious Injury Service (NSIS) the claim is a 'payment only' claim under Section 60 of the Accident Compensation Act 1982 the client is receiving Independence Allowance (IALS) only the claim is a complex cover assessment claim, eg Treatment Injury the client is in receiving weekly compensation and is on holiday overseas or going overseas for a short absence of less than 3 months the client is a non-earner and has previously been managed in a branch 	<ul style="list-style-type: none"> don't transfer the claim this process ends
none of the above apply	go to step 2

Step 2

Make sure the claim meets one or more OCU criteria.

If...	then...
the client is receiving weekly compensation and either: <ul style="list-style-type: none"> • we have confirmation that they're leaving New Zealand for longer than three months • the client advises us of a permanent overseas physical address • the client is an overseas visitor who was injured in New Zealand and requires ongoing assistance from ACC after leaving New Zealand • the client is an SCU client who already lives overseas 	go to step 3
none of the above apply	<ul style="list-style-type: none"> • don't transfer the claim • this process ends

Step 3

X Check the claim file and make sure there is appropriate confirmation that the client either intends to live overseas or already lives overseas.

If the client is...	then check that...
still in New Zealand	<ul style="list-style-type: none"> • a completed ACC210 Change of bank account or address form is on file • go to step 4
already overseas	<ul style="list-style-type: none"> • there's a 'Contact' confirming on file, eg an email, letter or phone call record • go to step 4

Step 4

If there's no confirmation, contact the client and ask them to provide the appropriate confirmation in writing. Then [upload](#) or [log](#) this to the claim file.

Step 5

If possible, set up a meeting with the client prior to their travel to set their expectations and discuss responsibilities. It may not be possible if:

- the client is managed by the Sensitive Claims Unit (SCU)
- the client lives outside your area
- there's limited time between the notice the client gives us and their date of travel
- the client is already overseas.

Step 6

X Add a 'Contact' in Eos to confirm their overseas status or travel plans and [upload](#) or [log](#) any documents they provide to support this.

Step 7

Phone the OCU (Extension 31547) to let them know there's a potential overseas claim and confirm:

- that OCU transfer criteria have been met
- the client's travel plans or overseas status have been confirmed
- whether you're able to meet with the client.

What happens next

If...	then...
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If...	then...
you've arranged to meet with the client	go to Meet with the client
you're not able to meet with the client	<ul style="list-style-type: none"> the OCU will provide you with the overseas claims information sheets outlining expectations, roles and responsibilities, to discuss and provide to the client discuss these or email them to the client go to Transfer claim to Overseas Claims Unit

[Back to process map ↑](#)

Meet with the client

Responsibility

Case owner in branch or Sensitive Claims Unit (SCU)

When to use

Use this instruction to meet with the client before they go overseas and talk about their expectations and the roles and responsibilities of the client and the Overseas Claims Unit (OCU).

Before you begin

Under ACC legislation, ACC can only pay into a New Zealand bank account. See [Payments to clients outside New Zealand](#).

Instruction

Step 1

Give the client a copy of the [OCUIS01 Going overseas](#) information sheet and talk through it with them.

Step 2

Give the client an [OCU01 Helping us to support our overseas client](#) letter and make sure they understand what they need to do with this when they get overseas.

Step 3

Ask them to complete an [ACC210 Change of bank account or address](#) form, if needed.

Step 4

Make sure they have understood the following:

- they'll get a new case manager
- their rehabilitation entitlements may be different to what they receive in New Zealand
- they have to pay any costs for treatment and rehabilitation while they're overseas
- they need to keep their New Zealand bank account so we can pay them their entitlements
- if they're currently participating in a rehabilitation programme they must continue with it while overseas. If they choose not to, you may need to decide together whether they're leaving rehabilitation and let them know that they risk [losing payment of their entitlement](#)
- any assessments should be completed before they leave the country. If not, they may have to come back to New Zealand to undergo an assessment.

