



# Insurer User Manual

## Chapter 1: Introduction to HCAI

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# Introduction to HCAI

Health Claims for Auto Insurance (HCAI) is an electronic system developed by Ontario auto insurers, working closely with the Financial Services Commission of Ontario (FSCO), the Ontario Ministry of Finance, various medical rehabilitation provider associations and other stakeholders, for transmitting auto Ontario Claim Forms (OCFs) between insurers and health care facilities in Ontario.

This chapter is intended to assist users in using the HCAI application by describing its business functionality and identifying business rules and requirements. This chapter contains instructions on how to execute basic tasks and complete the different OCFs.

## **Have a Question about the HCAI system?**

This manual was developed for business users working for auto insurers to help them accomplish specific tasks in HCAI. In addition to this manual, other resources are available.

### **HCAI Insurer Support**

For questions concerning the HCAI application or manual please contact HCAI Insurer Support at [insurersupport@hcaiinfo.ca](mailto:insurersupport@hcaiinfo.ca)

### **HCAI Information (HCAIinfo) Website**

For information on the HCAI Product, Updates to HCAI, Bulletins and to download a variety of codes, instructions and updates, please visit [www.hcaiinfo.ca](http://www.hcaiinfo.ca)

### **HCAI Instructional eLearning Videos**

A variety of video tutorials available in the [insurer portal](#) at [www.hcaiinfo.ca](http://www.hcaiinfo.ca) provide instructions for performing common tasks in HCAI.

## Recommended requirements for using HCAI

<i>Internet Access</i>	High-Speed Internet connection using Cable, DSL or Wireless access with a firewall (more reliable + firewall is more secure)
<i>Web Browser</i>	To view the most up-to-date web browser recommendations, please visit HCAIinfo's <a href="#">Computer Requirements and Tips</a> page.
<i>Other</i>	<ul style="list-style-type: none"><li>✓ HCAI User account</li><li>✓ Display – min Super VGA with min resolution 1024x768</li><li>✓ JavaScript enabled</li><li>✓ Cookies enabled</li><li>✓ Pop-ups enabled</li></ul>

## General Assumptions


### What to expect from this manual...

The HCAI Insurer User Manual presents the overall layout of the HCAI system, including its usage requirements, and guides you through simple instructions for responding to Ontario Claims Forms (OCFs), specifically the OCF-18, OCF-21B, OCF-21C, OCF-23 and Form 1 (Assessment of Attendant Care Needs) using the HCAI system. It points out any data entry limitations of which you must be aware and provides information on other Help resources and reference material.

### What not to expect from this manual...

HCAI uses the same layout and format of the previously printed OCFs. It is assumed that Users of this application will meet the following criteria:

- ✓ Facility and Insurer employees (i.e. Adjusters, claims processors, managers/team leads, supporting groups, clinicians, clerical and front desk support and business managers) have a sufficient level of computer competency; and
- ✓ Facility and Insurer employees have sufficient knowledge of the business processes surrounding Accident Benefit. These include Accident Benefit claim processing, OCF creation and submission, and any other business-related processes.

 **Note: While the HCAI application provides an online environment in which you can manage the adjudication processes by using HCAI and its extended features, it does not instruct you how to run your business or adjust Accident Benefit claims.**

## HCAI Application Overview

### Application Description

The HCAI system was designed to use a common framework for the collection of quality data and to streamline the exchange of information between automobile Insurers and Health Care Facilities.

For Insurers, HCAI ensures that the information collected about automobile-accident-related injuries and the proposed treatments is complete, consistent and reliable. This enables insurers to make prompt, informed and fair decisions on medical and rehabilitation-related costs.

For Facilities, HCAI provides a method for the immediate and secure submission of accurate and complete OCFs to Insurers. Facilities are also able to monitor an Insurer's response to any of the submitted documents, in real time, and to manage their automobile-related accounts online.

HCAI improves the accountability of all parties, streamlines the process of delivering health care services to those injured in automobile accidents, and enhances communication among Insurers, Health Care Facilities and claimants.

All OCFs use national coding standards; the International Statistical Classification of Diseases and Related Health Problems, Tenth Revision, Canada (ICD-10-CA) is used to identify injuries, and the Canadian Classification of Health Interventions (CCI) is used to classify health care services and procedures.

### Who should use the HCAI application?

HCAI is used at the Facility and Insurers' sites by their respective employees, classified as follows:

Facility employees at the health clinic such as:

- Clinicians/Providers;
- Clerical/ Administrative Support; and

- Business Managers

Insurer Employees at the insurance company such as:

- Adjusters;
- Claims Processers;
- Managers/Team Leads; and
- Support groups (e.g. internal mediators)

Other people are involved in the process but do not have access to HCAI. This includes the individuals who are seeking medical and rehabilitation treatment as a result of injuries sustained in automobile accidents.

### How HCAI is Organized

The flow of HCAI screens is based on a user-system interaction; the system allows access to specific screens based on the User's security level. The sign-in screen is common to all system Users. Based on the User Name and password, the system directs the User to his/her Insurer home page. Upon reaching the designated home page, the User can view the different tabs of the application:

- **Dashboard:** This tab provides a visual overview of open claimants and outstanding documents;
- **Documents:** This tab allows users to review and adjudicate plans and invoices;
- **Claims:** This tab consists of the Claims and Claimants subtabs where users may search for or add new claims and claimants;
- **Search:** This tab allows users to search for forms;
- **Manage:** This tab allows administrators to manage insurer information, user information, and team information as well as download reports.

### Pop-up Blocking

Some screens in HCAI appear as pop-ups only. If you have any pop-up blocking software or settings on your PC, this could prevent you from viewing these screens and prevent HCAI from working optimally.

To view all screens in HCAI, your web browser must be enabled to allow pop-ups on the HCAI site. Please consult with your employer's system technical support staff if you encounter any problems in this regard.

## **Where can I get more Help?**

For questions concerning the HCAI application or manual, please contact HCAI Insurer Support at:

- [insurersupport@hcaiinfo.ca](mailto:insurersupport@hcaiinfo.ca)

Visit HCAIinfo at [www.hcaiinfo.ca](http://www.hcaiinfo.ca) for HCAI product information and to download a variety of codes, instructions and updates.

For more information on automobile insurance, issues and updates, please visit the Insurance Bureau of Canada website, [www.ibc.ca](http://www.ibc.ca).