

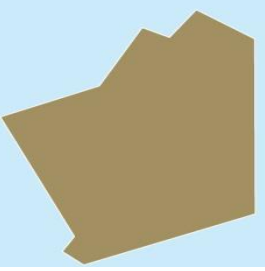
# Motor Vehicle Catastrophic Injuries Support Scheme: Beyond the Start-up

Rick Howe – Deputy Chief Executive



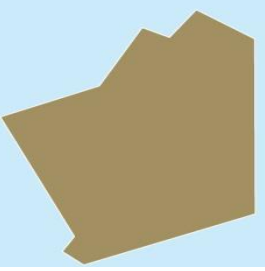
Insurance Commission  
of Western Australia

# Agenda



- What is the CIS scheme?
- Key statistics:
  - Data up to 31 March 2019
- Injury assessment process.
- What worked?
- What's next?

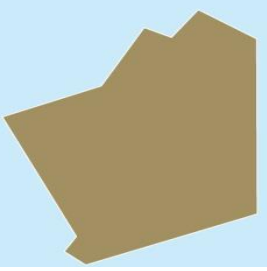




# What is the CIS scheme?

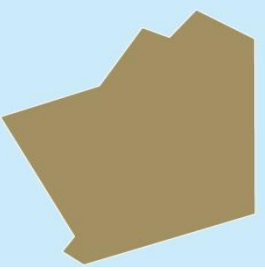


# What is the CIS Scheme?



- MV CIS scheme commenced 1 July 2016.
- Insurance Commission administers the scheme.
- The *Motor Vehicle (Catastrophic Injuries) Act 2016*.
- Cost of motor injury insurance for a family car is \$431.
- Lifetime treatment, care and support provided to people catastrophically injured in crashes in WA unable to prove another driver/owner is at fault.
- Care Services Coordinators work with participants to coordinate treatment, care and support.

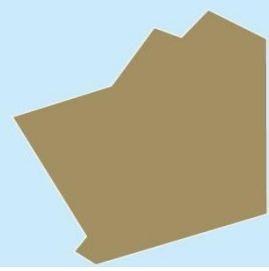




# Key statistics



# Participant Numbers



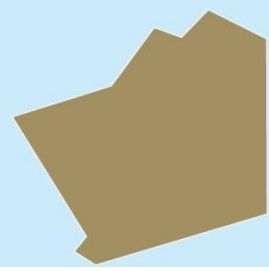
CIS and CTP catastrophic injuries from 1 July 2016 – 31 March 2019			
Notifications	Not eligible	Under assessment	Eligible Catastrophic Injuries
753	607	13	133

CIS Interim participant	CIS Lifetime participant	CIS Suspended / Deceased or no longer eligible	CTP catastrophic injury	CTP claim settled	CTP Deceased or No longer eligible	Total
64	3	11	48	3	4	133

- Number of catastrophically injured people that cannot establish fault is higher than ones that can.



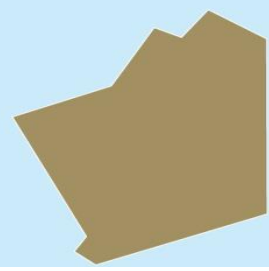
# Care Services Coordination



	CIS Participants	CTP Catastrophic	Total Clients
<b>Current Care Services Coordination (CSC)</b>	<b>67</b>	<b>37</b>	<b>104</b>
Suspended/overseas	9	1	10
Opt out of CSC	-	10	10
CTP Settled	-	3	3
Deceased	1	-	1
No longer Catastrophic	1	4	5
<b>Total clients</b>	<b>78</b>	<b>55</b>	<b>133</b>



# Client Injuries



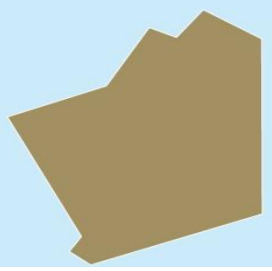
(Excludes clients who have opted out of coordination, are deceased, overseas or have settled)

Clients receiving Care Services Coordination			
Injury type	CIS	CTP	Total
Acquired brain injury	52	30	82
Spinal cord injury	15	7	22
Other	0	0	0
<b>Total clients</b>	<b>67</b>	<b>37</b>	<b>104</b>





