

Summary guide on ICBC accident benefits for Health Care Providers



ICBC Accident Benefits cover medical and recovery costs for British Columbians injured in a crash - whether they were responsible for the crash or not. The **benefits** available to ICBC customers including the **benefit limits will vary depending on the date** that the crash occurred.

Read the below scenarios to better understand the accident benefit limits that apply.

Chad, **Sarah** and **Raj** are ICBC customers who have been hurt in a crash. Based on the date that their crash occurred they all have access to different benefits as outlined below.



In June, 2018 ICBC retroactively doubled the overall limit for medical care and recovery expenses for customers injured on or after Jan 1, 2018.

CHAD

- Chad was hurt in a crash between Jan 1, 2018 and Mar 31, 2019
- Depending on Chad's injuries, he will have access to a maximum care and rehabilitation benefits of up to \$300,000



On April 1, 2019 ICBC expanded the list of types of treatments funded for new claims and introduced pre-authorized treatments.

SARAH

- Sarah was hurt in a crash between Apr 1, 2019 and Apr 30, 2021
- Sarah has access to an extended list of pre-authorized treatment types within 12 weeks after her crash
- Depending on Sarah's injuries, she will have access to a maximum care and rehabilitation benefits of up to \$300,000
- Sarah may also be entitled to improved benefits such as wage loss or homemaking (read more about the improved [benefits](#))



On May 1, 2021, ICBC launched Enhanced Care coverage which ensures that any British Columbian injured in a crash has significantly enhanced accident benefits.

RAJ

- Raj was hurt in a crash on or after May 1, 2021
- Under Enhanced Care, Raj will have access to medical care and treatments for as long as needed, even for a lifetime
- Raj may also be entitled to new and improved benefits such as personal care assistance or income replacement (read more about the [Enhanced Care Benefits](#))
- ICBC Claim Representatives have a legal responsibility to ensure that Raj is informed about, and receives, all the benefits to which he is entitled.

Read our [Enhanced Care frequently asked questions](#) for health care providers