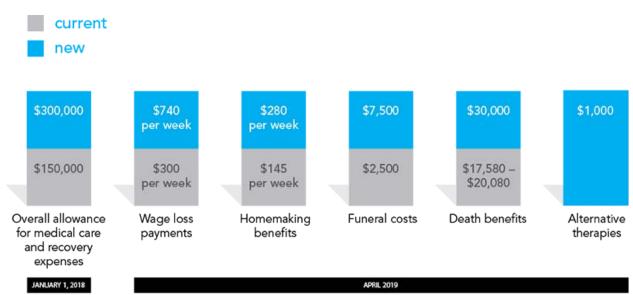


Backgrounder

Prioritizing drivers and injured parties

For new claims starting April 1, 2019, anyone injured in a crash in B.C. will have access to ICBC's enhanced Accident Benefits, the most generous amongst those in other tort based systems across Canada.

Enhanced Accident Benefits



Examples of medical care and recovery expenses include: ambulance travel, medication, rehabilitation supplies and services, modification to your home or vehicle, employment training and support.

Homemaking benefits can include the cost to hire someone to clean, grocery shop or perform other household tasks.

Alternative therapies will cover necessary medical supplies and services, which were previously not covered, such as naturopathic treatments, compressions stockings or therapy equipment.

More money for treatments

For new and existing claims starting April 1, 2019, ICBC will pay the updated treatment fees. The provincial government has also updated how much ICBC will cover for treatments so customers should no longer be out-of-pocket for expenses. The fees had remained unchanged since 1991. Going forward, the amounts will be adjusted according to the Consumer Price Index and reviewed every five years.

Health Care Provider	Current Rate	As of April 1, 2019
Acupuncturist	No set rate established	\$88.00 per visit
Chiropractors	\$17.35 per visit	\$53.00 per visit
Clinical Counsellors	\$100.00 per hour	\$120.00 per visit
Kinesiologists	\$50.00 per hour	\$78.00 per visit
Registered Massage	\$23.00 per visit	\$80.00 per visit
Therapists	·	*
Occupational Therapists	\$94.50 per hour	\$112.00 per hour



Health Care Provider	Current Rate	As of April 1, 2019
Physiotherapists	\$23.60 + \$6.75 for each additional area up to four per visit	\$79.00 per visit
Psychologists	\$145.00 per hour	\$195.00 per visit

Updated fees were established between government and the professional associations representing these therapy groups and were determined following broad consultations with market analysis, rates paid by other insurers, member feedback and research.

More choice in treatments

Acupuncture, kinesiology, massage therapy, and counselling have also been added as new pre-authorized types of treatment, which means customers do not need to wait for doctor approval before beginning treatment for their recovery.

Prior to the changes, only the most common types of treatment were pre-approved for payment (general practitioner, physiotherapy, occupational therapy and chiropractic).