



Military Rehabilitation and Compensation Act 2004 (MRCA)

Treatment

Overview

This Factsheet explains who is eligible for treatment under the *Military Rehabilitation and Compensation Act 2004* (MRCA). It also explains what types of medical treatment can be provided under the MRCA. See *Overview of the Military Rehabilitation and Compensation Act 2004: MRC01* for information on who is covered under the MRCA.

DVA has developed Treatment Protocols in consultation with the Ex-Service Organisations Working Group involved in the development of the MRCA. These protocols specify how rehabilitation will be provided and managed and can be found through the MRCA website at www.mrcs.gov.au.

Who is eligible for treatment under the MRCA?

Treatment is available under the MRCA for:

- all who have conditions for which liability is accepted under the MRCA who are retired from the ADF or are not currently serving in a full-time capacity; *and*
- partners and dependent children of deceased members who are eligible for compensation for the member's death under the MRCA.

Are medical treatment costs payable under the MRCA while I am still serving?

Cadets, Officers of Cadets, Instructors of Cadets and Reservists not on continuous full-time service are entitled to payments of reasonable costs for medical treatment.

However, members of the Permanent Forces and Reservists on continuous full-time service are provided with health care under the Defence Force Regulations through the Defence Health Service while they are still serving.

In some cases, health care may be provided to a serving member under the MRCA for a condition connected with their service if their Service Chief recommends, and the Military Rehabilitation and Compensation Commission (MRCC) accepts, that this would be more appropriate. In most cases this is related to the need for medium to long term treatment by specialist medical providers.

How are treatment costs covered?

There are two ways of providing treatment under the MRCA:

- payment by DVA of reasonable costs for former ADF members until a condition is stable;
or
- provision of a Repatriation Health Card.

Treatment, *continued*

When does DVA pay for the reasonable costs of treatment?

DVA will pay for the reasonable costs of treatment for a former member or eligible serving member who:

- has a condition(s) accepted as service related under the MRCA; *and*
- after an assessment of their needs, a MRCC delegate has determined that the accepted condition(s) require only short-term, non-ongoing treatment.

Treatment costs for the accepted condition can be paid in one of two ways:

- you can pay for the costs yourself and then seek reimbursement from DVA; *or*
- you can ask DVA to arrange for the doctor, pharmacist or other health provider to bill DVA direct.

When does DVA provide a Repatriation Health Card?

DVA will provide a Repatriation Health Card — For Specific Conditions (White Card) to a former member or entitled serving member who:

- has a condition accepted as service related under the MRCA; *and*
- after an assessment of their needs a MRCC delegate has determined that the accepted condition(s) has stabilised and requires periodic treatment or intermittent periods of acute treatment.

The White Card enables the member to obtain treatment for the accepted condition(s) from an approved DVA health provider who will bill DVA direct for the service provided.

DVA will provide a Repatriation Health Card — For All Conditions (Gold Card) if:

- permanent impairment from accepted conditions is assessed at or above 60 points;
- a member meets the criteria for the Special Rate Disability Pension safety net payment (SRDP) (even if they don't choose to take it); *or*
- a wholly dependent partner or dependent child of a member is eligible for compensation for the member's death.

A Gold Card entitles a person to treatment for all conditions, even those not related to service, by an approved DVA health provider who will bill DVA direct for the service provided.

What happens if my treatment needs change?

If DVA is paying for the reasonable treatment costs of your accepted condition and the condition reaches the point where long term treatment is required, a MRCC delegate may reassess your needs and provide you with a White Card.

What treatment services are available to eligible persons?

If you hold a White Card or Gold Card, you will be entitled to the same range of services as are provided to veterans eligible for a White or Gold Card under the *Veterans' Entitlements Act 1986* (VEA).

