

NSW Workers Compensation 2026: A Checklist for Injured Workers

A Plain-English Guide to What Changed
on 1 October 2026 and What to Ask Your Provider



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Version 1.0, current at 12 October 2026.*

Disclaimer: General information about how the NSW workers compensation scheme works. It is not personal clinical, financial or legal advice, and it does not replace advice from your own treating practitioners or insurer.

1. What Changed and When

DATE	WHAT HAPPENED	DOES IT AFFECT YOUR TREATMENT?
1 February 2026	New maximum fees for physiotherapy and exercise physiology	Not directly. These are amounts your insurer pays your provider, not amounts you pay
1 July 2026	Psychological injury claim rules changed. Your employer can no longer attend your treatment or examination unless you ask them to	Only the appointment rule, which applies to everyone
1 October 2026	The "reasonable and necessary" test replaced "reasonably necessary". The allied health allowance before insurer pre-approval dropped from 8 consultations to 4	Yes. This is the change that affects your appointments

If you have read elsewhere that the treatment test changed in July, that is out of date. It changed on 1 October 2026.

2. The Three Questions Your Insurer Now Asks

Every treatment claim made from 1 October 2026 is assessed against these three questions.

☐ Is the main purpose of this treatment to treat the injury you claimed for?

☐ Is it clinically justified for that injury?

☐ Are the costs reasonable, both against the benefit and against what other treatments would cost?

The third question is the new one. Because it is a comparison, your insurer needs something to weigh, which is why the measurements your practitioner records now matter more than they used to.

3. How Many Sessions Before Your Insurer Has to Approve Them

There is no cap on how much treatment an accepted claim can fund. These numbers are only about what can happen before your insurer looks at a request.

YOUR SITUATION	CONSULTATIONS WITHOUT PRE-APPROVAL
Treatment starts within 3 months of the injury, and no physiotherapist, chiropractor, osteopath or Accredited Exercise Physiologist has treated this injury before	4
Your practitioner sent a treatment request, is continuing treatment started within 3 months, and the insurer has not responded within 5 working days	4 per request
Treatment starts more than 3 months after the injury, with no earlier treatment from that group of practitioners	3
You go back to a practitioner who treated the same injury more than 3 months ago	1
You see a different practitioner in a group that has already treated the injury	1
Treatment in the first 48 hours after the injury	No approval needed

Anything your insurer has already pre-approved sits outside these numbers.

4. Ask Your Provider Before Your Third Session

This is the part that prevents a gap in your treatment. The request now has to go in earlier than it used to, so ask early rather than waiting to be told.

- ☐ Has my Allied Health Treatment Request gone in yet?
- ☐ What outcome measures are you recording for my injury?
- ☐ Are we still inside pre-approved sessions, or is a new request due?
- ☐ What date did the insurer receive the request? They have 21 calendar days to decide.
- ☐ If I want exercise physiology, have I asked my nominated treating doctor for a referral?

5. Physiotherapy or Exercise Physiology: Which Can You Book Today?

	Physiotherapy	Exercise physiology
Referral needed to start	No, you can book directly	Yes, from your nominated treating doctor
Practitioner must hold	AHPRA general registration and SIRA approval	ESSA accreditation and SIRA approval
Consultations before pre-approval	Up to 4	Up to 4
Request form	Allied Health Treatment Request	Allied Health Treatment Request

You can choose your own practitioner, as long as they hold SIRA approval.

6. What You Pay

- ☐ While your claim is accepted and the treatment is approved, your provider cannot bill you directly, add a gap fee, or charge you for a cancelled or missed appointment.
- ☐ You are not liable for any cost the fee order covers.
- ☐ If your insurer declines to fund further treatment, or your entitlement ends, treatment after that point is your cost. **This is the main reason to keep an eye on where your treatment request is up to.**

7. If Your Insurer Declines Your Treatment

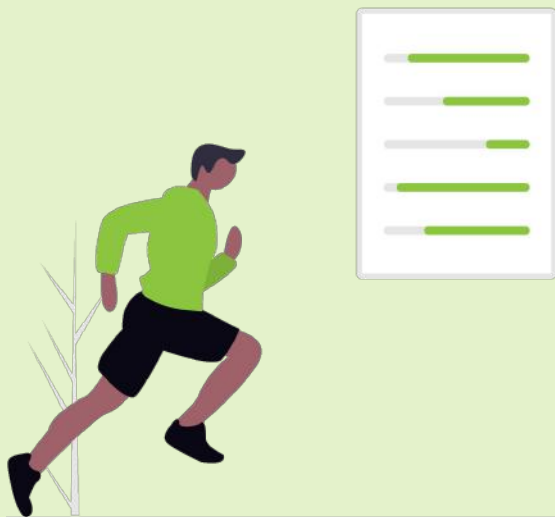
There are separate pathways for a review, a dispute and a complaint, and they do different things.

- ☐ **Internal review.** Ask the insurer to review its decision. For applicable insurer-review requests, the insurer must complete the review and notify you of the outcome within 14 days of receiving your request.
- ☐ **Formal dispute.** Lodge a dispute with the Personal Injury Commission, an independent tribunal. Depending on the type of decision, you may be able to do this without completing an internal review first.
- ☐ **Complaint.** Contact the Independent Review Office on **13 94 76** about your insurer, or SIRA on **13 74 72** about an employer or health provider. A complaint is not a substitute for formally disputing a decision.
- ☐ **Legal assistance.** This may be available through IRO's Independent Legal Assistance and Review Service. Since 1 July 2026 revised funding criteria apply, subject to eligibility and assessment requirements. Contact IRO or an approved lawyer about your own circumstances.

Check your decision notice for the process that applies to your decision and any time limits.

8. Where to Check This for Yourself

- [SIRA workers compensation reform FAQs](#)
- [SIRA Workers Compensation Guidelines, in force from 1 October 2026](#)
(Table 4.2 sets the pre-approval allowances)
- [SIRA guide for allied health practitioners](#)
- [iCare: medical and rehabilitation expenses](#)
- [Independent Review Office](#) and the [Personal Injury Commission](#)



Talk to Someone About Your Treatment

Healthstin's physiotherapists and Accredited Exercise Physiologists treat workers' compensation claims across NSW, from clinics at [Sans Souci](#) and [Hurstville](#) in Sydney. Home visits are available in some areas. Preparing and submitting the Allied Health Treatment Request is part of how we work.

**You do not need your referral
or claim paperwork sorted before you get in touch.**

[Book an assessment online](#) · [Call 1300 090 931](#) · [Workers compensation at Healthstin](#)



This checklist reflects the NSW workers compensation scheme as at 12 October 2026. The reforms are being implemented in stages and these rules can change. Review date: 12 January 2027.

Healthstin, version 1.0.



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