



June 25, 2018

On May 17<sup>th</sup> Legislative changes were made to collateral benefits coverage including changes to how *user fees* are reimbursed to customers injured in a crash. These changes only impact claims for accidents which occurred on or after May 17<sup>th</sup> of this year.

Here are some of the important things we want you to know:

#### **What is changing?**

- Legislative change only impacts the *primary payer* for the user fee portion of treatment costs
  - This only impacts customers with secondary coverage/insurance. For example, a personal or work-provided health insurance.
  - This only applies to not-at-fault claims
- ICBC will now be *second payer* of user fees for not-at-fault claims
  - ICBC will pay user fees once primary insurance is exhausted which could occur at settlementThis means;
  - ICBC will reimburse customers for any remaining portion of individual user fees after they have been paid by the primary insurer
  - ICBC will reimburse customers for user fees in full once primary care insurance limits are exhausted

#### **What is not changing?**

- There is no change to how user fees are reimbursed for at-fault claims
- There is no change to pre-authorized treatment amounts
- There is no change to MSP/Teleplan – ICBC will continue to pay the MSP rate

ICBC understands that as a primary care provider you receive many questions from customers. We know that you have received even more questions recently, and we want to support you through this change and future changes. Customers should be encouraged to speak with their adjuster when tough questions arise. You are encouraged to speak with adjusters if you have questions on a claim, and can also reach out to ICBC directly with general claims and treatment questions. Advisors are available to help you.

Stephanie Adams  
604-982-4477  
Stephanie.adams@icbc.com

Thank you for your patience and for your help in sharing this updated message.