

Whole Person Impairment Assessment

When there is medical evidence that your work injury has stabilised, and if you have a permanent impairment resulting from your work injury then an impairment assessment can be undertaken if requested. Catholic Church Endowment Society Inc. (CCES) will arrange a whole person impairment assessment with you.

Your Claims Consultant will provide you with the book of assessors. It is important to note that the assessor is entirely of your choosing, and you can only choose one assessor and have one assessment per injury.

The assessment is done according to a set of published guidelines and involves you meeting with the impairment assessor. Your Claims Consultant will assist you in making your appointment and prepare a report request for your review prior to sending to the assessor along with the relevant medical information.

The assessor will ask you questions about your injury and examine you to determine your level of impairment and will also have access to medical information about your injury and recovery to ensure the impairment assessment is as accurate as possible.

The impairment assessment will determine:

- whether the injury has reached maximum medical improvement
- whether the injury has resulted in an impairment
- whether the impairment is permanent
- the degree of whole person impairment resulting from the work injury.

A report will be provided to CCES to help them make a determination for any lump sum payments.

Lump sum payments

Following your impairment assessment, a report will be provided to your claims manager detailing the level of whole person impairment expressed as a percentage. This report will help your claims manager determine whether you have access to lump sum payments.

There are two lump sum payments available:

Non-economic loss

- If the whole person impairment percentage for your work injury is assessed at 5% or above, you will be entitled to a payment for non-economic loss.
- There is no entitlement to a payment for non-economic loss in relation to a psychiatric injury or consequential mental harm.

Economic loss

- If the whole person impairment percentage for your work injury is 5% to 34% you will be entitled to a lump sum payment for economic loss.
- There is no entitlement to a payment for economic loss in relation to:
 - a psychiatric injury or consequential mental harm or
 - Noise induced hearing loss

If your whole person impairment percentage is 35% or above, you may be eligible for serious injury benefits.