

# What is the Medical Assessment Service?

The Medical Assessment Service (MAS) provides an independent, fair and timely way of helping injured people and insurers resolve medical disputes in connection with your motor accident claim.

This information sheet will assist you in understanding our assessment and dispute resolution process.

## What types of disputes can be assessed?

MAS can assess medical disputes between you and the insurer about any of the following:

- Whether the degree of permanent impairment, as a result of the injury caused by the motor accident, is greater than 10 per cent.
- Whether the treatment provided, or to be provided, was or is reasonable and necessary in the circumstances.
- Whether the treatment provided, or to be provided, relates to an injury caused by the motor accident.

## What is permanent impairment?

Impairment is defined as an alteration to a person's health status. It is when a body part or organ system is lost or does not function normally. A claim for compensation for non-economic loss (pain and suffering) depends on your level of impairment, whether it is permanent, and not on your disability; disability can be an indicator of the level of impairment, but is not assessed.

If you are assessed at greater than 10 per cent permanent impairment you can include non-economic loss as part of your claim. If you are assessed at less than 10 per cent permanent impairment you can still make a claim, but you will not be able to include non-economic loss.

## How is your medical dispute assessed?

Your medical dispute will be assessed by an independent Medical Assessor, who is a medical practitioner or other suitably qualified person, appointed on the basis of their expertise, independence and credibility within their area of specialty.

Permanent impairment is assessed by Medical Assessors who will use a set of guidelines to determine if your permanent impairment is greater than 10 per cent.

You will most likely be required to attend one or more MAS medical appointments with one or more Medical Assessors. These MAS medical appointments are usually held at the Medical Assessor's rooms. MAS will advise you of the details of your MAS medical appointments and it is very important that you attend all MAS medical appointments arranged to avoid any cancellation fees.

For more information about MAS medical appointments, please refer to the information sheet *What to expect at a Medical Assessment Service medical appointment* available on the SIRA website, [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au).

## What if I need an interpreter?

MAS will organise and pay for an approved interpreter to attend your MAS medical appointment. MAS will notify you and the Medical Assessor once the interpreter has been organised. You cannot use a member of your family or friend as your interpreter.

If you need an interpreter for your MAS medical appointment and MAS has not organised one, please contact us as soon as possible so we can organise one.

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## What happens after the medical appointment?

The Medical Assessor will consider all the available documentation and information and provide you (or your lawyer, if you have one) with a certificate setting out the examination findings, the decisions and the supporting reasons.

In most cases MAS will send the certificate within four weeks after the MAS medical appointment.

## What can I do if I disagree with the Medical Assessor's decision?

If you disagree with the decision you may be able to make an application for a review of the medical assessment. Further information about this application type is available on the SIRA website, [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au).

## What can I do if my injury changes after the Medical Assessor's decision?

If you meet certain criteria you may be able to make an application for a further medical assessment. Further information about this application type is available on the SIRA website, [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au).

## How long will it take to resolve my medical dispute?

From the time MAS receives an application, most medical disputes are resolved within three to four months. The process may take longer if you or the insurer have not supplied all relevant documentation and information. There are several steps in the process and at each step both you and the insurer will have the opportunity to comment and/or provide information.

## What does it cost?

There are no fees for making an application for assessment to MAS.

## Where can I go to for assistance?

If you have a lawyer you should ask them about the dispute resolution process and request they keep you informed about the progress of your application. Alternatively, SIRA's Claims Advisory Service (CAS) can provide you with general assistance, however they are unable to provide legal advice. For assistance:

- ring the CAS on **1300 656 919**
- visit the CAS at Level 25, 580 George Street, Sydney (call **1300 656 919** to make an appointment)
- email the CAS at [motor@sira.nsw.gov.au](mailto:motor@sira.nsw.gov.au)
- visit the SIRA website [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au).

If you feel you need a lawyer to represent you, make sure they have expertise handling motor accident claims. The Law Society of NSW can provide you with a list of personal injury accredited specialists in your area through their Community Referral Service; call **02 9926 0300** or **1800 422 713** (if you live outside Sydney).

## Your feedback is important to us

Whether you have a compliment or suggestion, your feedback is the key to improving our service.

### To contact us

Medical Assessment Service  
Level 19, 1 Oxford Street  
Darlinghurst NSW 2010

DX 10 Sydney

Phone: **1300 137 131**

E-mail: [motor@sira.nsw.gov.au](mailto:motor@sira.nsw.gov.au)

Website: [www.sira.nsw.gov.au](http://www.sira.nsw.gov.au)

We are open from 8.30 am to 5 pm Monday to Friday (except public holidays).