# Crash and Residential Regions

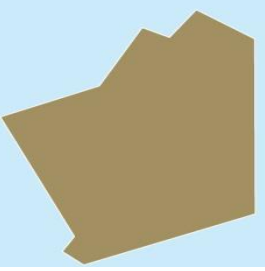


## Catastrophic Clients (since 1 July 2016)

	<b>Crash location</b>	<b>Residential region</b>
<b>Metropolitan</b>	69	86
<b>Regional WA</b>	64	41
<b>Non-WA</b>	0	6
<b>Total clients</b>	133	133



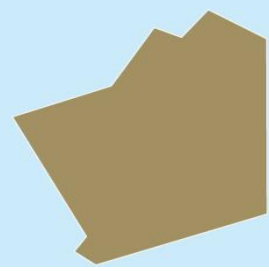
# Outcomes



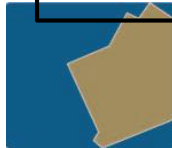
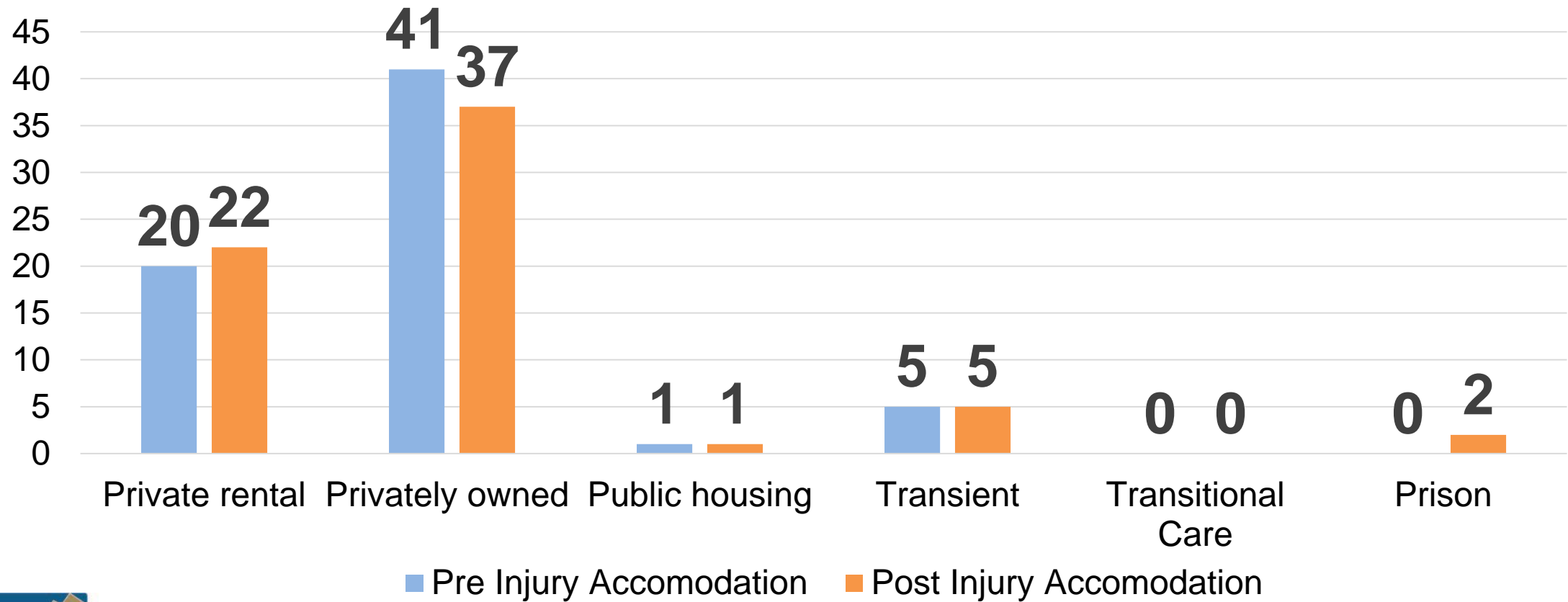
- Accommodation.
- Vocation.
- Functional improvements.
- Client feedback.
- Provider feedback.