Step 5

If needed, discuss their rehabilitation plan and decide if it needs updating before they depart. It must be valid for three months from their departure date.

Step 6

[Add a 'Contact'](#) in Eos to record the discussion and the outcome and next steps. If needed, upload the completed ACC210 to the client's claim.

What happens next

Go to [Transfer claim to Overseas Claims Unit](#).

[Back to process map ↑](#)

Transfer claim to Overseas Claims Unit

Responsibility

Case owner in branch or Sensitive Claims Unit (SCU)

When to use

Use this instruction to transfer the claim and their file to the Overseas Claims Unit (OCU).

Instruction

Step 1

Complete a file summary form, either:

- [ACC12 File summary](#) - Recover Independence Service (RIS) clients
- [ACC029 File summary and overview](#) - branch or SCU clients.

Step 2

Complete a financial audit on the claim using the [ACC6234 OCU transfer - weekly compensation audit](#) checklist and [upload](#) the completed form to the claim.

If the client is...	then...
an SCU client	complete the audit yourself
not an SCU client	refer to a technical specialist or your team manager to complete the audit

Step 3

Ask your team manager to liaise with the OCU to discuss and confirm acceptance for claim transfer.

If the claim is...	then...
accepted by the OCU	<ul style="list-style-type: none"> • edit the client's Party details • add an 'Overseas More Than 3 Months' Party flag on the 'Edit Person' screen • transfer the claim to the 'North Harbour Branch' queue
not accepted	don't transfer the claim

What happens next

This process ends.

[Back to process map](#) ↑

Summary

Objective

This guidance outlines the methods we use to make a payment to a client who has cover and lives overseas.


- 1) Overview
- 2) Method of payment
- 3) Australian overseas payments
- 4) Overseas payment criteria

Owner **Section 9(2)(a)**


Expert **Section 9(2)(a)**

Procedure



1.0 Overview

- a** Any person who has an accident in New Zealand may be eligible for assistance, even if they live overseas or move away from New Zealand after the injury. This guidance outlines the required payment method once we have approved cover.
- b** See the link below for policy guidance on the client's eligibility for weekly compensation when they are overseas.
 -  Eligibility for Weekly Compensation while the client is overseas Policy

2.0 Method of payment

- a** Payments to a client overseas should be made into a New Zealand bank account if possible. This allows ACC to direct credit the client from our payments systems.
- b** If an overseas client doesn't have a New Zealand bank account, they may be able to open a Westpac account from overseas. You can do this on behalf of the client with their consent. See the Accident Compensation Act 2001, Section 130.
- c** You can contact Westpac by calling the Westpac Direct Service on 0800 221 082 or writing to:
- d** Transaction Business
Westpac Banking Corporation
Level 2, 8 Willis Street
PO Box 691
Wellington
New Zealand
- e** In some circumstances, usually for large one-off payments, we can make payments from Corporate Finance via an international money transfer. For continuous overseas payments, a New Zealand bank account must be used.
 -  Accident Compensation Act 2001, section 130
<http://www.legislation.govt.nz/act/public/2001/0049/latest/DLM101813.html>

3.0 Overseas payment criteria

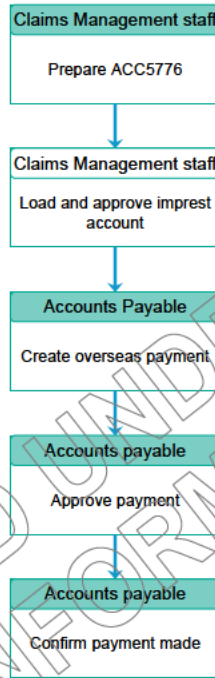
- a** See Accident Compensation Act 2001, section 127 for the criteria for paying weekly compensation to a client while they are overseas.
 -  Accident Compensation Act 2001, section 127
<http://www.legislation.govt.nz/act/public/2001/0049/latest/DLM101806.html>
- b** See Eligibility for Weekly Compensation while client is overseas for eligibility.
 -  Eligibility for Weekly Compensation while client is overseas

Making an overseas payment

This process covers making any payment that ACC needs to make outside of New Zealand for either a client or a provider.

