

Recovery Guide

Information about the MAC Scheme for new claimants



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DISCLAIMER:

The information in this guide is general information only and is presented in a summarised format. MAC Scheme benefits are provided in accordance with the *Motor Accidents (Compensation) Act 1979*, which details eligibility criteria, the benefits available, and the circumstances where benefit reductions or exclusions may apply. For more comprehensive information, please refer to the legislation, visit the MACC website at www.ntmacc.com.au, or contact your TIO MAC Case Manager.

Welcome

Welcome to the MAC Scheme

This guide is to help new claimants become familiar with the Motor Accidents Compensation Commission Scheme.

It provides general information about the claims process as you begin your recovery.

This guide outlines who is involved in your claim, the claims process, benefits available and the standards of service you can expect to receive from the claims manager, TIO MAC.

If you have any questions or need additional information, we encourage you to reach out to us anytime.

Our website provides comprehensive information about the MAC Scheme entitlements and benefits for claimants and family members.

If you'd prefer to talk to us, your Case Manager is just a phone call away.

Contact Us

MACC Website

www.ntmacc.com.au provides comprehensive information for claimants, family members and providers.

Your Case Manager

The name and contact details for your personal Case Manager is included in your claim acceptance letter. Please call or email your Case Manager any time.

TIO MAC

Telephone: 1300 493 506

Email: mac@tiofi.com.au

Post: GPO Box 770 Darwin NT 0801

Business hours

9am– 5pm Monday to Friday.

Interpreter service

If you need an interpreter service, please call your Case Manager or TIO MAC 1300 493 506 to arrange this.



2 Motor Accidents Compensation Commission



Motor Accidents Compensation Commission

The Motor Accidents Compensation Commission (MACC) is owned by the Northern Territory Government and is responsible for administering the MAC Scheme in accordance with the *Motor Accidents (Compensation) Act 1979*. The MAC Commissioner is appointed by the Treasurer of the Northern Territory.

About the MAC Scheme

The MAC Scheme is a no-fault scheme that provides benefits to people injured and/or eligible family members of those killed in motor vehicle accidents in the Northern Territory.

How the scheme works

The MAC Scheme provides periodic compensation benefits for medical treatment and other supports. Rather than paying a one-time, lump sum compensation amount for injuries, MAC Scheme benefits are available for as long as necessary and reasonable; sometimes for life, for those with permanent, life changing injuries.

The *Motor Accident (Compensation) Act 1979* sets out the eligibility criteria for MAC Scheme benefits and what MAC may be able to pay for such as:

- Medical, hospital and rehabilitation treatments
- The necessary and reasonable costs of attendant & domestic care
- Payments for loss of earning capacity
- Aids and equipment
- Home and vehicle modifications
- Travel expenses
- Payment of lump sum death and permanent impairment benefits

MACC'S PURPOSE

Caring for the safety, wellbeing and recovery of Territory road users.

MACC's MISSION "Caring for Territory Road Users"

Our mission is to provide an affordable, equitable and sustainable personal injury scheme to support individuals and families impacted by road trauma to get their lives back on track. We strive to reduce the risk of road injuries and fatalities through research, advocacy and funding for effective prevention strategies.

MACC's VALUES

These are the values that guide MACC and others that represent us, in our thinking, behaviours, decision making and how we care for those who have been impacted by trauma on our roads.

❖ We value life

We value the quality of life of injured people and pursue early intervention strategies to help people to regain control of their lives and return to work sooner. We invest in road safety research and initiatives to make our roads safer.

❖ We are proactive

We ensure every conversation with our claimants, partners and our community, is heard and acted on. We find ways around the barriers preventing people from achieving their goals of getting back to health, work and independence as soon as possible.

❖ We are respectful

We believe that every person deserves to be treated with respect, dignity, fairness and empathy, regardless of their background, identity, circumstances or where they live.

❖ We act with integrity

We deal with people and issues directly and with transparency. We take initiative to solve problems and deliver what we promise to our claimants and stakeholders.

❖ We seek to improve everything we do

We are committed to finding better ways to care for our claimants and preventing road trauma for Territorians.

