



THE PREAPPROVED FRAMEWORK (PAF)

The WAD I PAF

Patients diagnosed with a WAD I injury (only) within 21 days of an accident are automatically entitled to up to 9 assessments and 28 days of treatment by a chiropractor, massage therapist, physiotherapist or acupuncturist (or any combination of them).

Treatment is accessed by the health practitioner completing a treatment confirmation form. The form **MUST** be submitted no later than 5 business days after the health practitioner saw the patient and the insurer has 5 days after receipt to confirm. If the insurer does not respond within 5 days, the health practitioner can commence treatment and must be paid. An insurer is not allowed to challenge the first 28 days of PAF treatment based on medical reasons.

The WAD II Framework

Patients diagnosed with a WAD II injury within 28 days of an injury are automatically entitled to 6 to 7 weeks of treatment by a chiropractor, massage therapist, physiotherapy or acupuncturist (or any combination of them).

Like the WAD I framework, treatment is accessed by any health practitioner submitting to the insurer a treatment confirmation form. The insurer cannot challenge this initial treatment and the timelines are the same as WAD I for submission and response.

Concerns with the PAF for your Patients

The primary concern with the PAF is not a medical issue but an income issue. Once you have diagnosed someone with only a WAD I or WAD II your patient is only entitled to a very limited level of income replacement benefits: 12 weeks of income benefits for WAD I and 15 weeks for WAD II patients.

A secondary primary problem with the PAF is that once a patient becomes diagnosed with just a WAD I or WAD II the insurers may tend to treat these people as **ONLY** being entitled to the shortened treatment allotments.



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It is important to note that any other difficulties your patient is experiencing will get them taken out of the PAF guidelines.

In the event that your patient develops other problems (in addition to the WADI or WADII injury) at a point after the accident, you should be preparing and submitting a Pre-approved Framework Discharge and Status Report (OCF24).