Contact Section 9(2)(a)	Last review 01 Sep 2017	Next review 01 Sep 2018
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Click on a shaded box for instruction details



[Show all instructions](#)

Prepare ACC5776

Responsibility

Claims Management staff

When to use

Use this process to pay either an overseas invoice or if the client requests that their entitlement is to be paid overseas.

Instruction

Step 1

Assess the request to see if it is valid.

Refer guidelines for Payments to clients outside NZ and Criteria for injury occurring outside NZ.

Step 2

If the request...	then...
is valid	go to step 3
isn't valid	<ul style="list-style-type: none"> notify the client that the request has been declined this process ends

Step 3

Complete the [ACC5776 Request for overseas payment \(171k\)](#) and send to your manager for approval.

If the request...	then...
is declined	go to step 1
is approved	go to Step 4

Step 4

Email the approved ACC5776 and any other relevant documentation to Accounts Payable (accounts.payable@acc.co.nz)

What happens next

Go to Load and Approve Imprest payment

Load and approve imprest payment**Responsibility**

Claims Management staff

Step 1

Load the imprest payment for the same NZ dollar value as requested on the ACC5776 into Pathway.

Ensure you enter a unique transaction number in the range 99000 to 99999 using the overseas payments spreadsheet, and record this number on the ACC5776.

Step 2

Request confirmation from your manager that the information is accurate.

If the request...	then...
is confirmed	go to Create overseas payment
isn't confirmed	re-enter the information and repeat this step

Create overseas payment**Responsibility**

Accounts Payable

Step 1

Confirm that the imprest account has been paid and check that all required documents have been supplied, approved and the approver has the appropriate Delegated Financial Authority (DFA).

If the information...	then...
is accurate	go to step 2
is inaccurate	<ul style="list-style-type: none"> return to Case Manager for updating go to Prepare ACC5776

Step 2

Purchase foreign currency for the country the payment is to be made to.

Note: Accounts Payable will pay in NZ dollars but the client will receive in the nominated currency indicated on the ACC5776.

Step 3

Create the overseas payment using the Imprest account suffix 007.

Step 4

Collate all documents required for Approval.

Step 5

Send payment for approval.

Approve payment

Responsibility

Accounts Payable Team Leader and second approver

Step 1

Review all documents and payment information

If the information...	then...
is accurate	approve and go to second approver Step 2
is inaccurate	<ul style="list-style-type: none"> return to Accounts Payable team member go to Create overseas payment

Step 2

Review all documents and Payment information

If the information...	then...
is accurate	go to Confirm Payment Made
is inaccurate	<ul style="list-style-type: none"> return to Accounts Payable team member go to Create overseas payment

Confirm payment made

Responsibility

Accounts Payable

Step 1

After 24 hours, check statement file to ensure that the payment has been made.

If the payment...	then...
has been made	this process ends
hasn't been made	<ul style="list-style-type: none"> follow up with the bank to trace payment until payment is made. this process ends

Summary

Objective

Serious injury claims are managed by the National Serious Injury Service using a different service approach than for non-serious injury claims.

