



Standing Committee on Economy and Gender and Economic Equality

Inquiry into Annual and Financial Reports 2021-2022 **ANSWER TO QUESTION TAKEN ON NOTICE**

Asked by Jonathan Davis MLA on 7 November 2022: Lisa Holmes took on notice the following question(s):

Reference: Hansard uncorrected proof transcript 7 November 2022, Page 97

In relation to: MAI Scheme - Complaints

MR DAVIS: Great. And do you have any data of those people who are making complaints, which I accept is a very small proportion to the amount of people going through the service, where their complaint originates from, like instinctively, I cannot imagine it is those getting a pay-out within 12 days, or getting care within 12 days, where is the pressure point there for the majority of those people?

Ms Holmes: Can I just clarify, Mr Davis, are you talking about internal reviews or complaints?

MR DAVIS: Complaints.

Ms Holmes: Okay. So complaints through to the commission about a process?

MR DAVIS: That is right.

Ms Holmes: So as I said, we have not had that many. I would probably need to take that on notice as to some of the sorts of things that we are looking at. But they do include, for example, the amount of information that the insurer can collect in terms of prior injuries that someone might have. So it is quite a broad spectrum, we certainly have not had a consistent theme as to what has been coming through on those few complaints that we have been getting.

Chris Steel MLA: The answer to the Member's question is as follows:—

The nature of the complaints made to the Motor Accident Injuries (MAI) Commission have related to the MAI insurers' handling of their applications, i.e. process. As the MAI Scheme is different to the previous Compulsory Third-Party Insurance scheme in its design, some of the work undertaken by the MAI Commission in dealing with a complaint also involves providing information and education to applicants about the MAI Scheme.

In general terms, complaints have covered:

- the extent that an MAI insurer may collect information about the applicant, for example medical and pay records, required to assess the nature of their injuries and calculate the amount of income replacement benefit;
- the timeliness of the reimbursement of payments made by injured persons for treatment and care;
- treatment and care not being approved by an MAI insurer because it was decided it was not reasonable and necessary; and
- communication issues or concerns between an MAI insurer and the applicant, for example, an insurer not providing sufficient information to explain why a particular item or type of treatment is not approved by the insurer.

As part of the assistance that is provided to applicants who make a complaint to the MAI Commission, a referral is also made to the free Defined Benefits Information Service (DBIS) that is funded by the MAI Commission. The DBIS is then able to provide ongoing assistance and information to the applicant while the complaint is being looked into and can also be accessed on an ongoing basis. To date the MAI Commission has had fewer than five complaints made since the MAI Scheme commenced on 1 February 2020.

Approved for circulation to the Standing Committee on Economy and Gender and Economic Equality

Signature:



Date:

15/11/22

By the Special Minister of State, Chris Steel MLA