

What ACC Doesn't Want You To Know

A clarity guide for navigating the ACC system with confidence, strategy & power.



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INTRODUCTION

The truth is simple: ACC works best for the people who understand it.

ACC is not your enemy — but it is a **system**, and systems follow rules, priorities, and processes that are rarely explained to the people affected by them.

This booklet exists because most claimants only hear what ACC tells them — not what the law actually allows, not the rights they *already* have, and not the strategies that protect them from systemic mistakes.

You're not here to fight the system.

You're here to understand it — clearly, calmly, and powerfully.

HOW ACC *ACTUALLY* WORKS (THE PART THEY DON'T EXPLAIN)

There are three layers to ACC decision-making:

1. Policy (The Rulebook)

Internal guidelines, entitlements law, and legislative requirements.

Case managers **MUST** follow this — even when it feels rigid.

2. Clinical Evidence (The Medical Story)

ACC relies heavily on notes, assessments, and file summaries.

If a doctor writes it, ACC usually treats it as fact.

3. Case Manager Interpretation (The Human Layer)

This is where most inconsistency happens.

Different case managers interpret the same situation differently.

This is why two people with the same injury can receive completely different outcomes.

WHAT ACC DOESN'T TELL YOU ABOUT YOUR RIGHTS

You have FAR more rights than ACC ever explains.

You have the right to:

- question any decision
- ask for clarification
- ask for evidence
- request your complete file
- challenge the accuracy of notes
- request a new assessor
- bring support people to ANY interaction
- have all communication in writing
- have your cultural needs respected
- have your communication needs met
- make a complaint without retaliation
- seek a review at ANY time

ACC does not choose which rights you have — **the law does.**

THE CODE OF ACC CLAIMANTS' RIGHTS (IN PLAIN ENGLISH)

The Code exists to protect you from unfair treatment.

1 — Respect

You must be treated with dignity, fairness, and no discrimination.

2 — Fair Treatment

ACC must listen, consider your views, and make decisions based on evidence.

3 — Effective Communication

Clear, timely, understandable communication is your right.

4 — Be Fully Informed

ACC must explain decisions, entitlements, and processes.

5 — Have Your Privacy Respected

Your information cannot be shared without lawful reason.

6 — Have Your Culture, Values, & Beliefs Respected

This includes Māori models of health and culturally safe care.

7 — Support

You may bring ANY support person you choose.

8 — Complaints

You have the right to complain — without negative consequences.

If any part of this Code is breached, you can formally raise it.

WHAT ACC DOESN'T WANT YOU TO KNOW ABOUT YOUR FILE

Your file is the *entire story* ACC uses to make decisions.

And it includes:

- phone transcripts
- internal emails
- medical notes
- assessment reports
- case manager documentation
- risk flags
- clinical advice

Important:

You are legally allowed to request a copy of your ENTIRE file at ANY time.

And yes — you should.

You can then see:

- ✓ whether information is missing
- ✓ whether errors exist
- ✓ whether clinical notes match your reality
- ✓ whether decisions were made fairly

SYSTEM MISTAKES ACC RARELY TALKS ABOUT

ACC doesn't hide mistakes maliciously — but the system is **busy, pressured, and human**.

Common errors include:

- incorrect date of injury
- wrong diagnosis codes
- missing medical notes
- old information treated as current
- misinterpreted phone calls
- lost specialist reports
- incomplete or selective summaries
- incorrect entitlement calculations

You cannot correct what you cannot see — which is why file access is essential.

HOW DECISIONS ARE *REALLY* MADE

ACC decisions almost always come from:

- ✓ **clinical notes**
- ✓ **internal advisor opinions**
- ✓ **assessor reports**
- ✓ **guidelines & legislation**

NOT from:

- ✗ how “convincing” you are
- ✗ how kind the case manager is
- ✗ what you verbally explained
- ✗ how urgent your situation feels

ACC trusts written evidence above all else.

This is why **documentation protects you.**

WHAT ACC DOESN'T TELL YOU ABOUT COMMUNICATION

ACC prefers **phone calls over emails** for one reason: phone calls are harder for claimants to document or refer back to.

Your safest option is:

“I prefer all communication in writing.”

You are legally allowed to say this.

Emails create:

- clarity
- accountability
- accuracy
- a paper trail

Phone calls create:

- memory gaps
- interpretation errors
- undocumented decisions

Choose writing.

