

# Enhanced Care

# Collaboration and future ways of working

## Customer Journey



**Navigation Help**



**Simon's Experience**



**Sarah's Experience**



**Jasmine's Experience**





# Navigation Help



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This presentation includes a few interactions that will help you explore the content. After reviewing the details of the functional interactions available in this presentation, you can click "**Go back to the Home Page**" button on the top right corner of this screen.

Click this button to navigate through the step-wise journey of a scenario.

Customer journey



Early access treatments

Click the additional information button to learn more about some key terms. After reviewing the information, you can click the **Close** button to go back to preview the step details.



1

2

3

5

6

STEP 1

Click the numbered circle button to jump to the next step in the journey.

Click the scenario button to navigate to the specific scenario.

Simon's Experience

Sarah's Experience

Jasmine's Experience



# Introduction to Simon's Experience



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At ICBC we are changing the way we do insurance so we can deliver the greatest value to British Columbians. To do this we are focusing on how we support our customers, your patients, on their recovery journey by creating easy processes, improving communication, enhancing benefits, and ensuring our customers have access to the benefits they need when they need them.

ICBC's injury management philosophy will continue to focus on creating a supportive and transparent customer experience that ensures those injured in a crash receive the **right** care at the **right** time.

Click the button below to explore Simon's experience.

Simon's Experience



Early Access treatments



Duty to assist and advise



HCPIR application and Health Care Provider Portal



Reporting



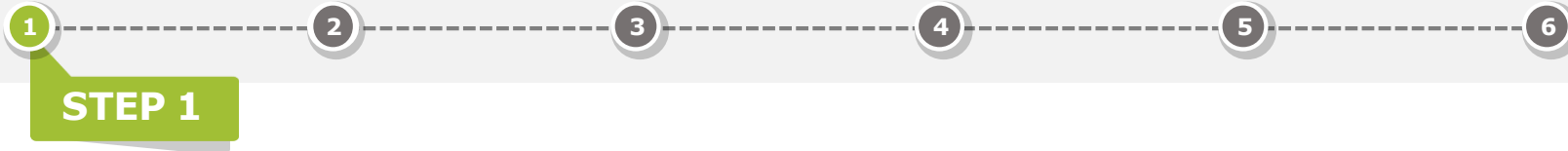
Evidence-informed



# Simon's experience



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**Simon** calls ICBC to report that he's been involved in a crash. Simon's neck and shoulder are sore and he's unsure what treatment options are available to him.

Simon talks to **Lindsey**, an ICBC Customer Service Adjuster, who explains the **Early Access treatments** and that he can seek treatment from a provider of his choice.



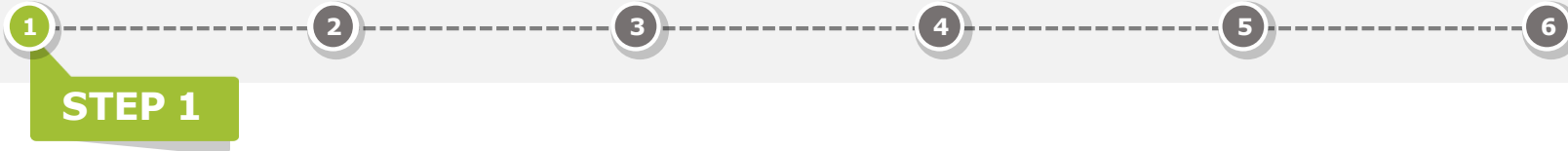
**Simon**  
Customer



**Lindsey**  
Customer  
Service Adjuster



# Simon's experience

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**Simon** calls ICBC to report that he's been involved in a crash. Simon's neck and shoulder are sore and he's unsure what treatment options are available to him.

Simon talks to **Lindsey**, an ICBC Customer Service Adjuster, who explains the **Early Access treatments** and that he can seek treatment from a provider of his choice.



## Early Access treatments

[Close](#)

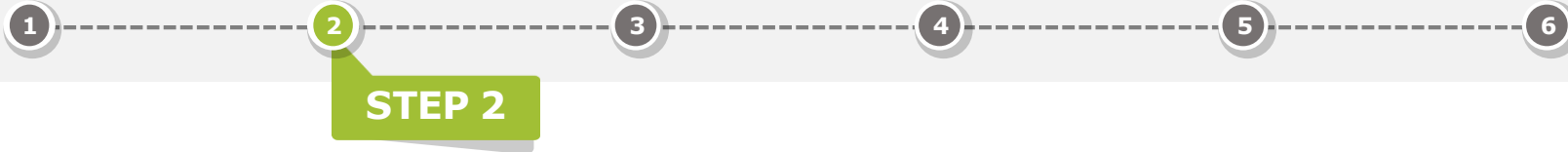
Early Access treatments, previously known as preauthorized treatments, include treatment from a number of health care providers. These treatments are approved for a 12 week period following the crash to encourage early intervention and patient choice. Early Access treatments allow patients to select their preferred treatment method and provider without the need for prior approval from ICBC or a referral from a physician.

Early Access treatments include Acupuncture, Chiropractic, Counseling, Kinesiology, Physiotherapy, Psychology, and Registered Massage Therapy.

# Simon's experience

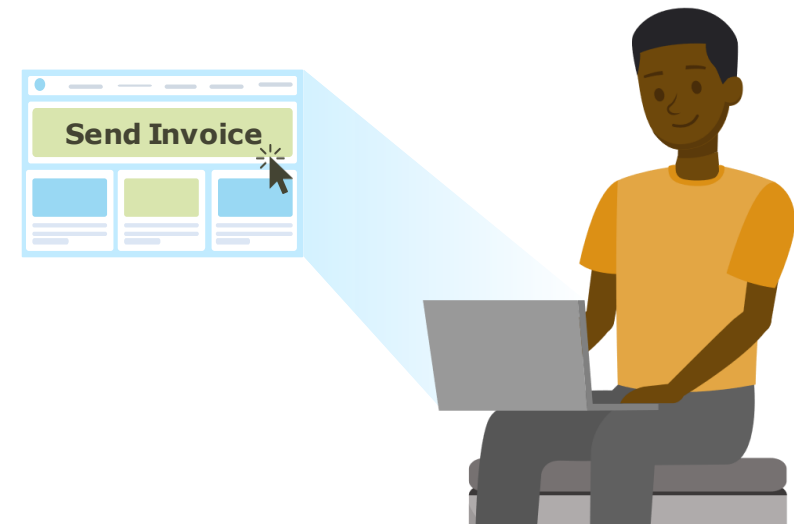


Go back to the Home page



Simon makes an appointment to begin treatment with a physiotherapist, **Carlos**. Carlos is able to begin treating Simon right away and develops a care plan based on his assessment of Simon's injuries.