3 Who is involved in my claim



MAC Claims are managed by TIO on behalf of the Motor Accidents Compensation Commission (MACC). The TIO MAC team are experienced, personal injury specialists. MACC oversees the scheme to ensure claimant services are aligned with MACC values, industry standards and MAC Scheme legislation.



You

As the injured person, you will be involved in receiving medical treatment, attending medical appointments, participating in the development of your treatment plans and following the recommended program to support your recovery.

Your TIO MAC Case Manager

Your TIO MAC case manager will be your first point of contact in the future, about all matters related to your claim. They will let you know what benefits you may be entitled to, what to expect and keep you informed.

Your Doctor

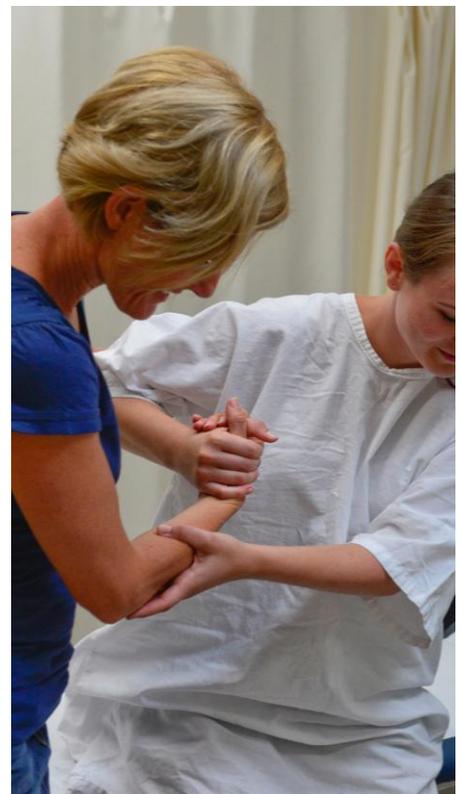
Your treating doctor is the medical practitioner you choose to manage the treatment of your injury and to assist in your safe recovery. This is usually your general practitioner.

Your Treatment Providers

Treatment providers, including medical specialists or allied health professionals such as a physiotherapist, will help assess and treat your injury. Independent Medical Specialists may be engaged at certain times to assess the progress of your recovery and make recommendations for future treatment.

Your Rehabilitation Providers

Depending on your specific needs, a rehabilitation provider may be engaged by TIO MAC on a short or long-term basis. They will assess your situation and develop a personalised plan to help you achieve your recovery goals and return to work or capacity goals. This plan may include recommendations to the MAC Scheme for aids, equipment, or modifications to your home or return to work plan that are deemed necessary and reasonable.



4

The Claims Process

1

Claim lodged with the MAC Scheme

After receiving your completed claim form, TIO MAC will gather the necessary information about the accident and your injuries to assess your eligibility for MAC Scheme benefits. You will be notified about your eligibility and whether your claim is accepted or denied.



TIO MAC Case Manager

A Case Manager will be assigned to you and will be your first point of contact for any questions you may have. As your claim progresses, your Case Manager will assist you with arranging treatment, medical assessments and any additional MAC Scheme benefits you may be eligible for.

2

Priority on medical treatment

Our priority is to ensure that you get the medical and rehabilitation treatment necessary for your recovery. A medical practitioner will recommend appropriate treatments and refer you to specialists as needed.

3

Income support - loss of earning capacity benefits (LOEC)

Loss of earning capacity benefits are fortnightly payments made to claimants who meet the eligibility criteria in the legislation. To assess your eligibility, you may need to provide evidence of your pre-accident earnings. Once your eligibility has been confirmed, payments usually commence within a fortnight. You will be informed if any benefit reductions or exclusions apply.

4

Leaving hospital or rehabilitation

Before discharge, your medical team will prepare a plan detailing your treatment and post-hospital care. Your Case Manager may arrange an Occupational Therapist to assess your daily living needs and make recommendations to the MAC Scheme for other supports if necessary.

5

Ongoing medical support

If ongoing medical treatment is necessary, your Case Manager will collaborate with you and your medical practitioner to arrange the necessary treatments for your recovery, and secure funding approvals for you to proceed with making appointments with your treatment providers.

6

Independent Medical Examinations

You may need to attend an Independent Medical Examination (IME) for an objective assessment of your injuries. This helps us to determine your eligibility for ongoing treatment, permanent impairment entitlements, attendant care and other benefits.

