



## **Information Sheet for Compulsory Third Party (CTP)** **claimants attending Physiotherapy**

CTP insurance covers physiotherapy treatment if you have sustained injuries in a motor vehicle accident in which you are not the 'at fault party'. CTP insurers support early intervention for treatment of these injuries. Some of the advantages are:

- Early diagnosis of injury
- Effective treatment assisting recovery from injury
- Faster return to work and daily life activities

### ***Steps to take towards making a CTP claim***

1. Go to your doctor as soon as possible to report the injury and obtain a medical certificate and referral letter to attend physiotherapy. Your doctor may request investigations (such as x-rays) and prescribe medications as well.
2. Contact the **CTP insurer of the at fault party** (not your own CTP insurer) to notify them of a claim. They will require you to complete a claim form which should be filled out and returned as quickly as possible. The CTP insurer will then decide on the merit of the claim and assign a claim number if it is accepted.
3. Keep copies of all your documents including the medical certificate and claim form.
4. Call Teneriffe Physiotherapy on 3252 8866 to arrange an appointment if you haven't already done so. Make sure you advise that you are making a CTP claim. If you have an existing claim, notify us of the claim number and case manager. If it is a new claim you will need to tell us which CTP insurer is involved and a contact name or number if you have one. **Bring your doctor's referral letter and medical certificate with you to your initial consultation.**
5. Attend your initial consultation at Teneriffe Physiotherapy. We will contact the CTP insurer and obtain a physiotherapy treatment plan form, which we will complete and return to them after the initial consultation. The CTP insurer then decides on approval of the requested treatment.



*Here are some questions commonly asked about attending physiotherapy.*

### ***Can I attend physiotherapy before my claim is accepted?***

Yes, you can. However, the CTP insurer is unable to guarantee payment for the service until your claim is accepted and treatment is approved. At this stage the physiotherapist will ask you to pay for the service up front. If your claim is accepted, you should be reimbursed for these costs. If your claim is not accepted, you will not be reimbursed by the CTP insurer.

### ***What should I expect from the Physiotherapist?***

- A thorough assessment of your injury
- Development of a treatment plan, with your consultation. This should be focussed on returning you to your normal work and daily life duties.
- Regular reviews of your agreed goals and amendments as needed

### ***How can I get the most out of the treatment?***

Treatment has shared responsibilities. You can do your part by:

- Attending all scheduled appointments. Your physiotherapist plans these carefully to maximise your recovery. As well as affecting your rehabilitation, if you do not attend without advising the Physiotherapist, you may be responsible for the cost of the session.
- Adhering to the exercise/rehabilitation program set by your Physiotherapist.

### ***How many treatments can I have?***

That depends on the nature and extent of your injuries – the CTP insurer ultimately decides on how many treatments are approved.

### ***Who approves further treatment if it is required?***

The CTP Insurance Case Manager approves further treatment. They will make a decision in consultation with your treating doctor and physiotherapist. Their role is to assist and co-ordinate all people involved in your recovery to achieve the best results for you.

### ***Do I need to see a Solicitor to make a CTP Claim?***

In most cases you do not need legal representation to obtain physiotherapy treatment for your injuries. It is your choice to engage a solicitor in a CTP claim, dependent on the circumstances of the claim.