

## South Australian Trauma System

# Advice for those experiencing financial stress

The Trauma Nurse and Social Work teams can assist you while in hospital including access to internet resources.

### Will your injury impact your employment or income?

Your overall health can be further impacted when serious injuries result in a loss of skills and opportunities; you may be unable to take part in everyday activities such as work, study and socialising, and be worried about finances and the future.

Managing daily expenses can be tough. Mortgages, rent, bills, and routine living expenses can all add financial stress when you are in hospital and while recovering from injury.

### To help reduce financial stress, consider:

#### Ringing your employer

Inform them of your inability to attend work. It is your choice how much detail to provide them with.

- > Check if you have any leave available.
- > Ask if you need to provide Sick Certificates and by when to avoid any impact on your regular pay.
- > Ask what your employer's rules are about returning to work in reduced capacity/duties.

#### Was your injury as a result of a Workplace Incident?

If so, contact your employer to report the incident and injury and ask about the workplace procedure to submit a claim. For further information contact Return to Work SA on 13 18 55 or visit [www.rtwsa.com](http://www.rtwsa.com).

#### Contact your superannuation fund

Enquire if you have:

- > Income protection
  - To claim income protection, your injuries must be serious enough to have kept you away from work for a prolonged length of time. Often a policy will cover a person for up to two years of lost wages.
  - If you do – request the claim forms be sent to you as soon as they can so we can help you with your claim while in hospital.
- > Are you eligible for an early release of some of your superannuation?
  - Total and Permanent Disability (TPD) cover.

#### Do you have any other insurance?

- > Life insurance
  - Contact your provider to ask about your entitlements.
- > Private health insurance
  - Contact them to see what benefits you can access (e.g. private physiotherapy or other rehabilitation allied health, equipment etc.)



### Centrelink Sickness Allowance

- > You may be able to claim Sickness Allowance if you can't work or study temporarily due to disability, illness or injury. You must be aged 22 years or older but less than age pension age.
- > If you do not already have a myGov account - register with myGov (Centrelink) and see if you meet the criteria for claiming. Visit [my.gov.au](http://my.gov.au).

### Contact:

#### Bank or financial institutions

- > Ask about their policy on financial hardship.
- > Do you have any insurance policies attached to your loans? (e.g. mortgage protection insurance) You may be eligible for assistance

#### Landlord for housing rental payments

- > Contact your landlord and inform them of your situation if you are concerned you may fall behind in your payments. You may be able to work out a repayment plan.

#### Utility (gas, electricity, water) providers

- > If you are experiencing temporary or long-term financial hardship, you should tell your utilities provider as soon as possible and ask to join their hardship program.

#### School or education provider

- > If you are studying or have children in school with ongoing fees, contact the provider or school and ask about their financial hardship policy. Ask if you can defer payments or set up a modified payment plan.

#### Compulsory Third Party Insurance

- > Compulsory Third Party (CTP) Insurance is paid at the same time as you pay your motor vehicle registration. Just as vehicle registration is compulsory, so is CTP Insurance.
- > You can ask the Trauma Nurse Coordinator and social workers for information booklets and claim forms. These can also be found online at the CTP website - [www.ctp.sa.gov.au](http://www.ctp.sa.gov.au).
- > You can call the CTP Insurance Regulator Helpline on 1300 303 558.

### Following discharge from hospital:

If you do not have access to a computer or the internet, you can access the internet at your local library or contact the services above via the telephone for information.

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## For more information

More information and links to relevant resources are available on the *Advice for those experiencing Financial Stress* page on the SA Health Website [www.sahealth.sa.gov.au/trauma](http://www.sahealth.sa.gov.au/trauma)

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This document has been reviewed and endorsed by SQCAG\* for consumers and the

\*SA Health Safety and Quality Community Advisory Group

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