7

Lifetime care and support

Lifetime care and support benefits fund ongoing care and support for claimants who have suffered permanent and catastrophic injuries. The entitlement to benefits such as attendant care, aids and equipment and medical treatments are set out in the legislation and regulations.

5 MAC Scheme Benefits

The MAC Scheme is governed by legislation ([Motor Accidents \(Compensation\) Act 1979](#)) which sets out the eligibility criteria for MAC Scheme benefits.

MAC Scheme benefits may include:

Medical and related treatments

- ❖ Ambulance services
- ❖ Hospital services
- ❖ Medical services
- ❖ Medical rehabilitation
- ❖ Rehabilitation therapy services
- ❖ Pharmacy expenses
- ❖ Dental services
- ❖ Nursing services
- ❖ Attendant Care

Other benefits

- ❖ Return to work support
- ❖ Aids and equipment
- ❖ Home and vehicle modifications
- ❖ Emergency travel costs
- ❖ Medical appointment travel costs

Financial Support

- ❖ Loss of earning capacity fortnightly payments
- ❖ Compensation for loss of limb or other permanent impairment
- ❖ Lump sum death benefits to eligible dependents
- ❖ Dependent financial support

Benefit reductions and exclusions

MAC Scheme benefits may be reduced or excluded in accordance with the *Motor Accidents (Compensation) Act 1979* in relation to:

- Drivers under the influence of alcohol or drugs
- Driving an unregistered vehicle
- Not wearing a seatbelt
- Not wearing a safety helmet
- Expired, cancelled or suspended licences
- Reckless or criminal activity
- Accidents at motor sports events

The MAC Scheme does not cover

- ❖ damage to your car, motorbike, scooter, bicycle or other type of transport including the cost of towing or vehicle storage
- ❖ damage to non-medical personal items (motorcycle gear, clothes, mobile phones etc)
- ❖ treatment or services unrelated to your motor vehicle accident injuries
- ❖ treatment or services that are not safe, effective or necessary and reasonable
- ❖ treatment by a person who is not registered, qualified or authorised to provide those services
- ❖ medical or other treatment and services provided outside Australia

6 How we make decisions

What we consider when making funding decisions.

In making decisions about what is necessary and reasonable, TIO MAC is guided by regulation 4D of the Motor Accidents (Compensation) Regulations 1984, which is summarised as:

❖ **Is it related to your accident injuries?**

Does the treatment or service required relate to the injuries accepted as a result of your accident?

❖ **How will it help you?**

Will the treatment or service help to promote or maintain your recovery and independence?

❖ **Appropriateness of the treatment or service**

Is the treatment appropriate for your injury and is it part of your recovery plan? For example, is there evidence that this is the most effective treatment or are there alternatives that should be considered? How long will the treatment or service need to be provided? Are the goals and timeframes reasonable?

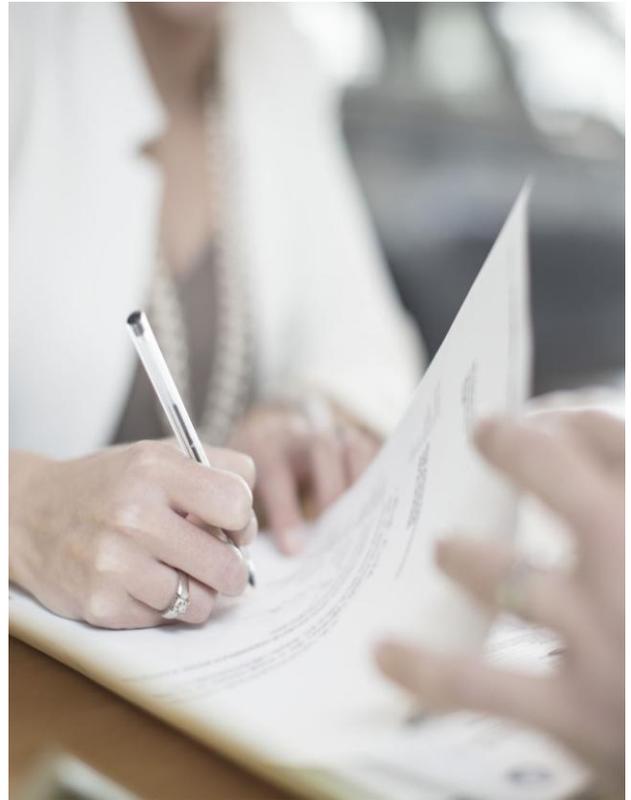
❖ **Quality of the service provider**

Are they a qualified health professional experienced in your type of injury? Are they easily accessible to you?