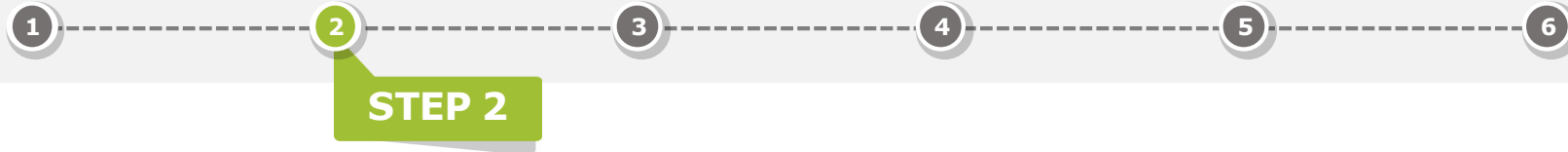
Carlos sends an invoice to ICBC through the **Health Care Provider Portal** for Simon's treatment. Carlos does not need to send ICBC an **Initial Report**.



# Simon's experience



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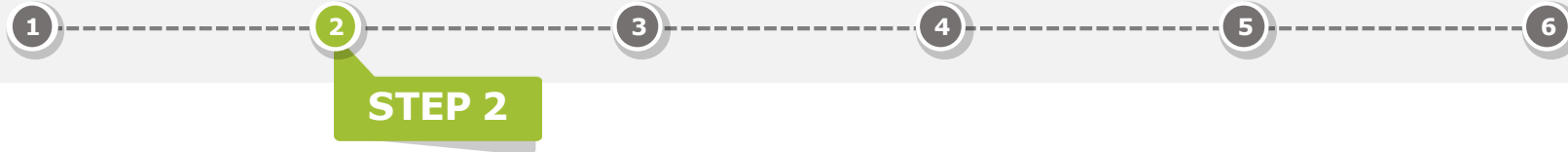
## Health Care Provider Portal

Close ✕

When health care providers log in to the new authenticated Health Care Provider Portal, they will be able to:

- Submit invoices, reports and Treatment Plans that are automatically populated with patient information (such as legal first and last name and Personal Health Number)
- View and track the status of invoices submitted to ICBC
- View payment history

# Simon's experience

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Simon makes an appointment to begin treatment with a physiotherapist, **Carlos**. Carlos is able to begin treating Simon right away and develops a care plan based on his assessment of Simon's injuries.

Carlos sends an invoice to ICBC through the **Health Care Provider Portal** for Simon's treatment. Carlos does not need to send ICBC an **Initial Report**.



## Initial Report

[Close](#) ✕

Chiropractors, kinesiologists and physiotherapists will no longer be required to submit an Initial Report to ICBC when they begin treatment. ICBC will contact health care providers directly to request a Progress Report if it is required. This means less time spent submitting reports to ICBC that may not be needed so you can focus on care.

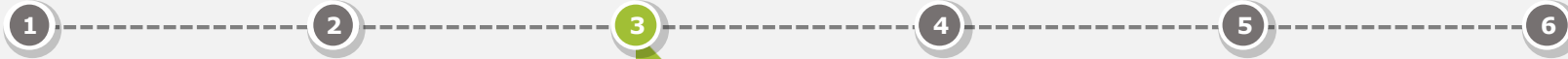
With patient consent, physicians, psychologists, and counsellors will continue to submit an Initial Report to ICBC when beginning treatment.



# Simon's experience



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## STEP 3

**Raj**, an ICBC Claims Representative, contacts Simon within 2 business days of reporting the crash to help support his injury needs. Now that Raj has a better understanding about Simon's injuries, he explains the various benefits that are available to Simon based on his needs and reassures him that there will be coverage available as part of ICBC's duty to **advise and assist** patients about their benefit entitlements.

Raj gathers information on Simon's pre-injury function, current treatments, and identifies that there are no functional barriers to recovery. They confirm a **recovery plan and functional goals** and agree to follow up in 4 weeks' time.

**i** Advise and assist

**i** Recovery plan and functional goals



**Raj**  
Claims Representative



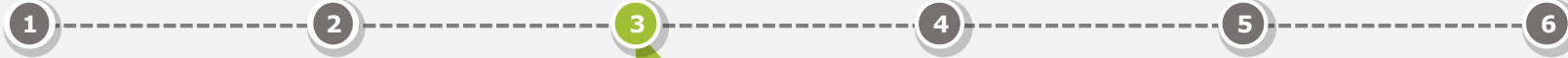
Recovery plan



Call in 4 weeks



# Simon's experience

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## STEP 3

**Raj**, an ICBC Claims Representative, contacts Simon within 2 business days of reporting the crash to help support his injury needs. Now that Raj has a better understanding about Simon's injuries, he explains the various benefits that are available to Simon based on his needs and reassures him that there will be coverage available as part of ICBC's duty to **advise and assist** patients about their benefit entitlements.

Raj gathers information on Simon's pre-injury function, current treatments, and identifies that there are no functional barriers to recovery. They confirm a **recovery plan and functional goals** and agree to follow up in 4 weeks' time.



### Advise and assist

[Close](#) ✕

Under the revised *Insurance (Vehicle) Regulation*, ICBC will have a duty to advise and assist patients who have been injured in a crash. This means that ICBC will have a legal obligation to ensure patients are informed of, and receive, all of the accident benefits they are entitled to and help patients navigate their recovery.

# Simon's experience

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**Raj**, an ICBC Claims Representative, contacts Simon within 2 business days of reporting the crash to help support his injury needs. Now that Raj has a better understanding about Simon's injuries, he explains the various benefits that are available to Simon based on his needs and reassures him that there will be coverage available as part of ICBC's duty to **advise and assist** patients about their benefit entitlements.

Raj gathers information on Simon's pre-injury function, current treatments, and identifies that there are no functional barriers to recovery. They confirm a **recovery plan and functional goals** and agree to follow up in 4 weeks' time.



## Recovery plan and functional goals

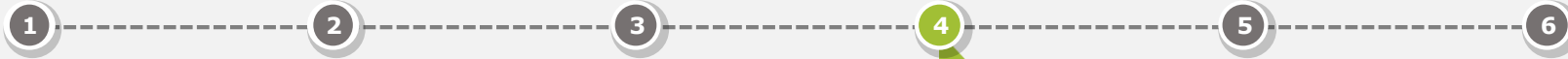
[Close](#) ✕

A recovery plan is a customized plan used by ICBC to help provide proactive claim management, keep track of our customer's progress and establish how often ICBC should be checking in with our customer. The recovery plan outlines our customer's functional goals, treatments, and milestones and identifies the care team who are supporting their recovery needs.

# Simon's experience



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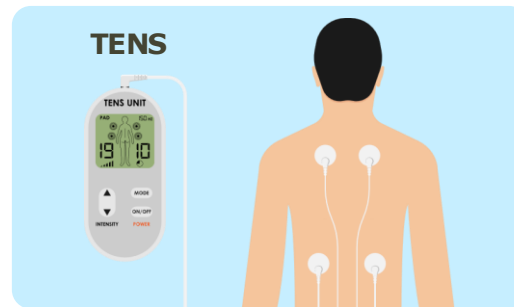


STEP 4

Carlos calls ICBC and speaks to **Sasha**, part of the **team of Claims Representatives** supporting Simon, to discuss Simon's recovery. Carlos thinks that Simon would benefit from a transcutaneous electrical nerve stimulation (TENS) machine and is requesting approval for medical equipment on behalf of Simon.

