

REGISTERED CARE ADVISOR

Information Guide

Revised: April 1, 2021

This document is based on the regulations made under the *Insurance (Vehicle) Act*. View full details [here](#).

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DESCRIPTION

A Registered Care Advisor (RCA) is a physician who is engaged as an expedited medical consultant for physicians who refer patients involved in motor vehicle accidents. RCAs provide a consultation on diagnosis and treatment plans when:

- (a) the physician is unable to make a clear diagnosis
- (b) the patient is not recovering as expected by the physician, or
- (c) there are factors complicating the patient's recovery from the injury.

RCA services should not be confused with Independent Medical Evaluations (IMEs). The purpose of RCA services is to support the referring physician, should a consultation be deemed clinically warranted. RCA services are not mandatory, but the referring physician may refer any time up to 90 calendar days after the date of the accident that caused the injuries.

The types of injuries an RCA may advise on could include an abrasion, a concussion, a contusion, a laceration, a pain syndrome, a psychological condition, a sprain, a strain, a TMJ disorder, a WAD injury.

Responsibilities

Section 11 of the *Minor Injury Regulation* made under the *Insurance (Vehicle) Act* states that if an RCA accepts a referral they must:

- Assess the patient's injury within 15 business days after the date of the referral
- Consult with the referring physician as necessary
- Produce a written report that provides advice to the referring physician about the diagnosis or treatment of the patient's injury, and
- Provide the report to the patient's referring physician within 10 business days after the date of the RCA assessment.

Note: Physicians and RCAs work with the patient, independent of ICBC.

Restrictions

If an RCA accepts a referral they must not:

- Be the referring physician, or
- Deliver the treatment to the patient as recommended in the RCA report*

*In compliance with regulation, the intent of the RCA is to provide an opinion on a diagnosis or care plan to maximize recovery and assist the patient towards functional restoration. The RCA is not intended to deliver recommended treatment. However, there may be rare instances where a defined and specific treatment may be warranted in the best interest of the patient. Extenuating circumstances that may justify an exception can include barriers to access to treatment due to geographical limitations. Exception approval must be granted by ICBC prior to the delivery of treatment to ensure payment.

On May 1, 2021, Enhanced Care Accident benefits will be available for people injured in crashes on or after that date. Enhanced care does not include a provision for Registered Care Advisors (RCA).

What this means:

- Registered Care Advisors cannot accept new patient referrals for:
 - Patients with an accident date of May 1, 2021 or afterwards; or
 - Any patients received on or after February 1, 2022 with the exception of necessary follow-up appointments for existing referral patients.
- RCAs may receive referrals relating to patients with accident dates of April 30, 2021 and before, in accordance with the Minor Regulations, for up to 9 months following the accident date.

REGISTRATION

Registration to become an RCA is now closed. Effective May 1, 2021, physicians cannot accept new patient referrals for patients with an accident date on or after May 1, 2021.

REFERRAL TO A REGISTERED CARE ADVISOR

Subject to the restricted activities, a physician whose patient has suffered an injury in a motor vehicle accident may consider, at any time within 90 days of the accident that caused the injury, referring the patient to an RCA if:

- (a) the physician is unable to make a clear diagnosis
- (b) the patient is not recovering as expected by the physician, or
- (c) there are factors complicating the patient's recovery from the injury.

If, after the initial RCA assessment and report, the referring physician is still not able to make a clear diagnosis, the patient is still not recovering as expected, or there are other factors complicating the patient's recovery, the referring physician may refer the patient to the same or to a different RCA at any time up to nine months following the date of the accident which caused the injuries.

Important: This process is initiated by the initial referring physician in consultation with the patient. The patient's care and the RCA process is managed by the patient's referring physician. ICBC has no involvement in directing patients or physicians to initiate an RCA referral, or in directing treatments.

