

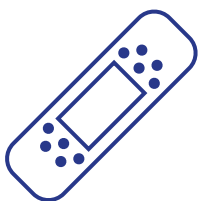
# Mindful about mental injury

🕒 Read time: 3 mins

What we at ACC call mental injury, clinicians might refer to as mental illness or mental difficulties, but we're talking about the same thing. The difference is that when deciding on cover, we need to stick to the definition of mental injury in our legislation which is a 'clinically significant behavioural, cognitive or psychological dysfunction' that is causally linked to a specific accident or event.

## What we can cover

There are three main ways a person may be eligible for ACC-funded support for mental injury.



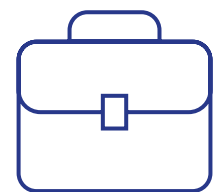
### Covered physical injury

A person can qualify for support if they have a covered physical injury. The injury doesn't need to be the sole cause of the mental injury but must have contributed to its development in a meaningful or significant way.



### A criminal act

Those who experience sexual abuse or certain other crimes may also be eligible if the injury event is listed in Schedule 3 of the Crimes Act 1961. Like a covered physical injury, the injury or event must be one material or substantive cause of the mental injury developing.



### Traumatic event at work

In the case of a work-related mental injury, the injury event must be a single, sudden, traumatic event which is likely to cause shock, horror or extreme distress to most people. The person doesn't need to be physically injured, but it must have happened during the course of their work.



## Understanding mental injury cover

### What's not covered

There are some situations where our legislation doesn't allow us to provide cover:

- ✗ if a mental condition isn't directly caused by one of the situations listed on page one
- ✗ mental difficulties caused by gradual processes (such as bullying or stress)
- ✗ where a person experiences a traumatic event, but wasn't physically injured and also wasn't at work
- ✗ pre-existing conditions which were made worse by an injury
- ✗ if the injury event was considered a minor contributing factor to the development of a mental condition.

### Once a claim is accepted

Having an accepted claim means we can tailor the appropriate care and support to meet our clients' needs. This is usually based on the assessment report and the recommendations of the treatment provider. It often includes one-on-one talk therapy but could also involve body-based therapy, group therapy, traditional rongoā Māori healing or social work. Whānau support and liaison time for professionals may also be provided and in certain circumstances, financial support may be possible. If we're unable to provide a client with psychological or other supports, we may still be able to help by working with their GP to arrange a referral to community mental health support.

### How claims are processed

When we receive a claim, it's checked against the criteria for cover. This usually involves an assessment by a mental health professional or counsellor. We need this information to understand what the mental condition is, the link between the injury event and the person's diagnosed condition, and what treatment and supports the person needs to recover.

### Support while awaiting a decision

Clients may be able to access counselling or psychological support even before a mental injury claim is accepted. In many instances, they may also continue to receive support while their claim is being processed. Our Find Support website has a list of organisations with therapists available for clients with sensitive claims.

People can approach these organisations directly to request support. Clients who may benefit from psychological support following a physical injury or a work-related traumatic event may request this via their GP or their treating clinician.

[FindSupport.co.nz](https://findsupport.co.nz)