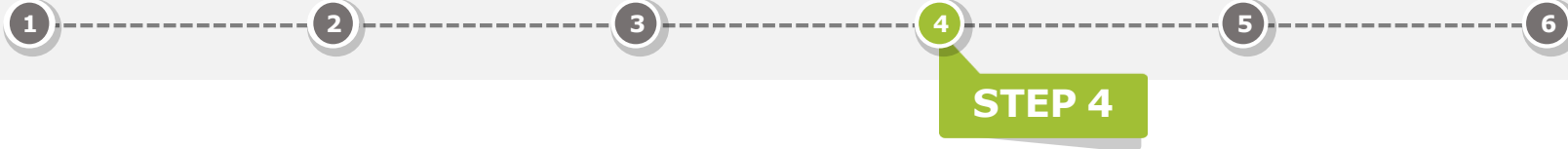
*i*

Team of Claims Representatives



**Sasha**  
Claims Representative

# Simon's experience

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Carlos calls ICBC and speaks to **Sasha**, part of the **team of Claims Representatives** supporting Simon, to discuss Simon's recovery. Carlos thinks that Simon would benefit from a transcutaneous electrical nerve stimulation (TENS) machine and is requesting approval for medical equipment on behalf of Simon.



## Team of Claims Representatives

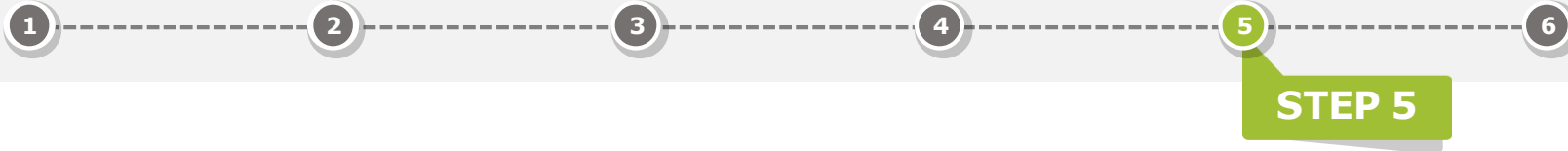
[Close](#) ✕

For patient's with non-complex injuries, claims are assigned to a dedicated **team of Claims Representatives** who work together to support the patient instead of the traditional 1-1 relationship.

This means a health care provider may not speak to a specific ICBC Claims Representative to understand the status of their patient's claim with ICBC. From validating a claim number to checking approval status - all of this information will be at the team's finger tips.

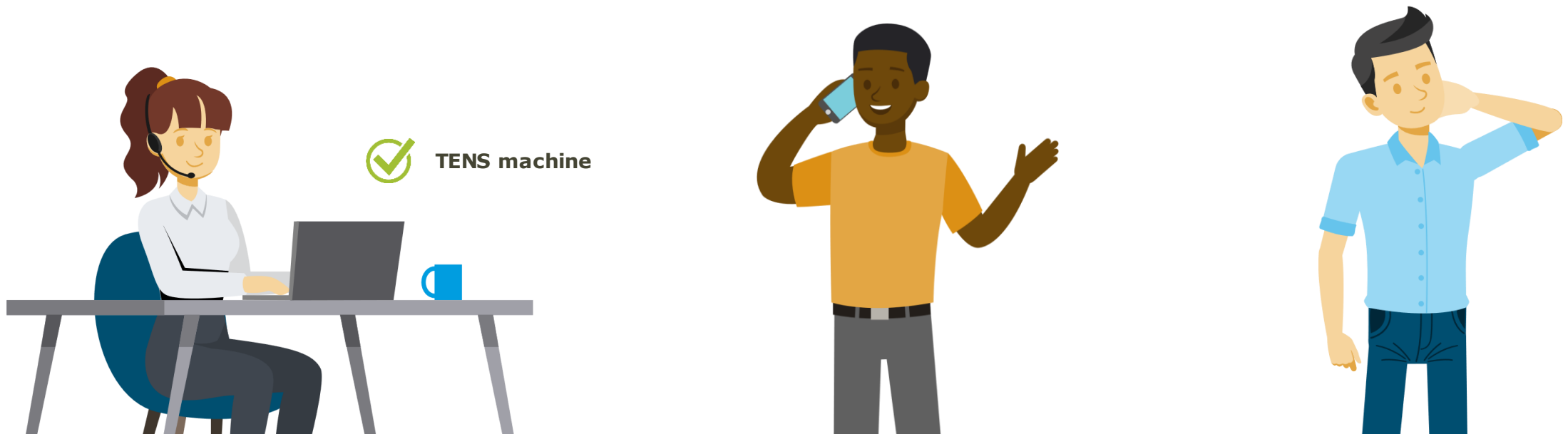
# Simon's experience

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Sasha reviews **evidence-informed** guidelines and lets Carlos know that the TENS machine is approved to support Simon's recovery. Carlos provides the TENS machine to Simon, who reports significant improvement to his shoulder injury and is progressing well.

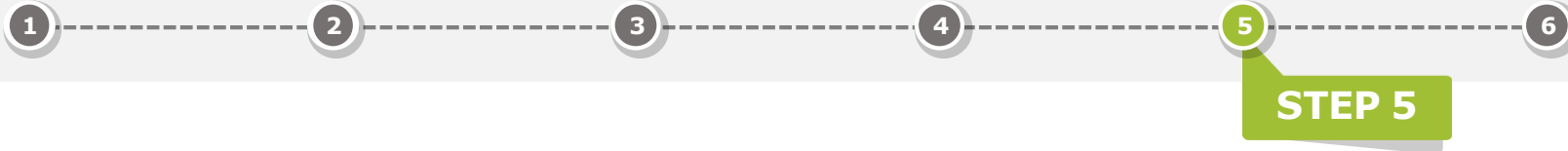
 Evidence-informed



# Simon's experience



Go back to the Home page



Sasha reviews **evidence-informed** guidelines and lets Carlos know that the TENS machine is approved to support Simon's recovery. Carlos provides the TENS machine to Simon, who reports significant improvement to his shoulder injury and is progressing well.



## Evidence-informed

Close ✕

To make educated decisions, ICBC Claims Representatives review evidence-informed guidelines and apply critical thinking to provide appropriate and consistent care approval and support to patients. For example, ICBC Claims Representatives can access a comprehensive medical database containing recovery and return to work guidelines to help them make evidence-informed decisions related to claims handling and benefits administration.

Functional outcomes and evidence-informed practices are at the heart of Enhanced Care coverage ensuring the care our customers receive is in their best interest to reach recovery goals, is measurable and actively monitored, and aligns to best practice.

# Simon's experience

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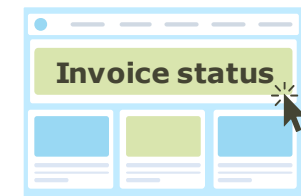


**STEP 6**

**Julia**, an ICBC Claims Representative, contacts Simon at the agreed on 4 week checkpoint to get an update and confirms with Simon that he has recovered from his injuries and completed his last treatment with Carlos so his claim can be closed. Julia advises Simon that he can contact ICBC if there is a change in his status.

Carlos is able to check the status of his invoices to ICBC through the Health Care Provider Portal to ensure he receives payment for any of Simon's outstanding invoices.