Is the medical treatment provider registered with the Australian Health Practitioner Regulation Authority (AHPRA) or the relevant state or national regulator?

❖ **Cost effectiveness**

Is this the most cost-effective option to meet your needs? Are there other more cost-effective options that could achieve comparable outcomes? For example, could a specialised piece of assistive technology reduce the need for attendant care?



7 Eligibility for Income support

Loss of earning capacity benefit

The loss of earning capacity benefit is income support paid each fortnight to eligible claimants if your capacity to earn an income has been reduced because of your accident injuries, regardless of whether you were working or not at the time of the accident.

Eligibility

To be eligible for part or full loss of earnings capacity benefits, a MAC certificate of work capacity must be completed by your doctor or specialist, and you must also meet all the following requirements:

- ❖ Have had an earning capacity prior to your accident;
- ❖ Have had a reduction in your earning capacity resulting from your accident injuries
- ❖ Be over the age of 15 and under 67 at the date you were injured. If you were still employed after age 67 you may be entitled to benefits for up to 104 weeks
- ❖ Live in Australia

You may also be asked to provide evidence of your pre-accident earning capacity such a payslip, Tax returns or Centrelink record.

Maximum benefit

The loss of earnings capacity benefit amount is not related to your individual previous earnings.

The maximum loss of earnings capacity benefit payable is 85% of the average weekly earnings for the Northern Territory. Current information on the maximum amount payable per week can be found on the [MACC website](#).

Depending on the circumstances of the accident, a benefit reduction or exclusion may apply.

MAC Scheme medical certificate of work capacity

A MAC Scheme medical certificate of work capacity is very different from a general medical certificate and is necessary to assess your eligibility for income support benefits.

The ***MAC Scheme medical certificate of work capacity*** is to be completed by your doctor or a medical specialist certifying your work capacity. The certificate includes details of your injury, fitness for work, and your required treatment for a safe and sustainable recovery. A MAC Scheme Medical Certificate can be found here: [Medical certificate for work capacity.pdf](#)

During your recovery phase, you may need to provide a MAC medical certificate of work capacity periodically and whenever requested by your TIO MAC Case Manager.

TIO MAC Case Manager

Your Case Manager will keep you informed of the process, what you need to provide and your eligibility for income support benefits.

Please contact your Case Manager when:

- ❖ You return to paid or unpaid work
- ❖ Your capacity to work changes
- ❖ You travel outside Australia
- ❖ You have received or will be receiving income benefits from other sources, such as income protection insurance or benefits from Centrelink.

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If you disagree with a decision

If you disagree with a decision about MAC Scheme benefits

If you have received written notice advising of a decision about your entitlement to MAC Scheme benefits, that you do not agree with here are the steps to follow:

1 Request an internal review

An internal review request must be made within 30 days of being advised of the original decision.

A senior TIO MAC specialist, who has not been involved in your claim, will conduct the review independently, considering all available and any new information you provide.

There is no cost to you for this review and TIO MAC aims to complete the review within 21 days.

An internal review request form is available on the [MACC Website](#).

If you are not satisfied with the internal review, you can request a Designated Person review. Please note that the internal review does not change the timeframe to lodge a Designated Person request which must be lodged within 90 calendar days of when you received or became aware of the original notice of decision, regardless of whether the internal review has been completed or not.

2 Designated person review

A Designated Person, appointed by the Northern Territory Treasurer, is qualified to conduct an independent review of MAC Scheme benefits decisions. The Designated Person will not have been involved in the original decision or the management of your claim.

There is no cost to you for this review which will be completed within 30 business days.

To request a Designated Person review, complete the request form which is available on the [MACC Website](#). The outcome of a Designated Person review may change, overturn or uphold the original decision.

