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Bulletin

No. A-05/10
Property & Casualty
– Auto

Implementing Auto Insurance Reforms: New and Revised Accident Benefit Claims Forms and How to Apply the HST

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 issuing three revised forms for Statutory Accident Benefit Claims. These forms are used in the Health Claims for Auto Insurance (HCAI) system and reflect the auto insurance reforms that will become effective on September 1, 2010. The changes to these forms have been made in consultation with insurance industry stakeholders, health care professionals and legal representatives. FSCO will be releasing the remaining revised Accident Benefit Claims forms in June 2010.

In addition, starting on July 1, 2010, the Provincial Sales Tax (PST) and the Goods and Services Tax (GST) will be combined to form the new Harmonized Sales Tax (HST). Since the amended forms will start being used on September 1, 2010, there will be a transition from the date when the HST is implemented, to the date when the new forms become effective. In order to accommodate this transition, between July 1, 2010 and August 31, 2010 the HST will be entered in the boxes that are identified for GST in the currently approved forms. (To access the current approved forms visit FSCO's website at www.fSCO.gov.on.ca.) In addition, billings for services that are provided up to June 30, 2010 are to be submitted separately, and not be combined with billings for services that are provided on or after July 1, 2010.

Changes to Forms

The Treatment and Assessment Plan (OCF-18), the Auto Insurance Standard Invoice (OCF-21) and the Treatment Confirmation Form (OCF-23) have been revised as follows:

- Applicable data element fields have been modified to reflect the new conflict of interest provisions in the new Statutory Accidents Benefits Schedule – Effective September 1, 2010 (New SABs).
- The PST and GST fields have been replaced with a new “tax” field to accommodate the new HST.
- References to the Pre-approved Framework (PAF) Guideline have been modified to accommodate the new Minor Injury Guideline (as applicable).
- The new OCF-18 form has combined treatment and assessment requests, and the OCF-22 form has been eliminated.
- New data fields have been added to Part 4 of the OCF-18 form in paper format, in order to include impairments related to accidents occurring both before and after September 1, 2010. (Note that this will not be an issue for electronic users of HCAI, as the electronic version of the form does not require any new elements.)

- † The consent request in Part 10 of the OCF-18 form has been modified to remove consent for consultations under sections 24 (1) 9 and 24.1(1) 2 of the Statutory Accident Benefits Schedule – Accidents on or after November 1, 1996 (Old SABs) — which has also been removed from the New SABs.

Effective Date of the Forms

The revised forms are to be used on and after September 1, 2010 for accidents that occur on or after November 1, 1996 (October 1, 2003 for the OCF-23).

How to Obtain the Revised Forms

Copies of the revised forms are attached and are also available on FSCO's website at: www.fSCO.gov.on.ca.

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

May 5, 2010

Attachments:

- † [Treatment and Assessment Plan \(OCF-18\)](#)
- † [Auto Insurance Standard Invoice \(OCF-21\)](#)
- † [Treatment Confirmation Form \(OCF-23\)](#)



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