# Accommodation

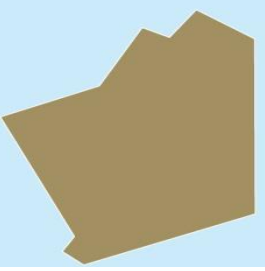


Comparison of pre & post injury accommodation for CIS clients only

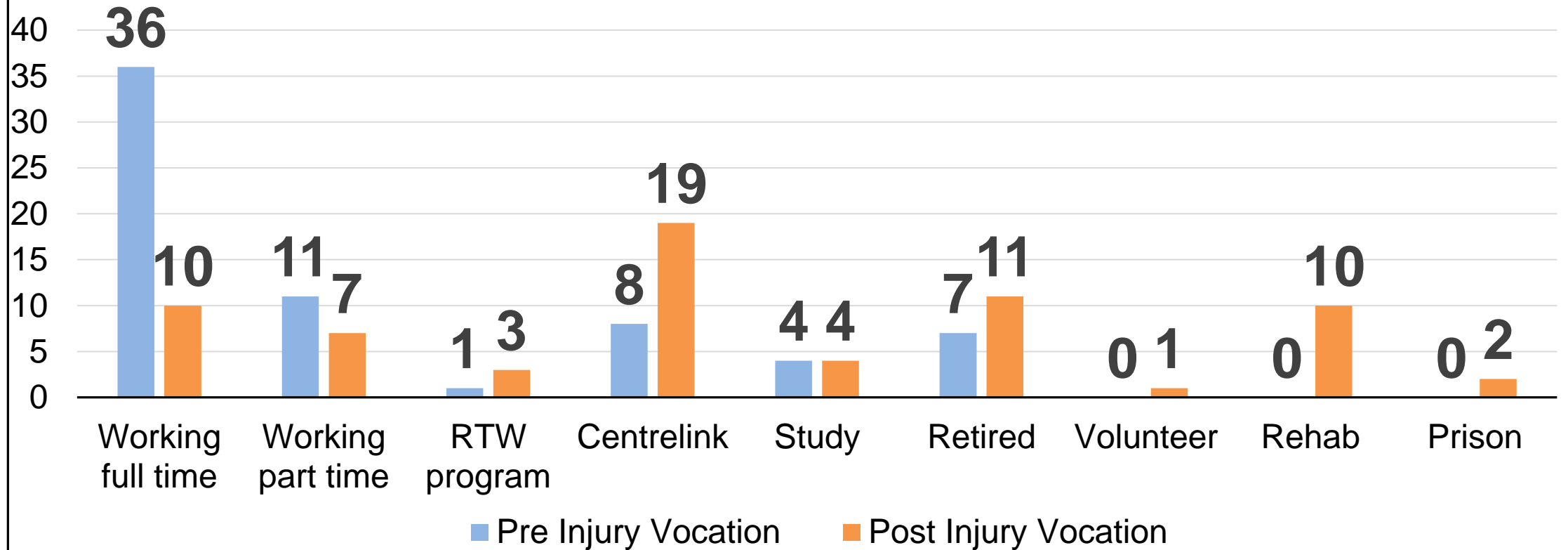


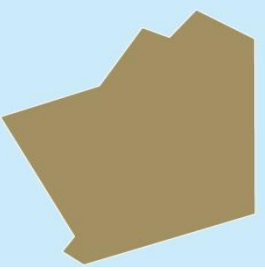
# Vocation

(CIS Scheme Clients only)



Comparison of pre & post injury vocation for CIS clients only

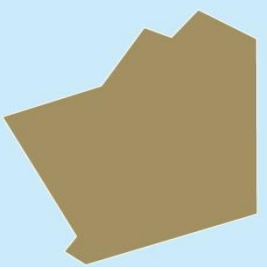




# Injury assessment process



# Functional Assessments

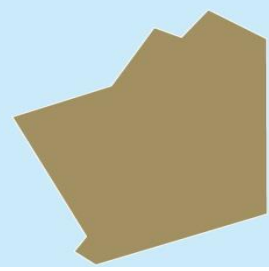


- Standardised assessments.
- Completed during initial planning and ongoing reviews.
- All clients receiving care services coordination.
- Care and Needs Scales (CANS) – adults with acquired brain injuries only.
- Functional Independence Measure and Functional Assessment Measure (FIMFAM) plus Extended Activities of Daily Living (EADL) – all clients who receive care services coordination are assessed.
- Statistics relate to clients with minimum of two assessments completed.



