Transitioning to a Care and Recovery Focused Model

BC Association of Kinesiologists Webinar

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June 19, 2018
Car insurance in BC is changing

We’re creating a sustainable auto insurance system which strikes the balance between increased care for the injured, more affordable and fair rates for all, and less spent on legal and automotive repair costs.
Suite of changes

- Better product
- More effective ICBC
- Fair insurance rates
- Safer roads
Product changes

increase care for the injured
Product changes

- Increase care for the injured
- Reduce legal costs
Increased accident benefits for all

<table>
<thead>
<tr>
<th>Current Benefits</th>
<th>New Benefits</th>
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<tr>
<td><strong>Overall allowance for medical care and recovery expenses</strong></td>
<td><strong>New increased benefits</strong></td>
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**Dates:**
- January 1, 2018
- April 2019
Limit on payouts for pain and suffering

$5,500 limit will apply to minor injuries only, effective April 1, 2019

- Payments for pain and suffering are entirely separate from compensation for any medical treatments

Savings of approximately $1 billion by introducing the limit along with other changes
Definition of a minor injury

- “Minor injury” will likely include sprains, strains, general aches and pains; mild whiplash; cuts and bruises; anxiety and stress from a crash.

- If these symptoms persist beyond 12 months, the injury would no longer be considered minor – and the limit would not apply.

- A medical professional – not ICBC – will determine the severity of injuries and therefore if it falls under the definition of a minor injury.
What does this mean for you as a kinesiologist doing business with ICBC?
Changes for kinesiologists

• Fair compensation for services

• Removal of barriers for customers accessing treatment

• Improved integrative care within and between providers
Changes for kinesiologists

- Expedited communication to authorize treatment extensions
- Clear expectations on reporting and more efficient methods of submission
- Administrative ease when invoicing
Our stakeholders

- We are committed to supporting you

- Materials available to support you: www.icbc.com/change
Questions?
Thank you

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