

SUCCESS STORIES:

Aaron, the motorcycle mechanic with trigger finger



The Southern Cross Member Advocacy team is with our members.

A 62-year-old Southern Cross member Aaron*, a motorcycle mechanic for 40 years, started experiencing symptoms of trigger finger resulting in two of his fingers locking in a bent position. Concerned about his health and potential impact on his ability to work, he filed a work-related gradual

process injury (WRGPI) claim with the Accident Compensation Corporation (ACC), New Zealand's no-fault injury compensation scheme. However, his claim was declined.

Determined to get the support he needed, he turned to his health insurance company, Southern Cross Health Insurance for help.

As ACC had declined his claim, he was able to make a claim for his surgery through Southern Cross.** Based on the cover under his policy, he received surgery. The Southern Cross Member Advocacy team recognised the importance of helping Aaron in this situation. They understood the potential gravity of his condition and the impact it could have on his ability to earn a living – something that ACC would potentially cover.

They felt he had a strong case and started the process of helping him with his claim. They gathered all the necessary medical evidence, including an opinion from an occupational medicine physician, to support his claim. They also helped facilitate the communication between Aaron and ACC.

The Southern Cross Member Advocacy team offers an advocacy service to our members who may have been incorrectly declined cover by ACC. This may be in relation to a personal injury caused by an accident, medical treatment injury or gradual work-related injury. There is no charge for this service for our members.



Aaron's ACC claim was approved

As a result of the work, Aaron's claim has been approved by ACC. Much to his relief, he will now receive the financial support that he needs including reimbursements for any medical expenses already incurred, such as co-payments, as well as ongoing weekly compensation from ACC to help with lost income during his recovery. Aaron is grateful and satisfied with the outcome. Also, this decision means the surgery is now funded by ACC, resulting in reimbursement to Southern Cross from ACC, keeping member premiums down.

If you have any questions about this process, please contact the [Southern Cross Member Advocacy team](mailto:advocacy@southerncross.co.nz) at advocacy@southerncross.co.nz

*Name changed for privacy.

**Not all benefits are available on all Southern Cross health insurance plans. You can check our [policy documents](#) to see what each plan covers. Aaron is on the shared cover Kiwicare Plan where members share the cost of their eligible healthcare services with Southern Cross. Southern Cross did not pay for the total cost of Aaron's surgery.