

SUCCESS STORIES:

# Jack, logging truck driver with a rotator cuff injury



## The Southern Cross Member Advocacy team is with our members.

Meet Jack\*, a dedicated truck driver who faced a challenging situation leading to a severe shoulder injury. The Southern Cross Member Advocacy team helped play a pivotal role in securing cover after his initial claim was declined by the Accident Compensation Corporation (ACC).

Jack's job included securing heavy chains, each weighing between 10 to 15 kg, over logging trucks to make sure the logs were transported safely. The

task became even more demanding as the truck was parked near a steep bank, requiring Jack to throw the chains from a position below road level. This added difficulty meant he had to use more effort and throw the chains higher than usual to secure the logs. On his third attempt, Jack felt a sharp, piercing pain in his right shoulder. The pain left him unable to move his arm properly or raise it above shoulder height.

Recognising the severity of this injury, Jack visited his General practitioner (GP) who recommended imaging to gauge the extent of the damage. The imaging results confirmed his significant rotator cuff injury. Unfortunately, Jack's response to physiotherapy was unsuccessful. This led his GP to refer him to an orthopaedic surgeon for further evaluation. The orthopaedic surgeon recommended surgery as the most effective way to address the damage.

Jack, eager to regain the use of his shoulder and return to work, filed a claim with ACC. Unfortunately, ACC declined his request. As a Southern Cross Health Insurance member, Jack reached out to the Southern Cross Member Advocacy team for help.

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



## A quick, positive response from ACC for Jack

After reviewing Jack's claim, the team submitted a simple yet comprehensive review application asking ACC to re-examine Jack's case with new information the team provided. After a thorough reassessment, ACC quickly issued a new decision to not only cover Jack's rotator cuff injury, but also approve funding for the necessary surgery.

When Jack received the great news, he was very grateful saying, "That's the best news I've had all week. Thanks for all your help. Marvellous!" With financial support secured, Jack was able to now receive entitlements from ACC such as cover for physiotherapy and weekly compensation for lost wages. The surgery cost savings will help keep the cost of member premiums down.

The advocacy service provided by the team to Jack underscores the importance of the support they provide, helping members to regain their quality of life and return to work.

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](mailto:advocacy@southerncross.co.nz)

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\*Name changed for privacy.

Not all benefits are available on all Southern Cross Health Insurance plans. You can check our [range of plans](#) to see what each plan covers. Jack was covered under an employer subsidy on the [WellbeingTwo plan](#) for its employees.