Invoicing and Payment

RCAs must submit their invoices to the **ICBC Document Capture Facility** via fax or regular mail with the following:

- ✓ claim number
- ✓ patient's full name
- ✓ Personal Health Number (PHN)

Submission Information	
Fax	1-877-686-4222

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Mailing Address	PO Box 2121, STN Terminal Vancouver BC V6B 0L6
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RCA's are to prepare invoices using the following line items*

Type of Visit	Line Item Description	Fee Limit
Initial **	"Initial registered care advisor assessment and report"	\$392
Follow-Up (if required)	"Follow-up registered care advisor assessment"	\$124

*Based on Table 2 of Schedule 3.1 of the *Insurance (Vehicle) Regulation*

**Includes first referral appointment within 90 days and the second referral appointment within 9 months of the date of the accident causing the injury

NOTES:

- A. Follow up sessions are for one of the following instances, where:
 - imaging is required and a report addendum is prepared and provided to the referring physician, or
 - incomplete medical information is obtained during the initial RCA assessment and a subsequent visit to complete the assessment is required.
- B. ICBC covers the RCA's initial assessment and follow up assessment fee.
- C. ICBC will pay the RCA physician for the first missed appointment or appointment cancelled within 24 hours of the appointment time, and the clinic/physician's no show and cancellation policies apply for subsequent missed RCA appointments or appointments cancelled within 24 hours of the appointment time.
- D. These fees are included as part of the regulations made under the *Insurance (Vehicle) Act* and are reviewed annually.

Reporting

The RCA is required to produce a written report that provides advice to the referring physician about the diagnosis or treatment of the patient's injury within 10 days after the date of the RCA assessment.

A written report is typically one that identifies:

- ✓ Injuries
- ✓ Any diagnostic investigation
- ✓ Prognosis, and
- ✓ Recommended treatments

Reports are generally organized into the following headings:

- ✓ Pertinent history
- ✓ Subjective findings
- ✓ Objective findings
- ✓ Diagnosis & prognosis
- ✓ Medical recommendations (as applicable)
- ✓ Treatment recommendations (as applicable)

- ✓ Outcome measures (as applicable)

If, based on the initial assessment of the RCA, further medical investigations are required, the RCA may provide an addendum to the initial report. The RCA may also book a follow-up appointment with the patient, as necessary (i.e. to review the diagnostic investigation, when imaging is required or when the initial assessment is incomplete).

Process

The following table outlines the RCA referral steps between the physician, patient, MOAs, and RCAs:

Step	Role	Description
1	Referring Physician	<ul style="list-style-type: none"> - If a reassessment of a patient's injuries is being conducted within 90 calendar days following the date of incident, the referring physician may decide to refer the patient to an RCA if <ul style="list-style-type: none"> (a) the physician is unable to make a clear diagnosis (b) the patient is not recovering as expected by the physician, or (c) there are factors complicating the patient's recovery from the injury.
2	Patient	<ul style="list-style-type: none"> - May choose an RCA, or one recommended by their physician
3	Physician's MOA	<ul style="list-style-type: none"> - Transmits patient referral for the RCA of choice
4	RCA's MOA	<ul style="list-style-type: none"> - Receives RCA referral - Schedules appointment for patient within 15 business days of referral
5	Patient	<ul style="list-style-type: none"> - If agreeing, meets with chosen RCA for assessment within 15 business days of referral
6	RCA	<ul style="list-style-type: none"> - Conducts assessment within 15 business days of referral - Decides whether imaging or additional information is required - Submits invoice to ICBC for assessment time - Submits report to referring physician within 10 business days of the appointment
7	RCA's MOA	<ul style="list-style-type: none"> - If necessary, schedules a follow up appointment to the initial assessment - If necessary, schedule diagnostic investigation
8	RCA	<ul style="list-style-type: none"> - If necessary, conducts a follow up appointment to the initial assessment - Completes the addendum (if necessary) and submits to the physician - Submits invoice to ICBC for follow up appointment <p>Note: The assessment fee is included as part of the regulations made under the <i>Insurance (Vehicle) Act</i> and are updated annually.</p>
9	Referring Physician	<ul style="list-style-type: none"> - If necessary, follows up with RCA to discuss the report and recommendations - Requests patient to visit to discuss RCA report and review treatment plan
10	Patient	<ul style="list-style-type: none"> - Discusses RCA report and treatment plan with physician - May request advance funding for treatment

CONTACTS

If you have additional questions or require further information, please refer to the following groups based on the type of question you have:

Role of the College of Physicians and Surgeons of BC

The role of the College is to provide a method for physicians to register as a Registered Care Advisor. The College verifies the qualifications and training of applicants and prepares the roster of successful applicants. Questions pertaining to registration and requirements may be directed to the College.

Role of Doctors of BC

The role of Doctors of BC is to act on behalf of physicians to liaise with ICBC on fees, process, invoicing and reporting.

Role of ICBC

The role of ICBC is to provide the information about this program through our [Business partner page](#) in response to the regulations made under the *Insurance (Vehicle) Act*, and to pay for the services of an RCA in accordance with these regulations.