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## UPDATE

For Immediate Release  
2021PSSG0021-000400  
March 5, 2021

Ministry of Public Safety and Solicitor General

### **Enhanced Care confirms improved crash benefits**

VICTORIA – Care, recovery and wage-loss benefits for people injured in crashes will be even more generous than originally proposed, under the new Enhanced Care coverage regulations.

“Extensive consultation with medical, health-care and disability advocacy stakeholders has strengthened Enhanced Care, which will ensure people get the care they need, when they need it and for as long as they need it,” said Mike Farnworth, Minister of Public Safety and Solicitor General. “The regulations we’ve finalized prove that, along with more affordable auto insurance, British Columbians will have much better benefits starting May 1.”

Highlights of the Enhanced Accident Benefits include:

- No overall limit to the medical and rehabilitation benefits available under Enhanced Care. Originally, the intentions paper released in February 2020 proposed a new maximum accident benefit of at least \$7.5 million. The current maximum in accident benefits is \$300,000.
- Treatments such as physiotherapy, occupational therapy, chiropractic care, dental care, counselling, medical equipment and other supports and services.
- If needed, help with daily living activities like cleaning, meal preparation and personal care during recovery will be covered to higher maximum benefit amounts than before.
- Enhanced Care will provide all the care people need if they are injured in a crash. But people will continue to choose their own doctors and preferred health-care providers to lead their care.
- More compensation if a serious or life-altering injury is suffered from a crash than was originally proposed in February 2020. A new benefit will provide approximately \$265,000 in lump sum cash compensation if a person is catastrophically injured in a crash – up approximately \$15,000 from the original sum proposed – or up to approximately \$167,000 in lump sum compensation if a person suffers a serious, but non-catastrophic, permanent impairment.
- A higher maximum income replacement benefit amount if unable to work due to injuries sustained in a crash. The maximum wage loss replacement will increase to 90% of net income based on a maximum gross annual income of up to \$100,000 – up from the \$93,400 maximum benefit amount proposed last year. There will also be optional income top-up coverage available for higher-wage earners.
- New grief counselling and caregiver benefits, plus much more substantial death benefits for a surviving spouse and eligible dependants.

Since government outlined its initial proposed suite of Enhanced Accident Benefits a year ago, government and ICBC have conducted more than 50 engagement and consultation meetings with members of the medical, health-care, disability advocacy and road safety advocacy

communities. A report summarizing this process and how it helped to develop and inform the final benefits and amounts is available here: <https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/organizational-structure/crown-corporations/enhanced-care-coverage-summary-report.pdf>

“Providing insurance coverage that truly makes available all of the care and support you need if you are injured in a crash – especially for those who suffer the most serious, life-altering injuries – is at the very heart of our new care-based model,” said Nicolas Jimenez, president and CEO of ICBC. “Importantly, you will choose your own doctor and health-care provider to lead your care, and they will work with ICBC to develop your customized recovery plan and get you back on the road to recovery.”

Drivers who are responsible for crashes will still pay higher auto insurance premiums. Although there will be a ban on most lawsuits related to bodily injury caused by a vehicle, dangerous drivers convicted of certain Criminal Code offences, such as impaired driving, could still be sued in a civil claim for certain damages and may be prevented from receiving some Enhanced Care benefits.

Enhanced Care is also making auto insurance more affordable for British Columbians. When it comes into effect on May 1, customers who buy full basic and optional insurance from ICBC will save 20% on average. Most customers will also be eligible for a one-time, pro-rated Enhanced Care refund.

**Learn More:**

ICBC’s Enhanced Care coverage: <https://icbc.com/enhancedcare>

Enhanced Accident benefits engagement and consultation report:  
<https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/organizational-structure/crown-corporations/enhanced-care-coverage-summary-report.pdf>

Two backgrounders follow.

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Ministry of Public Safety and Solicitor General  
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## BACKGROUND 1

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### **Enhanced Accident Benefits for anyone injured in a crash**

Enhanced Care is a new way of doing auto insurance in B.C. – one that lowers the cost of insurance, while providing all British Columbians with access to significantly improved care and recovery benefits if they're injured in a crash, regardless of whether they were responsible or not. Enhanced Care coverage benefits will be available to British Columbian drivers, passengers, cyclists and pedestrians who are injured anywhere in Canada and the United States.

#### **More care for the most seriously injured**

Enhanced Care will help give ICBC's most seriously injured customers peace of mind that their benefits will last for as long as they need them. New and expanded benefits will be available to anyone who suffers a permanent or life-altering injury from a crash.

Permanent impairment compensation will provide approximately \$265,000 to anyone catastrophically injured in a crash (for example, a spinal cord injury that leads to paraplegia), in addition to all the care benefits they will need over their lifetime. Those with serious, but non-catastrophic, permanent impairments could also be eligible for compensation up to approximately \$167,000, depending on the severity of the impairment.