**Julia**  
Claims  
Representative







# Introduction to Sarah's Experience



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Under Enhanced Care coverage, we will continue to focus on working closely with physicians and health care providers through improved sharing of information and ideas, alignment on rehabilitation goals, and transparent rationale on entitlement decisions.

To help our customers access the most appropriate and effective care for their injuries, evidence-informed guidelines and a focus on functional outcomes will be embedded into how entitlement decisions are made.

We know that it is vital that our customer be informed and supported in their rehabilitation. That is why improving communication and information sharing are core elements of Enhanced Care coverage.

Click the button below to explore Sarah's experience.

[Sarah's Experience](#)



## Key elements:



Pro-active communication



Information sharing



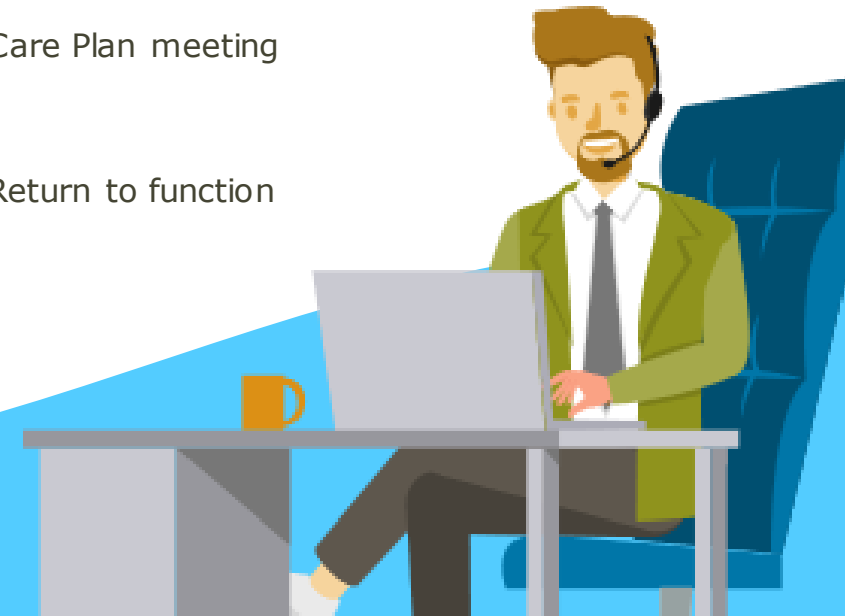
Treatment Plans



Care Plan meeting



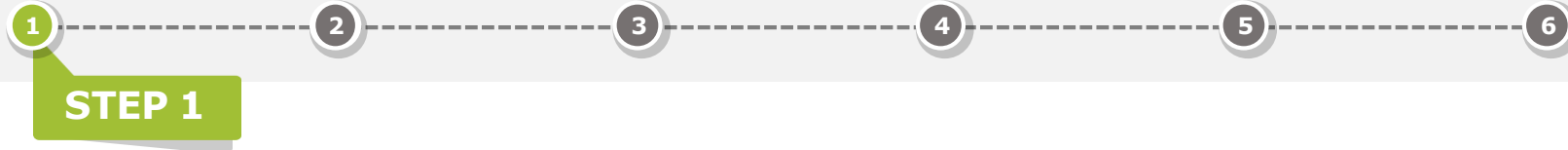
Return to function



# Sarah's experience



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**Sarah** has been injured in a crash and is unable to work due to her injuries. **Jordan**, an ICBC Claims Representative, has been assigned Sarah's claim and will be supporting her recovery. Jordan and Sarah discuss her pre-injury function, how her injury is impacting her functional day to day activities, and next steps for treatment and accessing her benefits.

Sarah visits her family doctor who diagnoses her injuries, prescribes medication, recommends treatment and advises that she remain off work for 10 weeks to recover. Sarah's family doctor submits a **report** to ICBC after obtaining Sarah's consent. Sarah schedules appointments with the recommended treatment providers.



**Sarah**  
Customer



**Jordan**  
Claims  
Representative



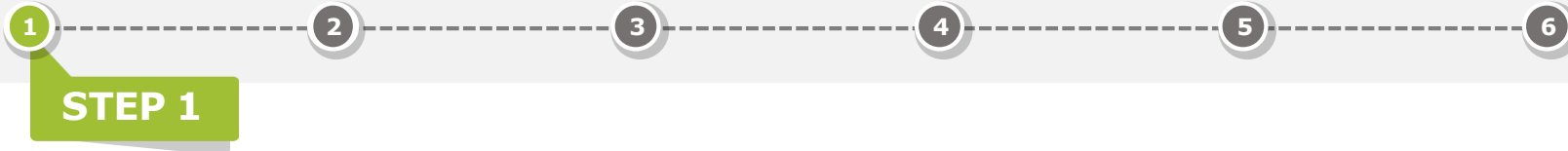
Family  
doctor



# Sarah's experience



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**Sarah** has been injured in a crash and is unable to work due to her injuries. **Jordan**, an ICBC Claims Representative, has been assigned Sarah's claim and will be supporting her recovery. Jordan and Sarah discuss her pre-injury function, how her injury is impacting her functional day to day activities, and next steps for treatment and accessing her benefits.

Sarah visits her family doctor who diagnoses her injuries, prescribes medication, recommends treatment and advises that she remain off work for 10 weeks to recover. Sarah's family doctor submits a **report** to ICBC after obtaining Sarah's consent. Sarah schedules appointments with the recommended treatment providers.



## Report

Close

With a patient's consent, physicians, counselors and psychologists will submit an Initial Report or Standard Medical Report to ICBC when beginning treatment.

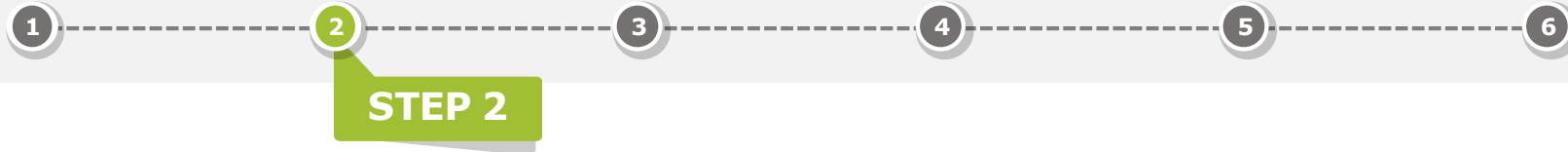
ICBC may request health care providers to provide a Progress Report when a patient is off work or unable to complete the activities of daily life (like attending school or providing care to their family). A Progress Report may also be requested to clarify diagnosis, if applicable, or to obtain further details on the treatment plan and assessment findings

More information about reports is available on the [Health Services Partner Page](#).

# Sarah's experience



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Sarah begins treatment with her Kinesiologist, **Madeline**, and massage therapy with **Daniel**. Because Sarah is off work, Jordan requests a Progress Report from Madeline to understand Sarah's functional goals and outcomes. With Sarah's consent, Jordan also provides Madeline with a copy of the report from Sarah's family doctor so that Madeline has all of the relevant information about Sarah's injuries.

