

# 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.



**CHAD**

**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 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



**SARAH**

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

- 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](#))



**RAJ**

**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 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 [Enhance 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