

# Understanding threshold injury



This factsheet explains threshold injury in the NSW CTP scheme and how it is determined. It also provides information on what to expect, advice on how to recover and what to do if you don't agree with the insurer's decision.

## What is a threshold injury?

This depends on the diagnosis of your injury. It is not based on symptoms and does not reflect the physical or emotional impact the injury might be having on you.

Most people with a threshold injury are likely to:

- recover well with treatment
- manage their symptoms independently or with some support in place
- recover at work or return to usual activities within a short time.

There are two types of threshold injury:

### 1. Soft tissue injury

These are injuries to the soft tissues of your body, like your muscles. These types of injuries are common throughout your life. Chances are you have had a soft tissue injury in the past, like a muscle strain or a sore back.

The most common soft tissue injury after a crash is a whiplash injury, which often results in neck pain.

### 2. Threshold psychological or psychiatric injury

After being involved in, or witnessing, a crash, you may experience some changes in your mood and behaviour. Feelings of sadness, anxiety, fear, anger or guilt are not uncommon.

These types of emotions and psychological symptoms following a crash are classified as a threshold psychological or psychiatric injury.

While the length of time these emotions last will vary for each person, evidence shows most people start to feel better soon, make a good recovery and are able to recover at work or return to usual activities within a short period of time.

In general, if the injury is not a recognised psychiatric illness, it is a threshold injury.

However, there are two psychiatric illnesses that are threshold injuries:

adjustment disorder and acute stress disorder. These are also injuries where people usually make a good recovery within a short period of time and can recover at work or return to their usual activities.



Whiplash is the most common soft tissue injury after a crash



A muscle strain or sore back are soft tissue injuries.



You may experience some changes in your mood and behaviour after a crash.

## What benefits are available for people with threshold injuries?

People with a threshold injury may obtain benefits to support their recovery for up to 52 weeks after the crash. The benefits may include weekly income support payments, medical and treatment expenses, and domestic and personal care services.

## What can I expect while I recover?

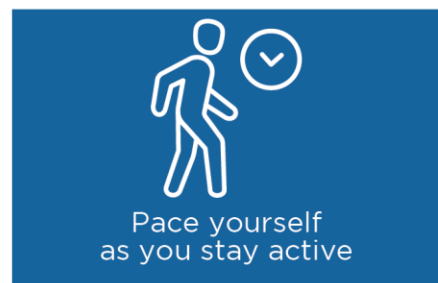
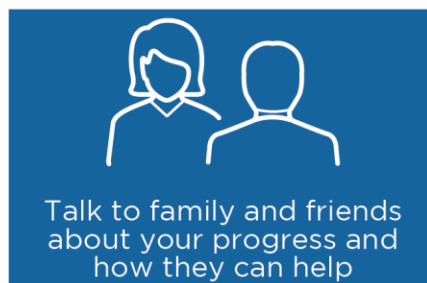
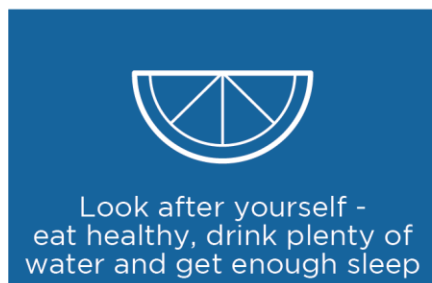
Everyone responds differently after a crash. It is important to know that experiencing some emotional reactions as you recover does not mean that there is something wrong with you.

Experiencing symptoms such as pain as you recover from an injury does not mean that further damage is being done. You may need to change the way you work or do your usual activities whilst you recover.

Access to support or treatment from health professionals such as medical doctors, psychologists or physiotherapists may be helpful and assist in a faster recovery. You should check with your doctor to see what is best for you.

## What can I do to help myself recover?

The good news is that there is a lot you can do to take charge of your recovery:



Most people find that staying at work assists their recovery, even if they can't do all their usual tasks. Your doctor can discuss your recover at work options with you, your employer and insurer. If you were not working at the time of the crash, staying active and resuming your usual activities also helps your recovery.

## What if I don't agree with the insurer's decision?

If you don't agree with the insurer's decision, you may ask the insurer to reconsider it via an 'insurer internal review'. If you want to request this, you must do so within 28 days of receiving the liability notice letter. You should provide the insurer with any new information you have regarding your injury.

The insurer internal review will be conducted by a person with the required skills, experience, knowledge and training, who did not have a role in the original decision. It may result in the decision being changed.

If you are not satisfied with the outcome of the insurer internal review, you may apply to the Personal Injury Commission to help resolve the dispute.

## Where can I get help?

- Visit the SIRA website [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au)
- See your doctor or health professional
- Contact the insurer's claims manager
- Call CTP Assist – a support and advisory service provided by SIRA – on 1300 656 919.

This publication may contain information that relates to the regulation of workers compensation insurance, motor accident third party (CTP) insurance and home building compensation in NSW. It may include details of some of your obligations under the various schemes that the State Insurance Regulatory Authority (SIRA) administers. However, to ensure you comply with your legal obligations you must refer to the appropriate legislation as currently in force. Up to date legislation can be found at the NSW Legislation website [legislation.nsw.gov.au](http://legislation.nsw.gov.au). This publication does not represent a comprehensive statement of the law as it applies to particular problems or to individuals, or as a substitute for legal advice. You should seek independent legal advice if you need assistance on the application of the law to your situation.

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