Southern Cross Health Insurance

Work-related gradual process injury (WRGPI) process map for healthcare professionals

Possible work-related gradual process injury (WRGPI) is identified.

Apply to ACC for treatment funding.

No ACC claim for cover lodged

Request prior approval from Southern Cross and also advise of possible WRGPI.

Lodge an ACC claim or ask your patient to contact the Southern Cross Member Advocacy Team for assistance.

We will work with ACC to enable patients access to private health insurance while an ACC claim for cover is pending.

Southern Cross approves eligible healthcare service and treatment is undertaken.

We may request additional information to assist your patient's ACC claim.

ACC WRGPI **claim pending outcome**

Request prior approval from Southern Cross.

Your patient must send Southern Cross a copy of the ACC claim details and give us authority to act on their behalf.

We will work with ACC to enable your patient access to their private health insurance while ACC's decision is pending.

Southern Cross approves eligible healthcare service and treatment is undertaken.

ACC WRGPI **cover is accepted**

Apply to ACC for treatment funding.

ACC accepts request and treatment is undertaken. No Southern Cross involvement is required.

Your patient may be eligible for additional ACC support such as rehabilitation, nursing care, home help and weekly compensation.

Southern Cross complements ACC and the member may be able to claim any ACC surcharge under their policy.

ACC WRGPI **claim is declined**

If the ACC claim is declined, **and your patient has not already accessed their private health insurance**, request prior approval from Southern Cross.

Your patient must send Southern Cross a copy of ACC's decision letter along with supporting information.

We may request additional information such as the Assessment Report and Treatment Plan (ARTP).

Southern Cross approves the eligible healthcare service and treatment is undertaken.

With your support, the Southern Cross Member Advocacy team can work with your patient to review the ACC treatment decline.

For more information, please visit **southerncross.co.nz/acc**

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