## *i* Information sharing



**Madeline**  
Kinesiologist



**Daniel**  
Massage Therapist



Report →



Functional Goals



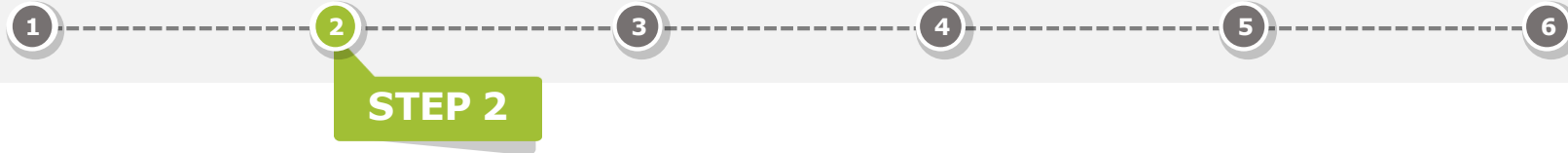
← Report



# Sarah's experience



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Sarah begins treatment with her Kinesiologist, **Madeline**, and massage therapy with **Daniel**. Because Sarah is off work, Jordan requests a Progress Report from Madeline to understand Sarah's functional goals and outcomes. With Sarah's consent, Jordan also provides Madeline with a copy of the report from Sarah's family doctor so that Madeline has all of the relevant information about Sarah's injuries.




## Information sharing

Close ✕

With a patient's consent, ICBC is able to share clinical information with physicians and health care providers to support recovery. This means that physicians and health care providers may receive reports, assessments, or diagnostic information of other clinicians on the patient's care team or have visibility to clinical information from earlier in the patient's recovery.

Existing policy and regulation on sharing information directly between providers will not be impacted by the *Insurance (Vehicle) Act* changes.

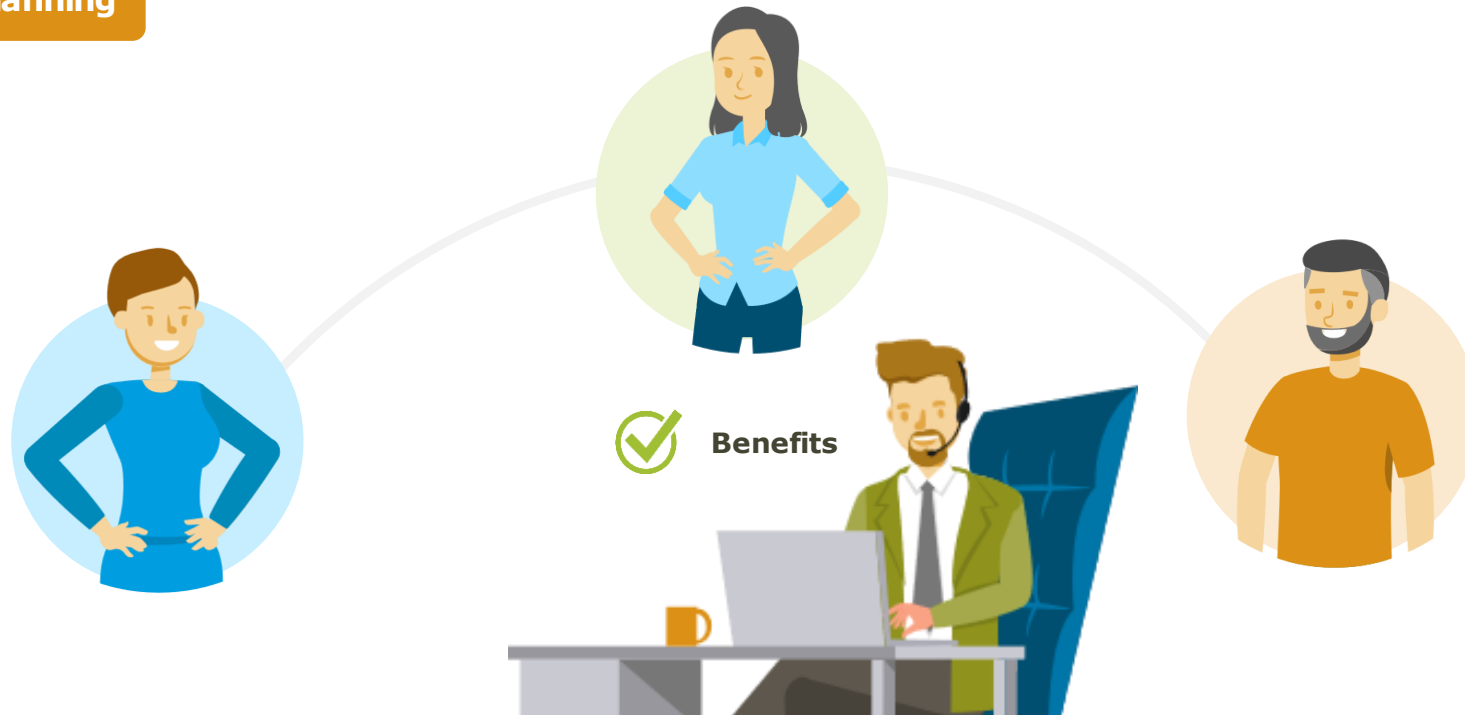
# Sarah's experience

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Sarah attends treatment with Madeline and Daniel and has regular calls with Jordan, the ICBC Claims Representative assigned to her claim, to discuss her progress and how her **return to work planning** is going. Jordan engages with Madeline and Daniel on an ongoing basis to understand Sarah's progress and ensure the appropriate benefits are approved in a timely manner.

## Return to Work Planning



# Sarah's experience

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Sarah attends treatment with Madeline and Daniel and has regular calls with Jordan, the ICBC Claims Representatives assigned to her claim, to discuss her progress and how her **return to work planning** is going. Jordan engages with Madeline and Daniel on an ongoing basis to understand Sarah's progress and ensure the appropriate benefits are approved in a timely manner.



## Return to Work Planning

[Close](#) ✕

ICBC will work closely with our customer, their employer and their care team to support our customer's return to work or function. Depending on the specific type of service required, this may include approving additional support from either an occupational therapist or a vocational rehabilitation professional.

