

THE PHYSIO CENTRE

Motor Vehicle Accident

Instructions for Completing the Forms in this package

There are 2 forms enclosed in this package which are required for patients under MVA coverage.

1. Agree To Pay: Please complete in full
2. Insurance Information: Please complete in full (Please note: This form pertains to any additional Extended Health/Private coverage the patient may have either through their own plan or a family member's plan. As it is the policy of the Insurance Board of Canada for a claimant to exhaust any other primary insurance coverage first.)

Also included is OCF - 23 Treatment Plan. As of October 2010 the guidelines for automobile insurers were modified. This document provides a brief overview of those changes.

There is an additional information only booklet, 'Getting the Facts Out About Whiplash' provided by the Insurance Bureau of Canada.

Thank you.

THE PHYSIO CENTRE

Motor Vehicle Accident/Workers' Compensation Patients

I, the undersigned _____ hereby agree that I will be responsible to make payment for my therapy treatments in full if at any time MVA or the Workers' Safety Insurance Board rejects my claim.

Before making my appointment today, I have verbally confirmed with my WSIB Adjudicator that WSIB has approved my physiotherapy treatment and agreed to make payment.

Should any cancellation/no-show fees remain outstanding for longer than 10 business days, all future appointments will be suspended until all invoices are paid in full.

I hereby agree that I have read and clearly understand the above information and the implications thereof.

Dated at Trenton this _____ day of _____, 20____.

Patient's Signature

Witness

The Physio Centre

30 King Street, Suite #205

Trenton, ON

K8V 6B1

Phone # 613-392-7823

Fax # 613-392-2612

PHYSIOTHERAPY INSURANCE

Insurance companies frequently request that insurance information be given only to the insured party (you or your spouse), not to our physiotherapy office.

You can obtain the required information by phoning your insurance carrier. The contract between you or your spouse and your insurance company is private and confidential information. **We have no access to this information.** However, to assist you in billing your insurance carrier for your treatment, the following information is needed.

If your insurance company allows third party billing, we are please to offer direct billing free of charge. However, please keep in mind that we can only extend this courtesy if the required information is promptly obtained and proper claim forms are signed.

You will need to have the following information before phoning:

Your insurance company: _____

Their telephone number: _____

Name of the person covered: _____

His/her date of birth: _____

Policy #: _____ Certificate or ID#: _____

QUESTIONS TO ASK

1. What is my yearly limit for physiotherapy (annual maximum)?
2. Is my annual maximum based on a calendar year (Jan. - Dec.)?
3. Is an MD referral required?
4. What is my coverage? (80%, 90%, 100%)?
5. Is there a deductible?
6. Is assignment of funds/benefits (3rd party billing) allowed? If yes, the address is:

OCF – 23 TREATMENT PLAN

When the unfortunate happens and we have a car accident, our doctor may recommend a period of physiotherapy.

As of September, 2010 the guidelines for automobile insurers were modified. The following is a brief overview of these changes.

At this time you will receive an Accident Benefits Package from your motor vehicle insurance company. Included in this package are several forms among them a treatment plan called an OCF-23. This form will be filled out for you by your physiotherapist and will be sent to your Motor Vehicle Insurance Company for approval. The insurance company will then inform you and The Physio Center of approval for your physiotherapy treatment.

Should you have extended health benefits for physiotherapy through your work or your spouse's work, this insurance company must be billed for your treatment **first** and **exhausted** completely. The remainder of the cost of your physiotherapy (as outlined in your treatment plan OCF-23) will then be billed to your motor vehicle insurance company.

However, a few points must be noted.

Firstly, if you have no coverage for physio through your work or your spouse's work, the total cost will be billed to your motor vehicle insurance company. However, your motor vehicle insurance **will not pay** your physiotherapy bill if you have not completed all your paperwork. These forms are filled out by you (or your employer or your doctor). The responsibility is yours to see that they are correctly done and received by your insurance company as soon as possible after your accident.

Secondly, the total allotted for your expenses under this treatment plan are **\$3500.00**. All your expenses are taken from this amount of money. This includes expenses for medication, medical, surgical, dental, optometric, hospital, nursing, ambulance, chiropractic, psychological, occupational therapy and physiotherapy services. Wheelchair or other mobility devices, or assistive devices, transportation costs or other goods and services are also billed to this fund of money. Should you exceed this amount of money you will be responsible for paying for these expenses.

We hope this recap is of help to you in understanding your obligations and those of your insurance companies. Please feel free to ask us any questions you may have.

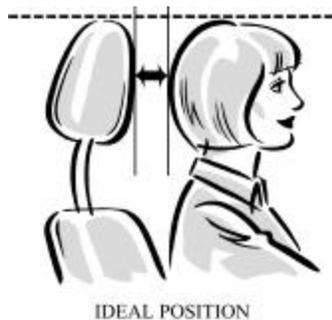
THE PHYSIO CENTRE

Avoiding Chronic Pain

- Some whiplash sufferers are reluctant to return to activity, fearing it will make the injury worse. Pain or tenderness may cause them to overestimate the extent of physical damage.
- If your health professional suggests a return to activity, accept the advice and act on it.
- Stay connected with family, friends and co-workers. Social withdrawal can contribute to depression and the development of chronic pain.
- If you are discouraged or depressed about your recovery, talk to your health professional.
- Focus on getting on with your life, rather than on the injury!

