

# HCAI Update

Date: January 22, 2014  
To: Insurers

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## HCAI 2014, the Year Ahead

2014 will be a busy year as we continue maturing the HCAI system in support of industry needs while also responding to regulatory-driven changes introduced in the auto insurance environment by the [Financial Services Commission of Ontario \(FSCO\)](#).

- **Spring Release**
  - *Release 3.11* focuses on implementing the updated version of the OCF-18 Treatment and Assessment Plan, enhancing user experience and introducing Claim and Claimant archiving functionality.
- **Fall Release**
  - *Release 3.12* addresses regulatory changes requested by the Financial Services Commission of Ontario (FSCO) in relation to Service Provider Licensing.

## Regulatory Amendments – Effective February 1, 2014

In December 2013, FSCO issued [Property and Casualty – Auto Bulletin No. A-07/13](#), which highlights regulatory amendments to the Statutory Accident Benefits Schedule (SABS).

- The amendments to the SABS “provide that a pre-existing condition referred to in s.38 (3) (c) (i) (regarding the Minor Injury Guideline) must be documented by a health practitioner prior to the accident.”
- Following the amendments to the SABS, the language in Part 4 of the OCF-18 Treatment and Assessment Plan has been modified.
- As of February 1, 2014, an updated PDF version of the OCF-18 Treatment and Assessment Plan is available at FSCO’s [online auto insurance claims forms repository](#).

The *modified language in Part 4* requires a *process change* for every HCAI user completing or adjudicating an OCF-18.

## How has the language in the OCF-18 changed?

The language in Part 4, Signature of Health Practitioner has been modified.

- The current version of the OCF-18, Part 4 requests the Health Practitioner to “provide compelling evidence...”
- The OCF-18 effective February 1, 2014 requests the Health Practitioner “provide compelling evidence why the applicant does not come within the Minor Injury Guideline due to a pre-existing medical condition that was *documented by me or another health practitioner before the accident...*”
- Although not included in Part 4 of the OCF-18 currently handled by the HCAI system, *the modified language in Part 4 is effective from February 1, 2014 onwards.*

As a result of the speed at which the SABS amendments took effect, the modified language in Part 4 will not be visible until HCAI’s Spring Release. *An HCAI process change will be required for completing and adjudicating the OCF-18.*

## HCAI Process Change: OCF-18, Part 4

The modified language in Part 4 changes the OCF-18 ‘s completion and adjudication processes starting February 1, 2014.

- Health care facilities are expected to
  - complete Part 4 in light of the modified language; and
  - indicate attachments in support of their response are being sent to the insurer, as required.
- Insurers are expected to
  - adjudicate OCF-18s submitted on or after February 1, 2014 in light of the modified language in Part 4; and
  - await receipt of attached documentation, when specified.
- This process change does not affect integrating insurer extracts or feeds.

## Next Steps

- Read FSCO’s [Property and Casualty – Auto Bulletin No. A-07/13](#).
- Educate your organization’s adjusters and claims processing staff about FSCO’s change to OCF-18, Part 4 and establish how this change will be managed until the implementation HCAI’s Spring Release.
- Watch the upcoming HCAI video about the OCF-18 change available at [www.hcaiinfo.ca](http://www.hcaiinfo.ca) on January, 31, 2014.