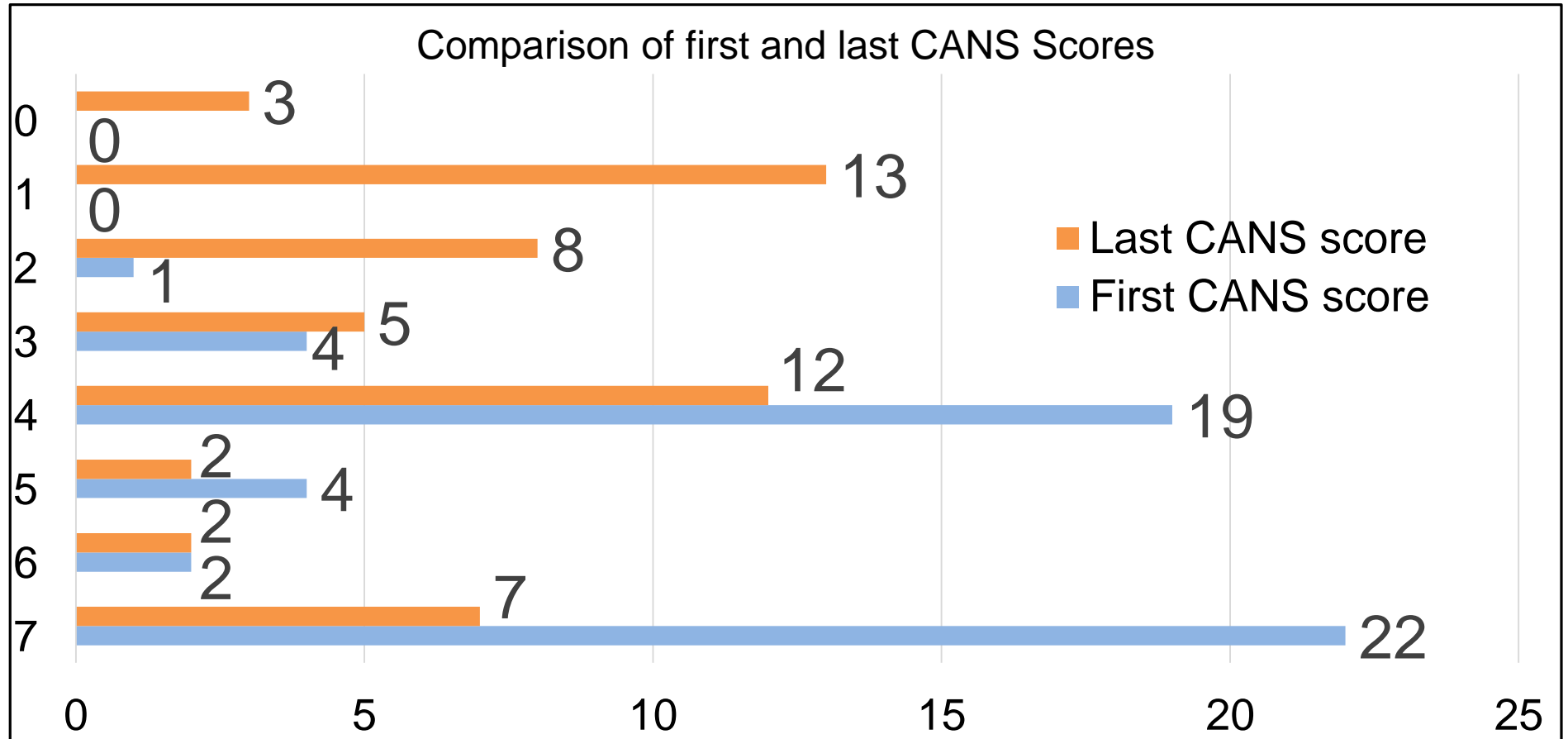
# Care and Needs Scale

(CIS brain injuries only)

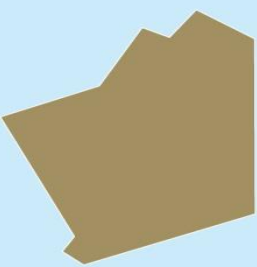


## Care and Needs Scale 0 to 7:

- 0 = No support.
- 7 = 24hr care.