Owner **Section 9(2)(a)**

Expert **Section 9(2)(a)**

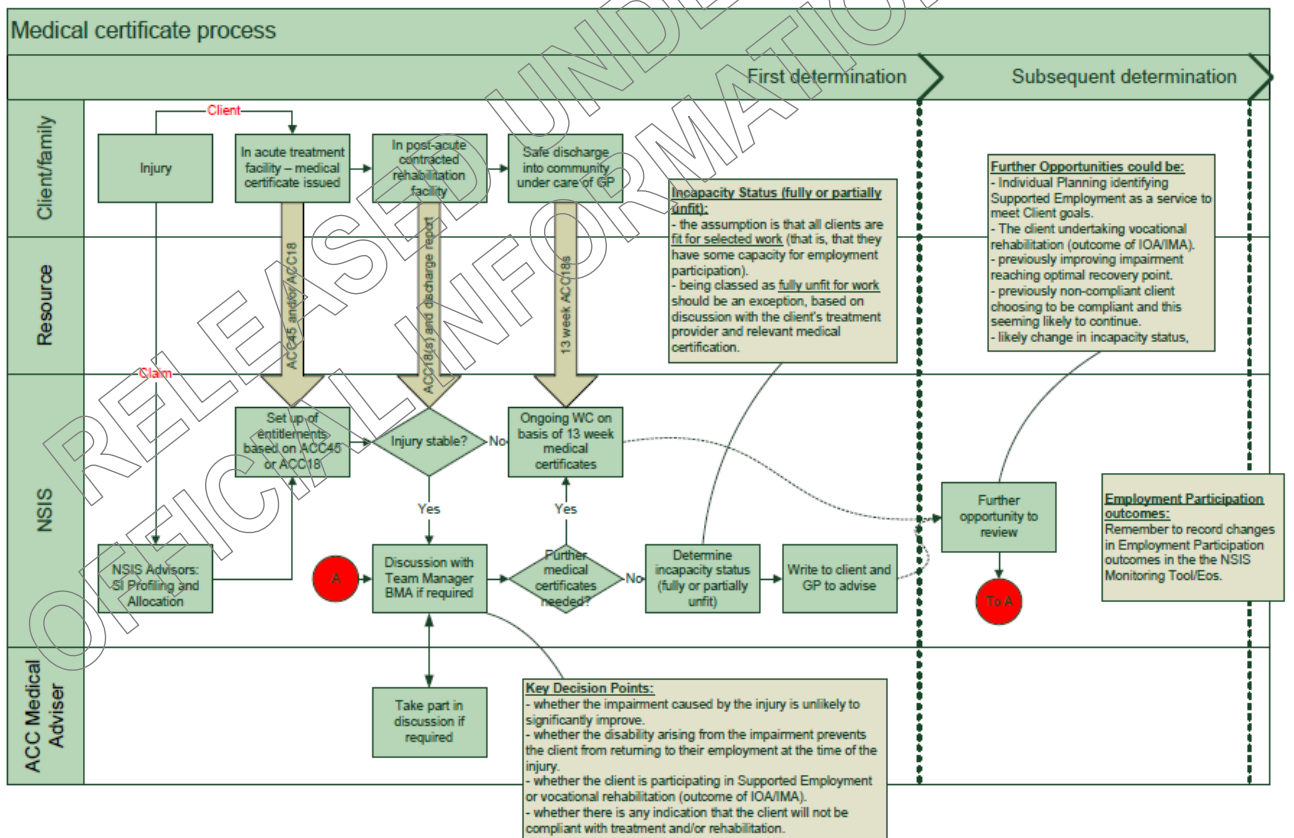
Procedure


1.0 Rules

a In relation to medical certification, serious injury clients differ because:

- they have sustained a significant and permanent impairment
- once their condition is stable, a one time determination can usually be made on their ability to return to their pre-injury employment
- they will usually have a long term treatment relationship with one or more medical practitioners.

The process chart below sets out the overall process for Serious Injury clients.



 Medical Certification for Serious Injury claims process chart.png

2.0 Key Points of the new process

- a** An initial decision is made while the client is in post-acute rehabilitation, or soon after, about whether ongoing medical certificates are required. This decision involves the support coordinator consulting with the team manager, and if required an appropriate Medical Adviser, and is made based on if:
- the disability arising from the impairment has reached a point from which it is unlikely to significantly improve.
 - the client is unable to return to the employment they had at the time of the injury
 - the client is participating, or planning to participate in a Supported Employment program or vocation rehabilitation, including the Initial Occupational Assessment/Initial Medical Assessment process
 - there is any indication the client will be non-compliant with necessary treatment requirements, or with the Individual Planning process.