Preventing Another Whiplash Injury

- Properly adjusting the height of your car seat head restraint (head rest) will help prevent whiplash injury in an accident. In an ideal adjustment, the top of the head should be in line with the top of the head restraint and there should be no more than 2 to 5 cm between the back of the head and the head restraint.

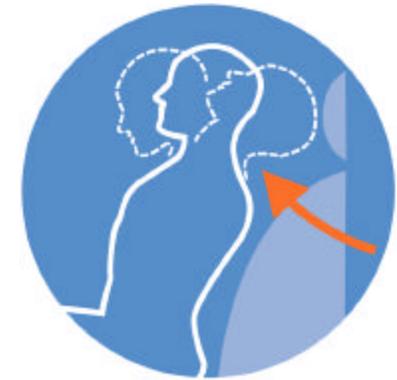


This brochure provides general information about whiplash injuries. It does not replace advice from a qualified health care professional who can properly assess a whiplash injury and recommend treatment.

The information highlights the latest available scientific research on whiplash and has been endorsed by the following organizations:

Insurance Bureau of Canada (IBC)
Ontario Chiropractic Association (OCA)
Ontario Massage Therapist Association (OMTA)
Ontario Physiotherapy Association (OPA)
Ontario Society of Occupational Therapists (OSOT)

Getting the Facts about Whiplash



Getting the Facts about Whiplash: Grades I and II¹

People injured in car crashes sometimes experience a strain of the neck muscles and surrounding soft tissue, known commonly as whiplash. This injury often occurs when a vehicle is hit from the rear or the side, causing a sharp and sudden movement of the head and neck. Whiplash may result in tender muscles (Grade I) or limited neck movement (Grade II). This type of injury is usually temporary and most people who experience it make a complete recovery. If you have suffered a whiplash injury, knowing more about the condition can help you participate in your own recovery. This brochure summarizes current scientific research related to Grade I and II whiplash injuries.

Understanding Whiplash

- Most whiplash injuries are not serious and heal fully.
- Signs of serious neck injury, such as fracture, are usually evident in early assessments. Health care professionals trained to treat whiplash are alert for these signs.
- Pain, stiffness and other symptoms of Grades I or II whiplash typically start within the first 2 days after the accident. A later onset of

symptoms does not indicate a more serious injury.

- Many people experience no disruption to their normal activities after a whiplash injury. Those who do usually improve after a few days or weeks and return safely to their daily activities.
- Just as the soreness and stiffness of a sprained ankle may linger, a neck strain can also feel achy, stiff or tender for days or weeks. While some patients get better quickly, symptoms can persist over a longer period of time. For most cases of Grades I and II whiplash, these symptoms gradually decrease with a return to activity.

Daily Activity and Whiplash

- Continuing normal activities is very important to recovery.
- Resting for more than a day or two usually does not help the injury and may instead prolong pain and disability. For whiplash injuries, it appears that “rest makes rusty.”
- Injured muscles can get stiff and weak when they’re not used. This can add to pain and can delay recovery.
- A return to normal activity may be assisted by active treatment and exercises.
- Cervical collars, or “neck braces,” prevent motion and may add to stiffness and pain. These devices are generally not recommended, as they have shown little or no benefit.
- Returning to activity maintains the health of soft-tissues and keeps them flexible – speeding recovery. Physical exercise also releases body chemicals that help to reduce pain in a natural way.

- To prevent development of chronic pain, it is important to start moving as soon as possible.

Tips for Return to Activity

- Avoid sitting in one position for long periods.
- Periodically stand and stretch.
- Sit at your workstation so that the upper part of your arm rests close to your body, and your back and feet are well supported.
- Adjust the seat when driving so that your elbows and knees are loosely bent.
- When shopping or carrying items, use a cart or hold things close to the body for support.
- Avoid contact sports or strenuous exercise for the first few weeks to prevent further injury. Ask your health professional about other sporting or recreational activities.
- Make your sleeping bed comfortable. The pillow should be adjusted to support the neck at a comfortable height.

Treating Whiplash

- Research indicates that successful whiplash treatment requires patient cooperation and active efforts to resume daily activity.
- A treating health care professional will assess your whiplash injuries, and discuss options for treatment and control of pain.
- Although prescription medications are usually unnecessary, temporary use of mild over-the-counter medication may be suggested, in addition to ice or heat.
- Your treating health care professional may recommend appropriate physical treatment.

¹ There are four grades of whiplash according to the severity of the injury, of which Grades I and II are by far the most common and least serious. The information in this brochure applies specifically to these two grades.