

Important information for all Motor Vehicle Accident patients:

On December 1st 2014 new auto insurance regulations came into effect under Bill 15. It is known as the "Fighting Fraud and Reducing Automobile Insurance Rates Act, 2014". The following is a summary of how this will effect you if you receive treatment for a motor vehicle injury after **1 December 2014**.

- If you have sustained a "minor injury"(the vast majority of whiplash injuries are in this category), the Maximum amount of health related expenses for which you will be covered is \$3500.00. (Prior to 2010, this amount was \$100,000.00). Only in "extremely limited circumstances" with "compelling evidence" would you be considered outside of the Minor Injury Guideline according to insurance company policies and therefore entitled to more coverage.
- If you have extended health care benefits(EHCBS) through your employer, this benefit must be used **FIRST** before your auto insurance covers the cost of any treatment.
- The right to sue your insurance company for non-payment of funds has been removed.
- If you have what is considered a severe injury, the maximum amount of medical benefits is capped at \$50,000.00(very few qualify for this amount).
- After December 1st 2014, health care clinics that are not licensed **cannot** bill the auto insurance company directly for services provided as a result of a motor vehicle accident. This means that you are obligated to pay for your treatment and submit your own receipts for reimbursement.

Why can't this clinic bill my auto insurer directly?

The decision to apply for a license to bill auto insurers directly is one that is made by individual service providers/clinics. The insurance industry has decided to try and regulate auto insurance billing in health clinics because of a small number of unscrupulous individuals who have defrauded some insurance companies. While we support efforts to reduce fraud in the system, we also feel the insurance industry has unfairly targeted honest health care providers across the province. As part of the regulated billing, health clinics must pay a fee of several hundred dollars in addition to a per patient amount for each auto insurance claimant that receives treatment .

In order to pressure health clinics to agree to these terms, they have ruled that clinics that do not sign on and pay the required fees will not be able to submit bills directly. Thus it will be the patients' responsibility to pay for services first, and then submit their own invoices to their auto insurance company. As if being in a car accident isn't enough, patients who go to an 'unlicensed clinic' will have to wade through more paperwork and tie up their own funds while they await reimbursement. In addition the insurance companies will be trying to steer accident victims to their network of licensed providers and holding them out as providers of quality or even superior treatment, when quality of service has nothing to do with it.

So should I go to a licensed or unlicensed clinic?

This decision is totally up to you. However, you need to understand that the insurance companies have made it easier to go to a licensed clinic for a reason. They are trying to pressure all clinics to sign on to their licensing framework. The Physio Centre has decided not to go that route. Whatever your decision, we feel that the patient who understands the system better will be able to mitigate the extra anxiety and stress following an auto accident.