Treatment, *continued*

This means that DVA will pay for the following health services where they are required to treat the conditions covered by your White Card or any condition if you have a Gold Card:

- acupuncture performed by a medical practitioner;
- chiropractic and osteopathic
- community nursing
- dental
- hearing
- medical consultations and procedures listed on the Medicare Benefits Schedule (MBS)*
- medical services and surgical procedures listed on MBS* undertaken in public and private hospitals and day surgery facilities
- medical specialist services listed on the MBS*
- nutrition and dietetic
- occupational therapy
- optometrical
- oxygen
- pathology
- pharmaceuticals
- physiotherapy
- podiatry and footwear
- psychology
- radiology
- rehabilitation aids and appliances
- respite care
- social work
- speech pathology; and
- X-rays, nuclear medicine imaging, ultrasound and computerised tomography.

* DVA will not normally meet the cost of medical and specialist services not listed in the MBS, although exceptions can be made in special circumstances. Your treatment provider will need to obtain approval from DVA in such cases.

If you are unsure as to whether DVA will pay for a particular service, you should contact a DVA office prior to having the treatment.

If treatment of your condition is through the payment of reasonable costs, you will be entitled to payment for any medical treatment reasonably required for your condition.

What pharmaceutical benefits can I get with my White Card or Gold Card?

You will have access to medications listed on the Pharmaceutical Benefits Scheme as well as access to an additional range of medications and dressings listed on the Repatriation Schedule for the conditions for which you are eligible for treatment. If a particular drug is not available on published schedules, your doctor can approach DVA for approval or authority to prescribe in certain circumstances.

Treatment, *continued*

Once you are issued with a White or Gold Card you will commence receiving the fortnightly MRCA Supplement payment. When you purchase pharmaceuticals you make a co-payment of \$5.00* a script. Safety net arrangements apply, so that the maximum you will pay in 2008 will be \$290.00*. However, you may have to pay a premium for a particular brand or drug prescribed by your doctor. These arrangements are the same as apply under the current VEA system.

* These prices are adjusted annually in line with the Consumer Price Index.

For further information, please see Factsheet:

- *MRC 40: MRCA Supplement (replacing Pharmaceutical and/or Telephone allowance).*

Is any treatment still available under the Veterans' Entitlements Act (VEA)?

Members and former members of the ADF with warlike or non-warlike service are eligible for a White Card under the VEA for treatment of non-service related malignant cancer, post traumatic stress disorder, anxiety and depressive disorders or pulmonary tuberculosis.

A Gold Card will be available under the VEA if:

- your impairment from accepted conditions under the MRCA is assessed at or above 30 points and you receive any amount of VEA service pension
- you receive a VEA service pension and satisfy the treatment eligibility income and assets tests
- you receive a VEA service pension and are permanently blind in both eyes; *or*
- you are aged 70 or over and have qualifying service (warlike service) under the VEA.

What if I incur costs in travelling for treatment?

You and your authorised attendant may be eligible for payment for the reasonable costs of the journey and accommodation.

Oral advice

While we make every effort to ensure that you are given accurate information, it is important that you seek written confirmation of oral information or advice before making any major decisions based on that information.

We continually strive to improve the level of service you receive and make this request as an added safeguard for you.

Other Factsheets

Other Factsheets related to this topic include:

MRC 01: Overview of the Military Rehabilitation and Compensation Act 2004

Treatment, *continued*

MRC 02: Compensation Coverage for Members and Former Members of the Australian Defence Force

MRC 07: Permanent Impairment Compensation Payments

MRC 09: Special Rate Disability Pension Safety Net Payment

MRC 14: Compensation for Dependants — Wholly Dependent Partners of Deceased Members and Former Members

MRC 15: Compensation for Dependants — Eligible Young Persons

MRC 25: How to Make Claim Under the MRCA

MRC 26: How Claims are Decided Under the MRCA

HSV 01: Overview of Health Services Available to the Veteran Community

More information

All DVA Factsheets are available from DVA offices, and on the DVA website at www.dva.gov.au.

You can phone DVA for the cost* of a local call on 133 254 or free call 1800 555 254 if you are outside a major city

Note: *Use a normal landline phone if you can. Mobile phone calls may cost you more. Local call rates vary depending on your phone service provider.

You can send an email to DVA at: GeneralEnquiries@dva.gov.au

You can get more help from any DVA office.