

How are benefits for my patients improved under Enhanced Care coverage?

Under Enhanced Care coverage, ICBC will provide more robust recovery support compared to today. Building on the recent improvements to accident benefits that government brought into effect on April 1, 2019, Enhanced Care coverage provides new opportunities to increase support for British Columbians.

For British Columbians injured in a crash, the new allowance for care and recovery benefits will be at least up to \$7.5 million – that's 24 times what's available today. These benefits will be available whether or not the injured person was responsible for the crash.

In addition, under Enhanced Care, ICBC will pay substantially higher income-replacement benefits for full-time, temporary or part-time earners who cannot continue working because of their injuries. Injured people may also be eligible for other benefits, such as home care support, help returning to work, or a new benefit called permanent impairment compensation. Patients will still have access to the pre-authorized treatments which came into effect on April 01, 2019.

ICBC will pay for medical care and treatments for as long as necessary. For people who suffer catastrophic injuries in a crash that significantly impacts their daily living, Enhanced Care coverage provides extended recovery benefits. This increased limit means that ICBC will fund medical care for those who require prolonged or life-long care, unlike today where coverage may run out.

Who drives care and recovery?

Under Enhanced Care coverage, injured patients continue to choose their own medical provider, just like today – this is not done by ICBC. There will be no change to the clinical autonomy of healthcare providers. ICBC will not direct patient care. Under Enhanced Care coverage, healthcare providers will lead the development of the injured person's recovery plan. Patients will continue to be primarily responsible for seeking out treatment and following through on recommendations from their primary health provider. ICBC will remain committed to providing patients with access to the care and treatment they require to recover from their injuries.

Will ICBC and the Government be consulting with health care providers?

Yes. While the new maximum allowance for care and recovery benefits will be at least \$7.5 million, and will be established in Legislation, the Provincial government will be consulting with healthcare providers on many elements prior to being finalized in Regulation before the end of 2020. The initial consultations with health care providers will take place between February and May 2020. Consultation with stakeholders will cover a wide range of topics, including the patient recovery journey, medical assessment process and elements of the model's implementation. Once the

Regulations are established, further consultations will take place with stakeholders to support implementation of the new model before its launch in spring 2021.

Whose job is it to explain what care and recovery benefits patients are entitled to?

Just as it is today, it's the responsibility of the ICBC claims injury staff to explain what care and recovery benefits patients are entitled to after their crash. In fact, the new Legislation, if passed, will require that ICBC assist each claimant with making a claim and help ensure they are informed of all of the benefits they are entitled to.

Further enhancements to ICBC's online resources will continue to support patients in providing the information they need in their recovery.

ICBC is also committed to building stronger relationships with healthcare providers, hospitals and other care facilities to ensure it can effectively support rehabilitation plans that reflect what patients can realistically achieve through treatment, effort and time.

Will there be any impacts on treatment fees?

Not at this time. Government remains committed to the annual fee adjustment process and regular review cycle established in the current Regulations.

Will there be additional administrative components that I have to take on?

It's ICBC's intention to reduce the administrative components that healthcare providers must take on. Government and ICBC are committed to consulting with healthcare providers on ways to improve administrative efficiencies, so healthcare providers can focus their time supporting their patient's recovery and not be burdened with excess process and paperwork.

In future, how will care proceed when a patient's recovery doesn't go as planned?

Government and ICBC will be consulting with stakeholders in the healthcare and disability advocacy communities to further understand how an enhanced model of care will work best for British Columbians. An enhanced care model 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.

Who determines what care is necessary and therefore funded by ICBC?

ICBC will pay for medical care and treatments for as long as necessary. Similar to today, ICBC relies on the information provided by the patient's primary care providers to inform continued funding for treatments, equipment, and other benefits.

ICBC Claims injury staff will coordinate with patients and each of their healthcare providers to support their customized recovery plan, using the most up-to-date research to help ensure the best possible recovery outcomes.

What supports will be in place for return to work?

It is anticipated that return-to-work programs and vocational supports will play a more pivotal role under Enhanced Care coverage. Under Enhanced Care, ICBC will pay substantially higher income-replacement benefits for full-time, temporary or part-time earners who cannot continue working because of their injuries. Injured people may also be eligible for other benefits, such as home care support, help returning to work, or a new benefit called permanent impairment compensation.

What about fees for non-standard or specialist treatment?

ICBC are revising policies and processes related to non-standard or specialist treatment. We have consulted with the Physiotherapist Association of BC (PABC) to ensure it meets the needs of patients and therapists alike, in support of the care required of those who need it most. Full details of the new policy and fee schedule will be made available on our [Health Services Partner page](#) in the coming months.

How will I learn about the new system?

ICBC will continue to work with your association to support you and your staff in navigating the changes before they come into effect in May 2021. A public website will be available that provides an overview of the changes (icbc.com/2021). In addition, ICBC's [Health Services Partner pages](#) on icbc.com will provide resource materials and ongoing updates. Over the coming months, ICBC will work with the healthcare associations to develop a transition plan to support physicians, practitioners and their staff and help them understand what the changes will mean for their patients and their business.