3 Appeal to the Tribunal

If you are unsatisfied with the decision made by the Designated Person, you may lodge an appeal to the Motor Accidents (Compensation) Appeal Tribunal where the matter will be considered by a Supreme Court Judge under section 28 of the Motor Accidents (Compensation) Act 1979.

An appeal to the Tribunal is a final review of the claim's decision and must be made within 28 calendar days from when you receive the Designated Person's decision. Appeals lodged outside this timeframe may not be accepted.

There may be legal costs associated with Tribunal appeal, and you should consider seeking legal advice on both the process and potential costs.

The Northern Territory Law Society can provide you with names of legal practitioners who are qualified to provide legal advice on your MAC claim.

Further information about the Tribunal, the forms and procedures to follow can be found on the NT website for the Supreme Court www.supremecourt.nt.gov.au

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How we will work with you



	WHAT THIS MEANS FOR YOU	WHAT YOU CAN EXPECT FROM US
Fairness and empathy	We will be caring, thoughtful, and respectful of your circumstances and needs.	<p>We will</p> <ul style="list-style-type: none"> • treat you fairly and consistently every time. • show compassion and understanding of your personal situation. • treat you with dignity, empathy, and respect. • listen to understand your needs.
Accessible and easy	We will be accessible and make interactions easy and focus on recovery and resolution.	<p>We will</p> <ul style="list-style-type: none"> • be available by phone, email and where possible for face-to-face meetings. • only ask you to provide information once. • provide relevant and clear information. • proactively seek the best outcome for you.
Prompt decisions, keeping you informed	We make decisions as quickly as possible and maintain regular communication to keep you informed.	<p>We will</p> <ul style="list-style-type: none"> • promptly communicate decisions, discussing them with you before sending written confirmation. • apply legislative requirements objectively and explain decisions with facts and input from experts when necessary. • give all relevant information, including from service providers. • maintain regular communication to keep you informed. • help with other information sources.
Proactive and resolution focussed	We will be proactive in addressing your concerns, focusing on achieving a timely resolution.	<p>We will</p> <ul style="list-style-type: none"> • address your concerns at the earliest opportunity. • set and communicate clear, realistic goals and expectations. • clearly outline the steps to take if you disagree with a decision. • value and respect your time.
Accountable and honest	We will let you know if we can't meet expectations when things don't go to plan.	<p>We will</p> <ul style="list-style-type: none"> • let you know if there are any delays. • acknowledge whenever our actions have caused harm. • advise you of the steps we have taken to fix the situation and our response to any underlying issue should we fail to meet your expectations.

10 The service standards you can expect



Service	Description	Number of business days
When you phone us	We strive to answer calls immediately but if we are unable to, we will return your call	Within 1 day
When you write to us	We will respond to enquiries or requests received by email or post	Within 5 days
Decisions for treatment or services	We will make decisions as quickly as possible and keep you updated	Within 10 days
Reimbursements for approved expenses	When you request reimbursement for eligible expenses and provide receipts, we will acknowledge your request within 2 business days and process the payment	Within 10 days
Complaints	Most concerns can be resolved immediately, but more complex issues may take longer to resolve. We will acknowledge your complaint and provide a reference number	Within 2 days

What we kindly request from you

We encourage you to take an active role in helping us manage your claim by;

- ❖ Providing us with relevant details for your claim, including previous injuries or health conditions
- ❖ Responding promptly to any requests or messages from your Case Manager
- ❖ Engaging in the treatment or return-to- capacity plans to support your recovery
- ❖ Keeping us informed of any changes in your personal information such as address or phone number
- ❖ Letting us know if you have any concerns so we can address and resolve them quickly

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Staying in touch



MACC Website

The MACC Website (www.ntmacc.com.au) provides a comprehensive range of information for claimants, family members and service providers.



Want to discuss your claim?

If you need assistance with your claim, please contact your Case Manager directly.

Contact TIO MAC

PHONE	MAIL	POST
1300 493 506	mac@tiofi.com.au	GPO Box 770 Darwin NT 0801

Business Hours

MAC Scheme business hours are 9am – 5pm Monday to Friday

Interpreter Service

If you need to arrange an interpreter service, please call TIO MAC 1300 493 506 and we will assist you in arranging this.