If...	then...
the support coordinator is not satisfied that these criteria have been met ...	the client will need to continue to provide medical certification in line with the current process, as set out for non-serious injury clients
the support coordinator is satisfied that all the criteria have been met	<ul style="list-style-type: none"> • a decision is made on incapacity status, fully unfit for work or fit for selected work . All clients are initially identified as 'Fit for selected work,' on the basis that all clients will have some capacity for employment participation. 'Fully Unfit for work' is the exception, and follows discussions with the client's treatment provider(s) and appropriate certification • the client and their medical practitioner will be advised about the incapacity status and that medical certificates are no longer required • to ensure there is no disruption to the client, the support coordinator will arrange to extend weekly compensation on a yearly basis through the use of Eos Tasks.

 Key Points of the new process.PNG

- b** A further decision can be made at a later date, if required by:

- the IP process identifying Supported Employment as a service to meet client goals
- the client undertaking vocational rehabilitation, including the Initial Occupational Assessment/Initial Medical Assessment process
- the client's condition or level of compliance changing
- identification that the status of their inability to work is likely to, or needs to, be altered.

This process complies with the legislation and removes the unnecessary burdens of the process for non-serious injury clients for this group. It removes the financial burden to clients, of attending a doctor just for an ACC medical certificate and allows ACC to withdraw from their lives, thereby enhancing any ongoing relationship with ACC. The process also reduces the administrative burden for NSIS staff.

Issues around Fraud and return to work expectations will be managed outside of the medical certification process.

Summary

Objective

Non Contracted Attendant care can be provided to clients who are overseas in certain situations.

Owner **Section 9(2)**

Expert **Section 9(2)**

Procedure


1.0 Non contracted attendant care can be provided to clients who are overseas in the following situations

- a** If the client is eligible to receive attendant care in New Zealand under either:
- the AC Act 2001, Schedule 1
 - the CPI Regulations.

then attendant care can be paid for a maximum of 28 days overseas as long as there is an assessed need.

- b** If the client is receiving grandparented attendant care under:
- Section 80 of the 1982 legislation, or
 - Section 121 of the 1972 legislation.

then attendant care can continue to be paid overseas as long as there is an assessed need.

 Complex Personal Injury and Grandparented Clients Policy

- c** The 28 day period applies each time the client travels outside New Zealand. There is no limit on the number of overseas periods per year.

Although attendant care is usually only paid for a maximum of 28 days overseas, extra support may be provided depending on the client's situation or individual needs.

 Management of Extended Discretion Policy

2.0 Use of usual carer

- a** The client should be encouraged to take their usual attendant carer with them overseas, as a first option. Advise them that this will:
- ensure continuity of care
 - avoid the risk of not having the same caregiver on their return to New Zealand.

3.0 Payment of non contracted attendant care overseas

- a** ACC will pay for the same amount of attendant care as the client is entitled to receive in New Zealand.
- b** ACC pays for attendant care overseas as non contracted attendant care.
- c** ACC does not pay for:
- any travel or accommodation costs of the client or attendant carer
 - additional costs incurred by the client overseas, eg by employing an overseas attendant carer who charges a higher rate
 - retention payments for an existing carer if the client chooses to stand down their usual carer in favour of a family member, friend or other carer
 - training costs for a family member or friend if the client chooses not to take their usual caregiver overseas
 - recruitment and training costs of new caregivers in New Zealand if the existing caregiver finds alternative employment while the client is overseas
 - managing the quality and standard of attendant care purchased overseas
 - any exchange rate losses as a result of employing an overseas caregiver.

4.0 Assessing overseas clients

 Assessing Overseas Clients For Non-contracted Care Service Page