Enhanced Care will also provide a new recreation benefit for a customer who suffers a permanent impairment and incurs additional costs, because of their injury, to continue participating in recreational activities. Examples of this benefit may include funding a sled for sled hockey or a ticket for someone to accompany the customer to the theatre if they now need help to attend.

#### **Income Replacement Benefit**

People who miss work because of injuries sustained in a crash will also receive an Income Replacement Benefit to help cover wage loss for the period of time they are unable to work. They will have access to 90% of their net income in income replacement, based on a maximum of up to \$100,000 in gross income. Anyone who earns more than \$100,000 in gross income per year will have the option to buy additional coverage to increase their income replacement. ICBC will offer an optional product that provides additional coverage in increments of \$10,000, up to a maximum of \$200,000 in gross income. Since this is an optional product, other insurers may also choose to sell an income replacement benefit top-up product.

Income replacement will also be available to any student who is unable to work following the scheduled completion of their current studies due to injuries sustained in a crash. Their income replacement will take into account their level of education by providing an income top-up over and above the industrial average wage, in consideration of their level of studies. Students in post-secondary, trade and bachelor's degree programs would be eligible for an additional 15%

on top of the industrial average wage after two years, while those in post-graduate studies would be eligible for 50%.

### **Other benefits of Enhanced Care coverage**

Enhanced Care will provide a number of other increased and new benefits to support any British Columbian injured in a crash, including:

**Support during retirement years:** Enhanced Care provides care for life if you need it. Any customer who is receiving an income replacement benefit will continue to receive support from ICBC during their retirement years. The new Enhanced Care retirement income benefit will be available to customers at the later of when they reach 65 years of age or five years after they started receiving the income replacement benefit. The retirement income benefit will pay 70% of the customer's pre-collision net income, based on a maximum of up to \$100,000 in gross income.

**Support for students, minors, family caregivers and businesses:** Students, minors, family caregivers and people who work without pay in a family business will have access to new benefits, such as compensation for time lost from their studies or reimbursement for the costs of hiring a replacement worker to carry on a family business.

**Benefits, expenses and counselling after a fatal crash:** A new grief counselling benefit will be available under Enhanced Care. It will pay up to approximately \$3,800 per person per deceased in counselling expenses for each grieving family member in the event of a fatal collision. Benefits available to a surviving spouse will increase to between \$66,000 and \$500,000 from \$30,000 today, depending on variables such as the deceased person's age and annual income. Benefits available for the deceased person's dependants will also increase significantly, while funding for funeral costs will increase to up to approximately \$9,000 from the current limit of \$7,500.

**Increased care at home:** Assistance with activities of daily living under Enhanced Care – like bathing, eating, meal preparation and house-cleaning – will increase to up to approximately \$6,000 per month for the severely injured and \$10,000 per month for those requiring 24-hour care. Another new benefit will help to fund a caregiver if injury prevents someone from fulfilling their regular caregiving duties – for example, to dependants under age 16.

Enhanced Care will also fund necessary alterations to a vehicle or home, such as a ramp, stairlift or bathroom modification.

### **Enhanced Care stakeholder support**

Engagement with experts and people with lived experience of being injured in crashes has been, and will continue to be, an integral aspect of Enhanced Care.

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## BACKGROUND 2

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### **What people are saying about Enhanced Care**

#### **Dr. Matthew Chow, president, Doctors of BC –**

“As doctors, our priority is to ensure that our patients get the best possible care. For those involved in car crashes, this move to Enhanced Care will provide better care by expanding the level of benefits and recovery support. Doctors of BC looks forward to these changes that will also improve the co-ordination of care between physicians, ICBC and other health care providers. Doctors of BC will continue to work with ICBC on our members’ behalf to implement these changes, while also ensuring we focus on reducing administrative burdens for physicians where we can and keep the focus on helping our patients.”

#### **Jane Dyson, chair, Injury Recovery Design Panel –**

“ICBC has listened and taken on board the advice provided by the Injury Recovery Design Panel: a diverse group of disability community representatives, health professionals and others with extensive experience in the field. ICBC has also consulted with people with lived experience of disability who have been injured in motor vehicle accidents and accessed supports under the current system. As a result, I feel confident Enhanced Care will provide significantly improved benefits and supports to people injured in motor vehicle accidents. There will be a focus on supporting people’s care journey and on ensuring that Enhanced Care is accessible for anyone who has suffered a serious or life-altering injury in a crash, for as long as they need it.”

#### **Christine Bradstock, CEO, Physiotherapy Association of B.C. –**

“As physiotherapists, we know that many of our patients who are injured in crashes require an individualized care plan in order to fully recover or get back to full function. We also know that some patients require a long-term individualized care plan that will support their recovery, advance their function and quality of life. Having been part of the Enhanced Care journey since it was first announced in February 2020, I have confidence that this is a patient-focused, care-based model, which will make a truly meaningful difference in the recovery of many injured British Columbians.”

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