



How to claim insurance

If a participant requires assistance to submit a claim, please assist them using the following checklist.

Group Personal Accident Insurance Policy (AHI Insurance)

- Request the participant retain all receipts for medical treatment relating to the injury
- Complete and have the participant sign a Claim Form
- Attach receipts relating to the injury
- Submit the claim form directly to the insurer at claims@ahiinsurance.com.au

If the participant's claim is denied, due to expenses being outside the scope of insurance cover, the participant may seek advice through AHI's Complaints and Dispute Resolution Process (free of charge).

Medicare 'gap' and 'out-of-pocket expenses

The participant may ask if there is an alternative method of reimbursement if insurance cannot cover their expenses.

- Check if the participant is out-of-pocket
- Confirm the participant has provided a receipt for medical treatment for the injury and ensure the Medicare reimbursement has been claimed.
- Confirm whether the insurer will cover these expenses. If not, the provider may use their discretion to reimburse, as appropriate and in accordance with guidelines, through the:
 - Workforce Australia Employment Fund
 - Transition to Work Provider Upfront Payment
 - Parent Pathways Parent Funds

For more information on these funds, visit the Provider Portal