



FREE GUIDE

Home support during recovery: a guide for insurers and case managers

Home support during recovery under NSW CTP and workers compensation.

Your claimant is home, or trying to stay at work, and the house has become the hard part. Showering, meals, laundry, getting to appointments. This guide sets out the NSW rules for home support under CTP and workers compensation, what to ask a provider before you approve anything, and how we work.

If home isn't working, everything else gets harder: sleep, mood, the next physio session, the conversation about going back to work. SIRA's Return to Work Roadmap 2026-28 says the likelihood of returning to work drops from 70% after 20 days off to 50% by 45 days, and that early action within the first 4 weeks is critical.

You need a provider who starts when approved, stays inside what was approved, and tells you what's happening without being chased. Here's the context, and the questions that separate the two kinds of provider.

Home support under the NSW CTP scheme

- SIRA says people with a threshold injury, such as most soft tissue injuries, may get benefits for up to 52 weeks after the crash, and those benefits may include domestic and personal care services.
- Under clause 4.106 of the Motor Accident Guidelines, once an insurer receives a claimant's request for payment of treatment or care services, it must decide and tell the claimant and provider in writing within 10 days, and pay the account within 20 days of receiving the invoice.
- SIRA's guidance for rehabilitation and allied health providers says to always get the insurer's approval before providing services, including the initial assessment, and to agree rates with the insurer before treatment starts.
- SIRA suggests tax invoices show the claimant's full name, the claim number, payee details, the provider's ABN and the date of service (with the invoice dated on or after the last service), plus payment classification codes and service duration where they apply.
- Some long-running claims move to icare CTP Care. CTP Care has no approved provider panel. It sends a Service Approval/Purchase Order setting out the client, claim number, service type, hours, period and cost, and says it can't guarantee payment for services delivered before approval.

Domestic assistance under NSW workers compensation

SIRA says an injured worker may claim domestic assistance, such as household cleaning, laundry, and lawn or garden care, if:

- a medical practitioner certifies, based on a functional assessment, that the worker would benefit and that it's reasonable and necessary
- the worker did these tasks before the injury
- the injury has resulted in permanent impairment of at least 15%, or the assistance is temporary: up to 6 hours a week for a total of 3 months.

The assistance should follow a care plan the insurer sets up with the worker, and the insurer must decide liability, including whether it's reasonable and necessary, within 21 days.

SIRA notes its content may change as recent workers compensation reforms are implemented. Check the current page on sira.nsw.gov.au before relying on these limits.

When the injury is catastrophic

People in icare's Lifetime Care, Workers Care or Dust Diseases Care schemes get attendant care from icare's approved panel, appointed by tender every three to five years. The current panel was engaged in February 2023. Kinship is not on that panel, so for those participants, icare's Attendant Care Finder is the place to start.

- icare: attendant care providers: www.icare.nsw.gov.au/practitioners-and-providers/healthcare-and-service-providers/attendant-care-providers

What to ask a home-support provider

- Can you staff this suburb, at these times, from this date? Will you tell me now if you can't?
- Who will the support worker be, and will it be the same person each visit?
- Will you wait for written approval before the first visit, and stay within the approved hours and dates?
- What are your rates, and will you agree them in writing before you start?
- Will your invoices carry the claim number, approval number and service details?
- How often will I get progress notes, and will they come separately from invoices?
- What worker screening and insurance do you hold, and can you send evidence?
- What happens when the worker is sick or on leave?



A provider who answers these clearly on the first call is usually the one who'll keep answering clearly.

Home support approval checklist

- ☐ Need identified by the treating team, with the tasks spelled out.
- ☐ Provider has confirmed they can staff the suburb, days and times.
- ☐ Rates agreed in writing.
- ☐ Written approval issued before the first visit, with hours, dates and cost.
- ☐ Named support worker confirmed.
- ☐ Progress note frequency agreed, separate from invoices.
- ☐ Invoice details agreed: claim number, approval number, ABN, service details.
- ☐ Review date set, so support steps down as the claimant recovers.
- ☐ Claimant knows who to call if a visit is missed.