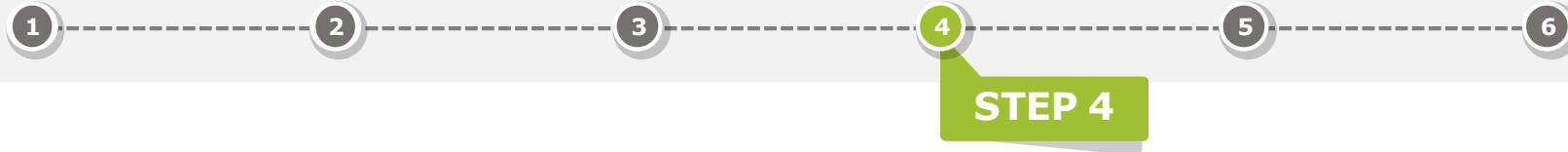
ICBC Claims Representatives will seek advice from our customer's care team centered around:

- Return to work safety and suitability
- Review return to work plans (and graduated return to work plans)
- Guidance or expertise

# Sarah's experience



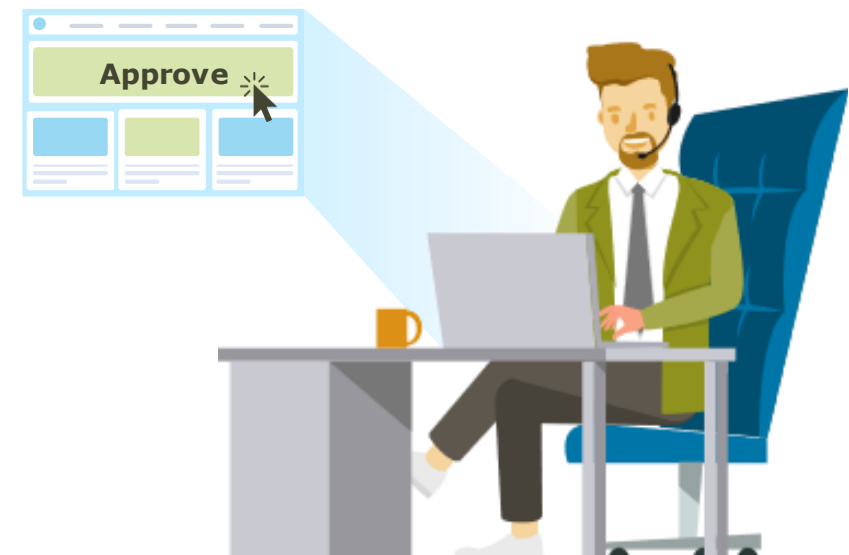
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Madeline assesses Sarah and based on her level of function determines that a further 6 weeks of treatment is required to achieve her recovery goals. As this additional treatment falls outside of the 12 week Early Access treatments Madeline submits a **Treatment Plan** to ICBC through the Health Care Provider portal.

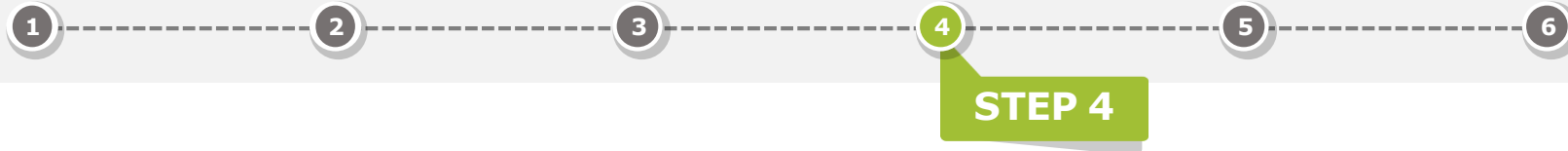
Jordan reviews the Treatment Plan and using evidence-informed guidelines approves Madeline's request for additional treatment.

## Treatment Plans





# Sarah's experience

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Jordan reviews the Treatment Plan and using evidence-informed guidelines approves Madeline's request for additional treatment.



## Treatment Plans

[Close](#) ✕

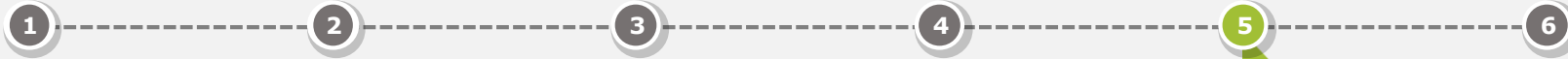
Health care providers will be asked to submit a Treatment Plan for patients who require additional treatments or interventions outside of the Early Access treatments. Treatment Plans have an increased focus on what functional outcomes patients are expected to achieve with further treatment and will be expected to demonstrate the direct benefit that further treatment will have on the patient's recovery without the requirement for a physician's note.

Health care providers can submit the Treatment Plan using the Health Care Provider Invoicing and Reporting (HCPIR) application, the Health Care Provider portal or via email using a pre-populated PDF form.

# Sarah's experience



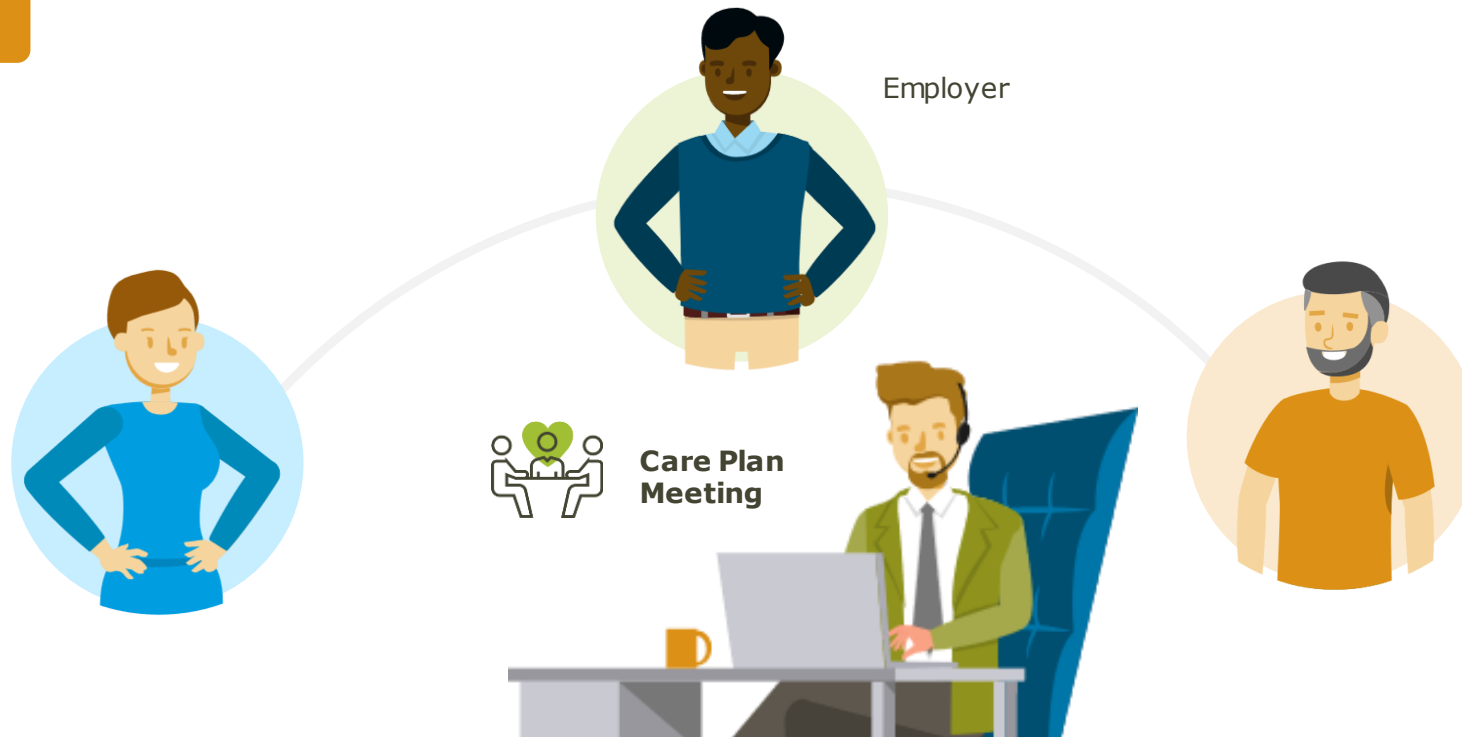
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STEP 5

It's almost time for Sarah to return to work and Jordan decides that a **Care Plan meeting** with Sarah, her care team and her employer would be beneficial for Sarah's successful transition back to work. As Sarah is feeling uncertain about her return to work, the Care Plan meeting helps alleviate her fears and build confidence that both she and her employer are prepared for her return to work.

