

Health Claims for Auto Insurance (HCAI)

What is it?

Health Claims for Auto Insurance (HCAI) is a new system for the collection of high quality auto insurance health claims data. The primary purpose of the system is to improve the accuracy, integrity and completeness of health claims data in order to better monitor the auto insurance product. An initiative of Ontario auto insurers, HCAI is being developed in consultation with the Financial Services Commission of Ontario (FSCO) and other stakeholders, including various health care provider associations.

What does it do?

HCAI will allow health care providers treating people injured in automobile collisions in Ontario to submit the following forms electronically to insurers:

1. Treatment Plan (OCF-18)
2. Application for Approval of an Assessment of Examination (OCF-22)
3. Pre-approved Framework Treatment Confirmation (OCF-23)
4. Standard Invoice (OCF-21)

Insurers will then electronically indicate approval, partial approval or denial of the plan or invoice, and give reasons where appropriate.

All data from the above transactions will be forwarded to IBC on behalf of the industry and FSCO. High-quality data on Ontario auto insurance health claims will be used by insurers and the provincial government to monitor the auto insurance system.

Who will need to use HCAI?

All insurers processing Ontario medical/rehabilitation claims will be required to use the HCAI application to review the above claims forms and record their decisions. The application can be accessed using a standard internet connection and Web browser.

As the system is rolled out, insurers will contact the independent adjusters with whom they work, and provide them with more information on how to access and use HCAI.

When does HCAI go live?

A live pilot of the system, involving a very limited number of users, will commence in September or October of 2009. Incremental roll-out of the system to additional users, and eventually province-wide, will be done as the system meets very specific performance criteria at each stage.

More information?

For more information contact jgeuzebroek@ibc.ca.