

# Summary guide on ICBC accident benefits for physicians



British Columbians injured in a crash in Canada or the U.S. have access to accident benefits to cover medical and recovery costs - whether they were responsible for the crash or not. The benefits available including the individual **benefit limits will vary** depending on the **date that the crash occurred**.

*Read the below scenarios to better understand the accident benefit limits that apply.*

**Chad**, **Sarah** and **Raj** are ICBC customers who have been hurt in a crash. Based on the date that their crash occurred they all have access to different benefits as outlined below.

[Click here to visit the ICBC fee guide](#)



**CHAD**

## Date of crash between Jan 1, 2018 and Mar 31, 2019

In June, 2018 ICBC retroactively doubled the overall limit for medical care and recovery expenses for customers injured on or after Jan 1, 2018.

- Depending on Chad's injuries, he will have access to a maximum care and rehabilitation benefits of up to \$300,000



**SARAH**

## Date of crash between Apr 1, 2019 and Apr 30, 2021

On April 1, 2019 ICBC expanded the list of types of treatments funded for new claims and introduced pre-authorized treatments.

- Sarah has access to an extended list of pre-authorized treatment types within 12 weeks after her crash
- Depending on Sarah's injuries, she will have access to a maximum care and rehabilitation benefits of up to \$300,000
- If Sarah's meets the necessary criteria her physicians may refer her to a [Registered Care Advisor](#) (RCA)
- Sarah may also be entitled to improved benefits such as wage loss or homemaking (read more about the improved [benefits](#))



**RAJ**

## Date of crash on or after May 1, 2021

On May 1, 2021, ICBC launched Enhanced Care coverage which ensures that any British Columbian injured in a crash has significantly enhanced accident benefits.

- Under Enhanced Care, Raj will have access to medical care and treatments for as long as needed, even for a lifetime
- Raj may also be entitled to new and improved benefits (read more about the [Enhance Care benefits](#))
- ICBC Claim Representatives may initiate a Care Plan Meeting to align on Raj's recovery expectations or request an opinion from the [Clinical Advisory Group](#)
- ICBC Claim Representatives have a legal responsibility to ensure that Raj is informed about, and receives, all the benefits to which he is entitled.

For general queries, contact the Health Care Inquiry unit on **604-587-7150** (Lower Mainland), **1-888-717-7150** (Toll-free) or email: [HealthCareInquiry@icbc.com](mailto:HealthCareInquiry@icbc.com)