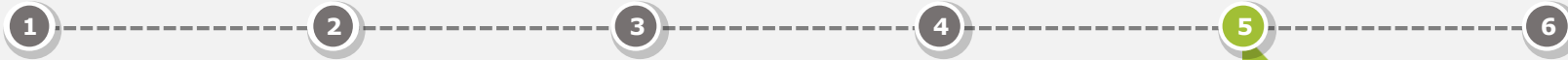
## *i* Care Plan Meeting



# Sarah's experience



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STEP 5

It's almost time for Sarah to return to work and Jordan decides that a **Care Plan meeting** with Sarah, her care team and her employer would be beneficial for Sarah's successful transition back to work. As Sarah is feeling uncertain about her return to work, the Care Plan meeting helps alleviate her fears and build confidence that both she and her employer are prepared for her return to work.



## Care Plan meeting

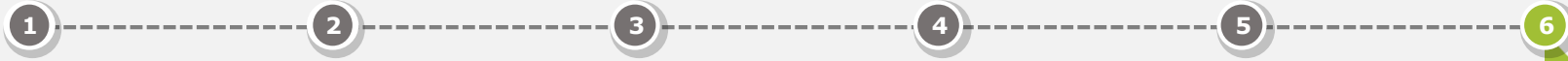
Close ✕

We want to encourage collaboration amongst the patient's care team and other stakeholders to enable supportive transitions, functional improvements and reaching recovery goals. A Care Plan meeting is designed to resolve barriers, overcome challenges and achieve alignment on the patient's recovery goals.

The ICBC Claims Representative is responsible for initiating and scheduling these conversations with various members of the patient's care team to align on goals, objectives and overall case management of a shared patient. Participants in the Care Plan meeting will vary depending on the discussion topic and may include some or all of the patient's care team, the patient, or their employer.

# Sarah's experience

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**STEP 6**

Following the Care Plan meeting, Sarah successfully returns to work. Sarah continues to access her approved treatments from Madeline until she achieves her recovery goals. When Sarah has reached her functional goals, Jordan and Sarah will have a conversation to proceed with closing her ICBC claim.



**Close Claim**





# Introduction to Jasmine's Experience



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Enhanced Care coverage will ensure that any British Columbian injured in a crash has significantly enhanced benefits. In particular, Enhanced Care coverage provides extended benefits for people who need it most – those who have complex and catastrophic injuries that significantly impact their lives.

Enhanced Care coverage will ensure that individuals with complex recovery needs, or who will be achieving a different level of function than pre-injury, will have the services they need to maximize their recovery and their future opportunities.

Click the button below to explore Jasmine's experience.

[Jasmine's Experience](#)

## Key elements:



Enhanced benefits



Vocational Rehabilitation Professional



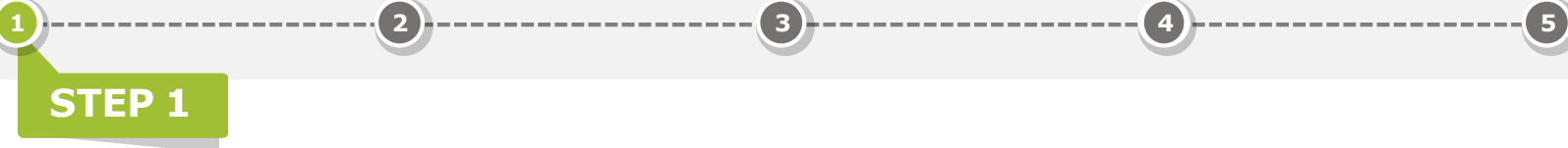
Clinical Advisory Group



# Jasmine's experience



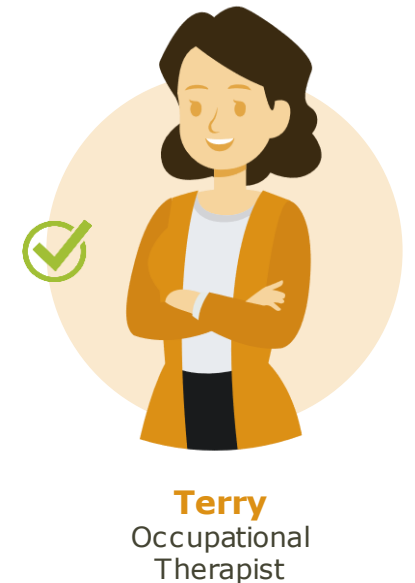
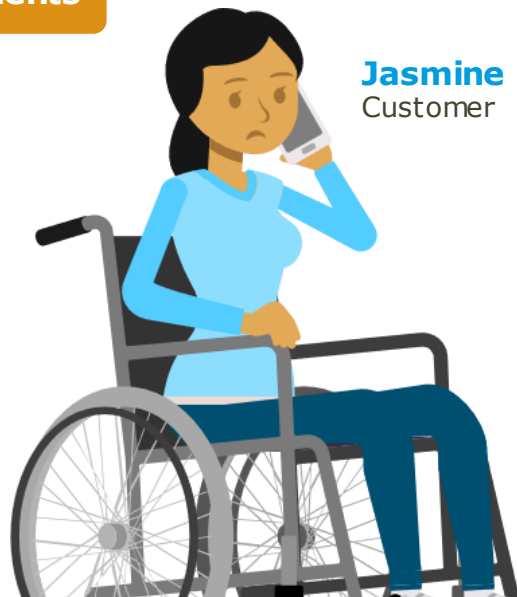
Go back to the Home page



**Jasmine** has been discharged from the hospital following a crash that resulted in her being paralyzed. As a result of her injuries Jasmine will not be able to return to her previous employment and will likely require lifetime care.

**Rahul**, an ICBC Claims Representative, has been assigned Jasmine's claim and has approved funding for **Terry**, an Occupational Therapist, to support Jasmine. Rahul informs Jasmine of the **enhanced benefits** that she may need to access due to her injuries as part of his duty to advise and assist customers.

## Enhanced benefits



# Jasmine's experience



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**Jasmine** has been discharged from the hospital following a crash that resulted in her being paralyzed. As a result of her injuries Jasmine will not be able to return to her previous employment and will likely require life time care.

**Rahul**, a Claims Representative, has been assigned Jasmine's claim and has approved funding for **Terry**, an Occupational Therapist to support Jasmine. Rahul informs Jasmine of the **enhanced benefits** that Jasmine may need to access due to her injuries as part of his duty to advise and assist customers.



