Southern Cross Health Insurance

Work-related gradual process injury (WRGPI) process map for members

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

Ask you GP or specialist to assist with lodging an ACC claim.

Apply to ACC for treatment funding.

ACC accepts injury cover for WRGPI and funding for treatment

Where ACC does not pay the full amount charged, you may be able to claim under your Southern Cross policy for an ACC top-up

For example, ACC only contribute to your consult fees. You may be able to claim for the remaining fees if you are on an eligible Southern Cross plan.

You may be able to apply to ACC for additional entitlements such as rehabilitation, home help and weekly compensation.

For example, you need time off work. ACC may be able to provide you with income relief while you recover.

Following a successful ACC claim, Southern Cross will seek reimbursement from ACC on your behalf for claims costs you have incurred under your Southern Cross policy.

ACC claim pending outcome.

Request prior approval from Southern Cross.

Send us a copy of your ACC claim documents and completed Authority to Act form. This will give Southern Cross authority to act on your behalf

Southern Cross will work with ACC to enable access to eligible treatment while their decision on your injury cover is pending.

If we approve the eligible healthcare service, you can undertake treatment.

ACC declines injury cover for WRGPI and funding for treatment.

Request prior approval from Southern Cross.

Send us a copy of your ACC decline letter and supporting information so we can assess your eligibility.

If we approve the eligible healthcare service, you can undertake treatment

Our Member Advocacy team may work with you to review the ACC decision.

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

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