# Functional Independence Measure (FIM)



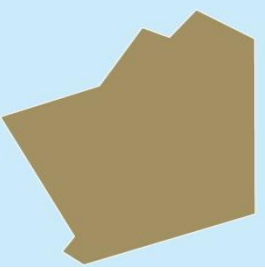
- FIM is comprised of 18 items - grouped into two subscales (motor and cognition) – scored on a seven-point scale:

Motor Items		Cognition Items
Eating	Bowel management	Comprehension
Grooming	Transfers - bed/chair/wheelchair	Expression
Bathing	Transfers – toilet	Social interaction
Dressing, upper body	Transfers - bath/shower	Problem solving
Dressing, lower body	Locomotion - walk/wheelchair	Memory
Toileting	Stairs	
Bladder management		





# Functional Assessment Measure (FAM)

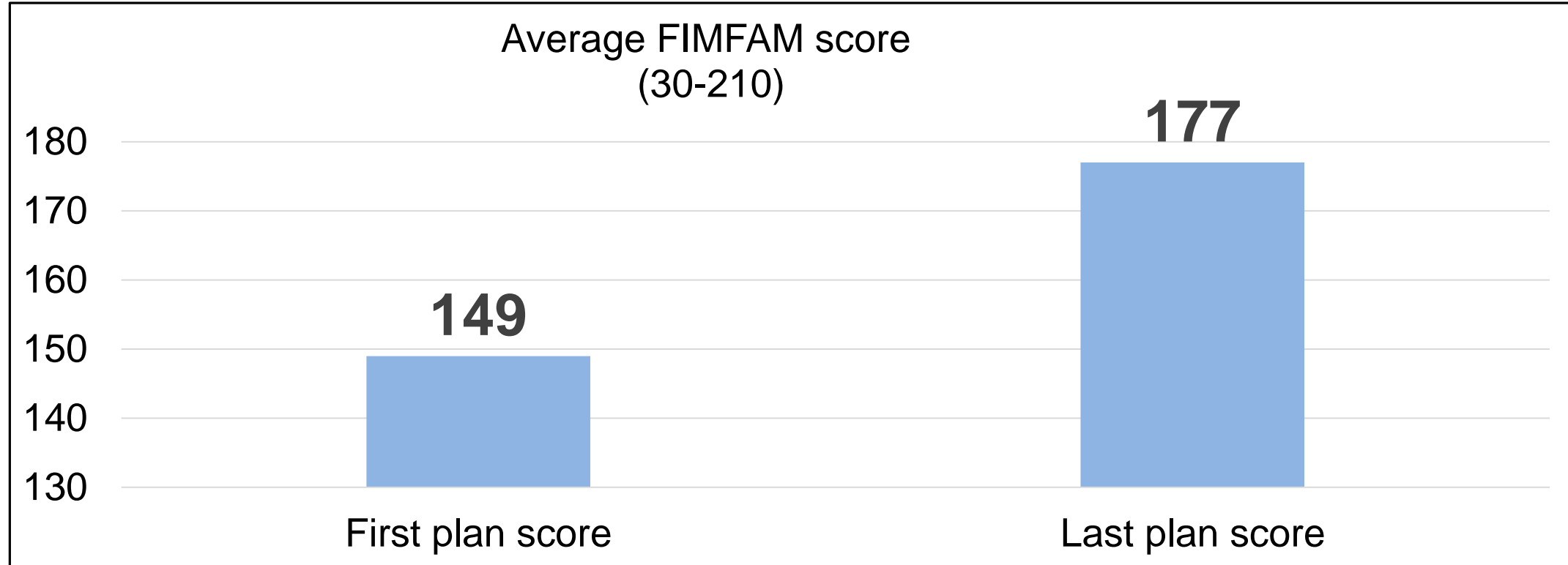
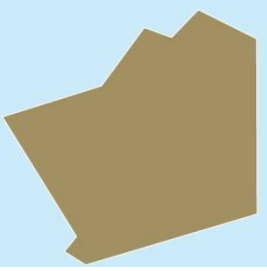


- FIM items + 12 additional items:

Motor Items	Cognition Items	
Swallowing	Reading	Use of leisure time
Transfers – car	Writing	Orientation
Community mobility	Speech intelligibility	Concentration
	Emotional status	Safety awareness
	Adjustment to limitations	



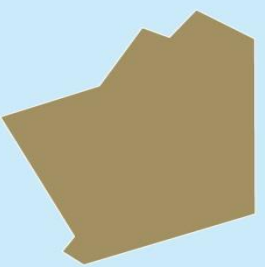
# Functional Independence Measure and Functional Assessment Measure



- The higher the score the better the outcome in client independence.