Questions people ask

Does NSW CTP cover help at home?

It can. SIRA says people with a threshold injury may get benefits for up to 52 weeks after the crash, which may include domestic and personal care services. Care must be reasonable and necessary, and the insurer approves it.

How long does a CTP insurer have to decide a care request?

Under clause 4.106 of the Motor Accident Guidelines, the insurer must decide and advise the claimant and provider in writing no later than 10 days after receiving the request, and pay the account within 20 days of receiving the invoice.

How much domestic assistance can an injured worker get?

SIRA says temporary domestic assistance is up to 6 hours a week for a total of 3 months, unless the injury has resulted in permanent impairment of at least 15%. A doctor must certify the need after a functional assessment, and the worker must have done the tasks before the injury.

Should a provider start before written approval?

No. SIRA tells providers in the CTP scheme to always get the insurer's approval before providing services, and icare CTP Care says it can't guarantee payment for services delivered before approval.

Is Kinship on an insurer or icare panel?

No. Kinship isn't on icare's attendant care panel, and doesn't hold SIRA approval or ACIS certification. We work claim by claim, only once the service has been approved in writing.



Can Kinship send progress notes to the case manager?

Yes. Progress notes go to the case manager at the frequency you set, separate from invoices.

Where does Kinship work?

Greater Sydney, strongest across Colebee, Blacktown, Rouse Hill, Kellyville, Riverstone and Windsor. If we can't staff a request, we'll say so plainly.

How Kinship can help you and your clients

We're a registered NDIS provider in Colebee, working in disability and aged care since 2017. For CTP, workers compensation and other claims where someone needs help at home, we provide personal care, domestic assistance and community access across Greater Sydney, strongest in Colebee, Blacktown, Rouse Hill, Kellyville, Riverstone and Windsor.

Written approval, agreed rates. Nothing starts until we hold written approval. Rates are agreed before the first visit.

The same support worker each visit. Your claimant isn't explaining their injury to a new face every week.

Progress notes on your schedule. Progress notes go to the case manager at the frequency you set, separate from invoices. Invoices carry the claim number, approval number and service details.

A plain answer if we can't staff it. If a request comes in that we can't staff, we'll say so plainly, so you can move on to someone who can.

If you have a claimant who needs help at home, call us on 0437 733 744 and we'll talk through what they need. We'll tell you on that call whether we can staff it.

Call 0437 733 744 or email info@kinshipunitingservices.com. Referrer information: kinshipunitingservices.com/for-referrers/

Kinship Uniting Services · Registered NDIS provider 4-GWVHCEY · 39 Victory Road, Colebee NSW 2761

Deaf, or have a hearing or speech impairment? Contact us through the National Relay Service: Speak & Listen 1300 555 727, TTY 133 677, SMS relay 0423 677 767.

Sources

SIRA: Understanding threshold injury: <https://www.sira.nsw.gov.au/resources-library/motor-crash-compensation/guides-and-resources/understanding-threshold-injury>

SIRA: Motor Accident Guidelines, Part 4 (claims): <https://www.sira.nsw.gov.au/resources-library/motor-accident-resources/publications/for-professionals/motor-accident-guidelines/part-4-of-the-motor-accident-guidelines-claims>

SIRA: Rehab providers in NSW CTP schemes FAQs: <https://www.sira.nsw.gov.au/resources-library/motor-accident-resources/publications/for-professionals/rehab-providers-in-nsw-ctp-schemes-faqs>

SIRA: Domestic assistance (workers compensation): <https://www.sira.nsw.gov.au/workers-compensation/what-you-can-claim/domestic-assistance>



SIRA: Return to Work Roadmap 2026-28:

<https://www.sira.nsw.gov.au/news/recovery-at-work-insider-siras-return-to-work-roadmap-2026-28>

icare: Working with CTP Care: <https://www.icare.nsw.gov.au/practitioners-and-providers/healthcare-and-service-providers/working-with-us/working-with-ctp-care>

icare: Working with us as an attendant care provider:

<https://www.icare.nsw.gov.au/practitioners-and-providers/healthcare-and-service-providers/attendant-care-providers>