

How we use whole-person impairment

We use a 'whole-person impairment' approach to make sure we consistently assess impairment caused by a service-related injury, illness or condition.

Ratings used to determine compensation

We use 'whole-person impairment' to determine:

- how much impairment compensation someone can get
- whether family members are able to get certain compensation payments.

Payments with eligibility criteria including 'whole-person impairment' ratings include:

- Disablement Pension
- Independence Allowance
- Lump Sum for Permanent Impairment
- Surviving Spouse or Partner Pension
- Children's Pension
- Dependant's Pension

'Whole-person impairment' is also used by the Ministry of Social Development to determine if a spouse or partner is entitled to a Veteran's Pension.

Why we use 'whole-person impairment'

'Whole-person impairment' is calculated in a way that makes sure someone's rating can never exceed 100%. This represents the concept that a person cannot be more than 100% impaired.

Impairment provides a fair basis for determining the level of compensation. It's also a starting point for considering someone's disability or capacity for work.

Impairment and disability are different concepts. The difference in these concepts can be seen using the example of an amputation of a little finger.

Concept	Occupation	Impact
Disability	Concert pianist	Very significant
	Gardener	Minor
Impairment	Concert pianist	5%
	Gardener	5%

How we calculate a 'whole-person impairment' rating

We'll assess each injury or illness you have. When we do this, we'll give each injury or illness an impairment rating.

We use objective criteria for each impairment assessment we make. If someone was to have an assessment done by two different assessors, our aim is that they would end up with the same rating. This rating is determined by the American Medical Association's 'Guides to the Evaluation of Permanent Impairment (4th edition)'.

Single injury

If you have only one injury or illness, the impairment rating for this will be your 'whole-person impairment' rating.

Multiple injuries

If you have multiple injuries or illnesses, we'll combine these to give you your total combined 'whole-person impairment' rating.

How we combine 'whole-person impairment'

1. The condition with the highest rating sets the base level of 'whole-person impairment'.
2. The percentage of impairment of the highest rating is deducted from 100%. This determines the amount of the 'whole-person impairment' scale that can be allocated to other conditions.
3. Each successive injury or illness takes a proportion of the remaining 'whole-person impairment' scale.

Our team do these calculations using calculators designed specifically for this purpose.

It's important to note that 'whole-person impairment' ratings are combined, not added.