# Extended Activities of Daily Living (EADL)



- Six items.
- Same scoring as FIM and FIMFAM (1-7 scale).

## EADL Items

Meal Preparation

Laundry

Housework

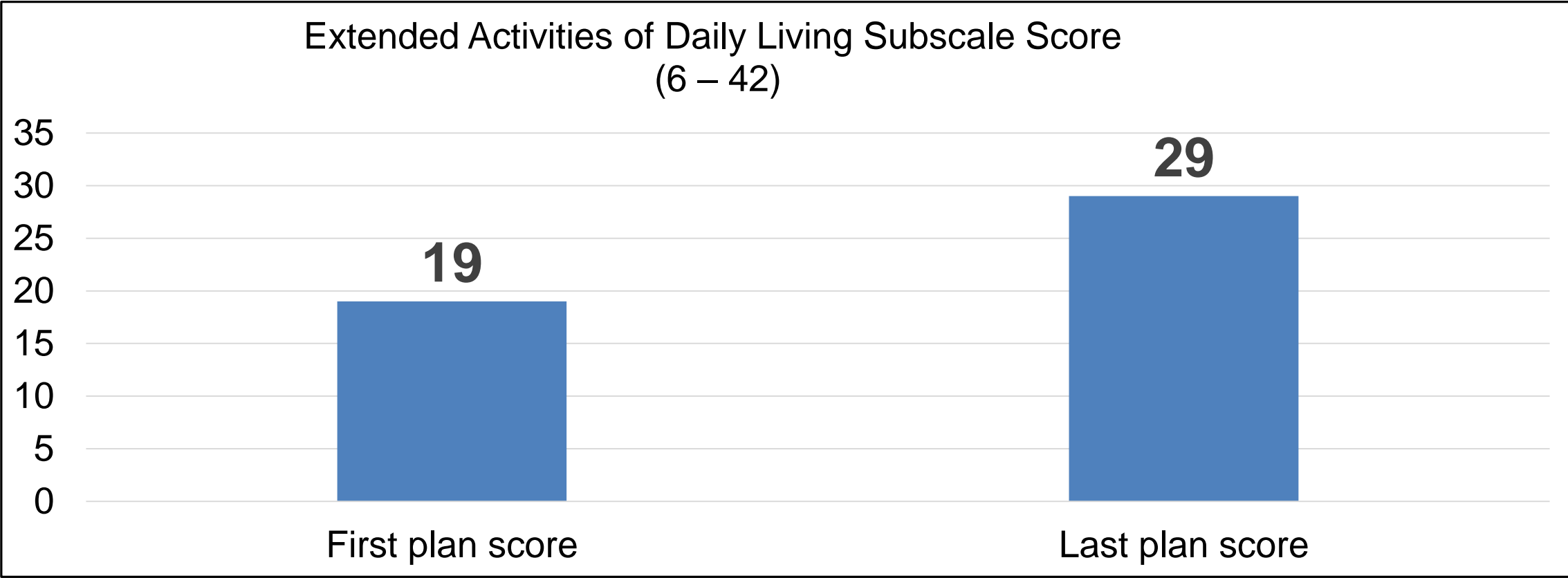
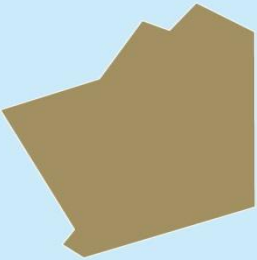
Shopping

Manage Finances

Work/education

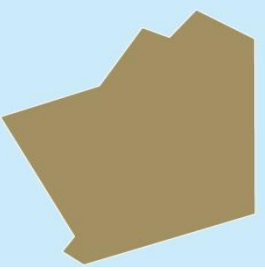


# Extended Activities of Daily Living (cont.)



- The higher the score the better the outcome in client independence.

