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Bulletin

No. A-05/07
Property & Casualty
– Auto

Update on the Health Claims for Auto Insurance

To the attention of all insurance companies licensed to transact automobile insurance in Ontario

With this Bulletin, the Financial Services Commission of Ontario (FSCO) is providing an update on the Health Claims for Auto Insurance (HCAI) System and Rollout Guideline.

HCAI System Implementation

All licensed automobile insurers and health care providers who are billing in the auto insurance system must use the HCAI System on and after February 1, 2008. To ensure successful transition to the HCAI System, insurers and health care providers should plan well ahead so as to ensure accurate set-up and training.

To support insurers and health care providers through this transition, Health Claims for Auto Insurance Processing (HCAI Processing) has been established to provide:

- HCAI System management,
- resource materials, and
- formal training workshops and e-learning tools.

HCAI Rollout Guideline

There is currently an HCAI Rollout Guideline that will be updated by February 1, 2008 to reflect the requirements that all insurers and health care providers will be required to use for the HCAI system.

The HCAI Rollout Guideline (see Bulletin No. A-01/07, March 8, 2007) was issued pursuant to s. 268.3 (1) of the *Insurance Act* for the purposes of setting out the requirements for delivery of certain documents under sections 44.1 (1) and 68(3.2) of the Statutory Accident Benefits Schedule – Accidents on or After November 1, 1996 (SABS) as amended by Regulation 533/46.

The HCAI Rollout Guideline sets out the terms of mandatory use of the HCAI System by enrolled insurers and health care providers for the transmission of certain accident benefit claims forms between health care providers and insurers by way of a Central Processing Agency (CPA). The CPA is the agent designated to receive accident benefit claims forms on behalf of insurers.

In addition to receiving forms, the CPA confirms that forms are completed and makes the information contained therein available to the appropriate insurers. The CPA also facilitates the communication of claims approvals and payment decisions by insurers to health care providers.

The HCAI Rollout Guideline:

- describes how insurers and health care providers become subject to the Guideline;
- designates HCAI Processing, an Ontario not-for-profit corporation, as the CPA;
- sets out specific accident benefit claims forms that are subject to the Guideline and that must be delivered to the CPA;
- describes how to deliver documents to the CPA;
- describes the SABS rules governing attachments and when documents are considered received by the CPA;
- describes the SABS rules dealing with the deemed receipt of documents;
- includes coding information required to complete specified forms and documents; and
- provides other technical details regarding HCAI and the CPA.

Contact Information

For more information on HCAI Processing's services and how to enroll in the HCAI System please visit www.hcaiinfo.ca or call 1-888-HCAI123 (1-888-422-4123).

For more information on the Ontario Regulations and Superintendent's Guideline that describe the HCAI requirements and HCAI Rollout Guideline go to www.fsco.gov.on.ca, click on *Auto Insurance* and then choose *HCAI*.

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