YOUR RIGHTS DURING ASSESSMENTS

ACC assesses you to determine entitlements.

You have the right to:

- know the assessor's name & qualifications
- request a different assessor
- bring a support person
- record the session (with permission)
- receive a copy of the report
- challenge factual inaccuracies

If an assessment feels biased, incomplete, or incorrect — challenge it.

MEDICAL EVIDENCE: THE PART THEY DON'T EXPLAIN

ACC gives the greatest weight to:

- ✓ **specialist reports**
- ✓ **consistent GP notes**
- ✓ **long-term medical history**
- ✓ **objective tests**

ACC gives the *least* weight to:

- ✗ verbal descriptions
- ✗ symptoms without evidence
- ✗ reports that contradict your history

You can strengthen your claim by ensuring your GP and specialists document:

- functional limits
- pain levels

- workplace impact
- treatment required
- long-term prognosis

RED FLAGS & WARNING SIGNS

If any of the following happen, you must pay attention:

- decisions made without enough evidence
- rushed assessments
- long gaps in communication
- case manager repeatedly changes
- important records missing
- contradictory explanations
- pressure to accept a decision
- delays with no clear reason

These are not normal.

These are signals to assert your rights.

HOW TO RESPOND WHEN ACC IS WRONG

You are allowed to disagree professionally.

Steps:

1 — Ask for clarification

“Can you explain how this decision was reached?”

2 — Request the evidence

“What clinical evidence was relied upon?”

3 — Provide new evidence

Specialist notes, GP letters, assessments.

4 — Ask them to reconsider

Yes — they can change their mind.

5 — If still wrong: REVIEW.

You do not need a lawyer for this stage.

THE REVIEW PROCESS (IN PLAIN ENGLISH)

A review is not “being difficult.”

It is your legal right.

Timeline:

1. You file the review.
2. ACC provides their evidence.
3. A reviewer (ICRA) hears your case.
4. Evidence is weighed.
5. A decision is issued.

Reviews overturn ACC decisions every single week.

Most people just don’t know they can challenge them.

THE POWER OF WRITTEN COMMUNICATION

Templates you can use:

Requesting your file:

“I am requesting a full copy of my file under the Privacy Act. Please include all case notes, internal communications, clinical advice, and assessment reports.”

Requesting clarification:

“Can you explain which evidence was relied on for this decision?”

Correcting errors:

“I believe the following information in my file is inaccurate...”

Challenging an assessment:

“I do not accept this report as an accurate reflection of my condition...”

YOUR RIGHTS WHEN DEALING WITH CASE MANAGERS

Case managers must:

- treat you with respect
- communicate clearly
- provide accurate information
- meet your cultural needs
- follow the Code
- allow support people
- document decisions

They are **not** allowed to:

- ✗ intimidate
- ✗ mislead
- ✗ withhold entitlements
- ✗ refuse support people
- ✗ deny written communication
- ✗ retaliate against complaints

The Code protects you — use it.

YOUR RIGHTS AROUND PRIVACY & FILE ACCURACY

You can:

- request corrections
- challenge inaccurate notes
- ask for evidence
- dispute summaries
- request all internal advice

ACC must justify any refusal with legal reasoning.

HOW TO BUILD A STRONGER ACC CLAIM

- ✓ **Keep everything in writing**
- ✓ **Document every symptom**
- ✓ **Ensure your GP updates your notes**
- ✓ **Request your file at least twice a year**
- ✓ **Get specialist evidence**
- ✓ **Prepare for assessments**
- ✓ **Correct inaccuracies immediately**
- ✓ **Know your rights**
- ✓ **Stay calm, consistent, and strategic**

You don't have to fight the system — you just have to understand it better than they expect you to.

THE TRUTH YOU WERE NEVER TOLD

ACC doesn't benefit from you being uninformed — but the *system does*.

People who understand:

- their rights
- the Code
- the process
- the evidence
- the strategy

achieve better outcomes, faster, and with less stress.

This guide is not about conflict.

It's about **clarity, empowerment, and self-leadership.**

YOUR NEXT STEP

If you want to navigate ACC without confusion or fear:

Reach out and book an appointment.

I can help you build clarity, resilience, and confidence — not just inside the system, but outside it too.

Because the system is complex — but *you* can be clear.

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