## Enhanced benefits

Close ✕

Enhanced Care coverage provides an extended suite of benefits for those that need them most – those that have a life changing injury. These benefits will provide the necessary care and support for as long as our customers require it. Enhanced Care benefits include coverage for wage loss, personal care assistance, permanent impairment compensation and more.

# Jasmine's experience

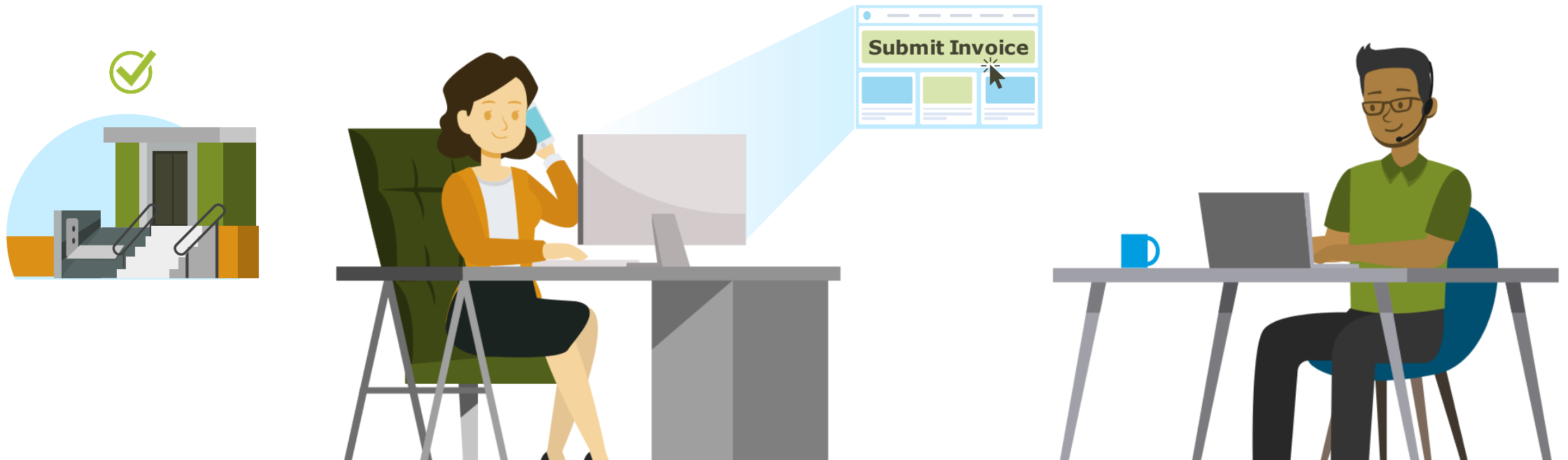


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Terry conducts an assessment of Jasmine's home and recommends a number of renovations to accommodate Jasmine's wheelchair. Rahul approves the home renovations which are covered by ICBC under Jasmine's Enhanced Care coverage.

Terry submits invoices for her time and any medical equipment she provides to Jasmine to ICBC through the Health Care Provider Portal and has regular check-in calls with Rahul to discuss Jasmine's progress and help make sure she has the support she needs.





# Jasmine's experience



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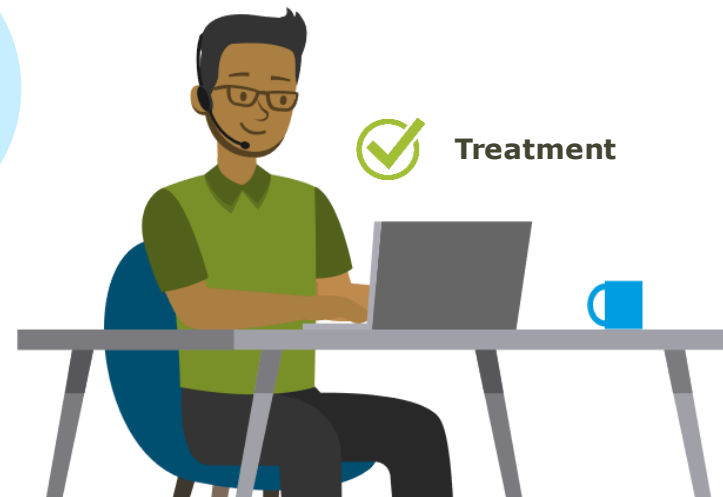
## STEP 3

Jasmine's specialist recommends a treatment that may be beneficial for Jasmine's condition. Rahul is unfamiliar with the treatment and after a conversation with the specialist Rahul feels he does not have enough information about the treatment to make a funding decision.

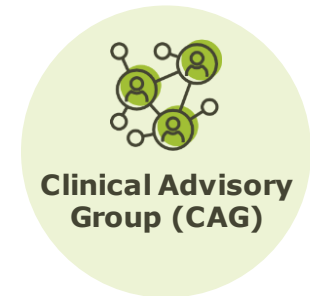
Rahul contacts the **Clinical Advisory Group (CAG)** for their opinion. The CAG reviews the treatment recommendation and literature about the treatment and speaks to the specialist to understand the recommendation further. The CAG provides their opinion to Rahul, who is able to approve funding for the treatment knowing that he's making an evidence-informed decision that will benefit Jasmine.



Specialist



Treatment



Clinical Advisory Group (CAG)

# Jasmine's experience



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## Clinical Advisory Group (CAG)

Close ✕

The role of the CAG is to provide objective, evidence-informed, and timely clinical opinions when inquiries arise in a patient's recovery. The CAG is made up of physicians and allied health professionals who provide their clinical expertise to help build the ICBC Claims Representatives knowledge so they are more informed when making claims decisions. The role of the CAG is to provide an opinion but not to make adjudicative or entitlement decisions; that remains the role of the ICBC Claims Representative. Members of the CAG may contact health care providers directly to better understand the rationale behind treatment or care plan recommendations for a patient .

# Jasmine's experience



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## STEP 4

Jasmine's condition has stabilized and she is interested in re-entering the work force. Terry advises Rahul that Jasmine is ready to explore returning to work, however due to her injuries she is unable to return to her previous role as a postal worker. Terry and Rahul discuss next steps and decide that a **Vocational Rehabilitation Professional** should complete an assessment. **Bonita**, a Vocational Rehabilitation Professional, works with Jasmine and her employer to seek alternative positions that can accommodate Jasmine's abilities, ultimately leading Jasmine to a career in Human Resources.



### Vocational Rehabilitation Professional



Career Opportunities



**Bonita**  
Vocational  
Rehabilitation  
Professional



# Jasmine's experience



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STEP 4

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## Vocational Rehabilitation Professional

Close ✕

Vocational Rehabilitation Professionals assist patients in transitioning back to a form of their pre-accident employment or to other suitable employment. Following ICBC's approval of the service, patients choose their Vocational Rehabilitation Professional based on a qualified list of service providers

# Jasmine's experience

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**STEP 5**

Jasmine has returned to work and her condition has stabilized; however, due to the nature of her injuries Jasmine's claim will remain open for as long as she requires benefits to maintain her quality of life and function. This could include medication, medical equipment, travel and accommodation to attend medical appointments, recreation benefits and more. ICBC will continue to support Jasmine and contact her at a cadence that works best for her.