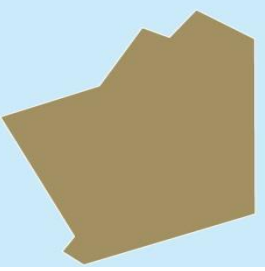




# What worked?



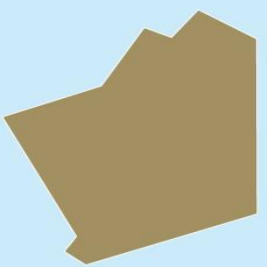
# What worked?



***Proactive*** rehabilitation model that ***sets goals***, monitors progress, requires ***accountability*** of all stakeholders with a strong ***client focus*** and engagement.



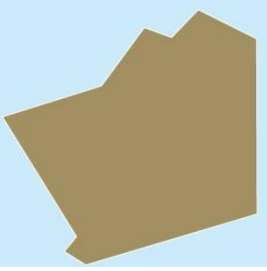
# What worked? *(cont.)*



- Focus on recovery and increased independence.
- Requiring accountability from providers – what is the outcome of funding this service?
- Building relationships with all stakeholders.
- Supporting informal care givers and home accommodation arrangements (e.g. respite, transport, remote communication).



# Future Developments

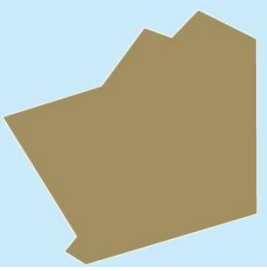


- External case management model review.
- NDIS implementation:
  - NDIS rate change for services in the marketplace.
- Continued growth of care team to meet increasing participant numbers.



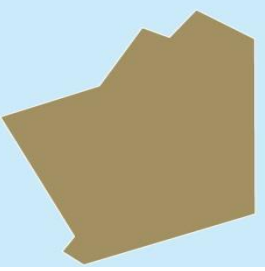


# A Final Note



- Observations after the first two years:
  - high prevalence of drug & alcohol involved in catastrophic crashes;
  - high incidence of international drivers (travellers, work / student visas);
- Increased investment into research and initiatives focused on maximising independence acknowledged as key to ensuring scheme longevity.

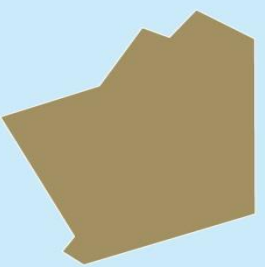




# What's next?



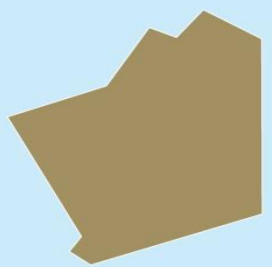
# What's next?



- Majority of catastrophic injuries occur in crashes, so this was the initial focus of the scheme.
- The Productivity Commission also identified that catastrophic injuries can occur from:
  - Workplace Accidents
  - Medical Misadventure
  - General Accidents



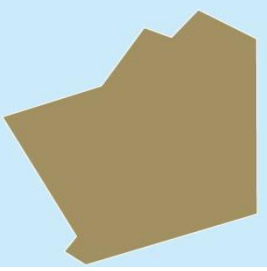
# What's next? *(cont.)*



- Workplace Accidents
  - Rolled out in other states.
  - Under consideration now for WA.
  - Proposed to leverage the CIS scheme as delivery mechanism as numbers will be very low.
  - 15 February 2018 the WA Government approved drafting of a Bill to modernise workers' compensation.
  - Implementation proposed from 1 July 2020.

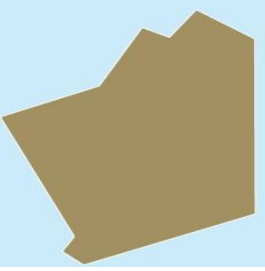


# What's next? (*cont.*)



- Amendments will be required to the CIS Act, workers' compensation legislation, and to other legislation e.g. *Insurance Commission of Western Australia Act 1986 (WA)*
- Injured workers will be treated in exactly the same way as injured motorists.
- Medical Misadventure and General Accidents
  - Previously looked at but not progressing.





# Questions?

