

➤ **What is Enhanced Care?**

Enhanced Care is a whole new way of doing auto insurance in B.C., one that lowers the price of insurance for drivers in our province and provides access to significantly better care and recovery benefits. Under Enhanced Care all British Columbians injured in a crash on or after May 1, 2021, have access to medical care and treatments for as long as needed.

➤ **Why is Enhanced Care being introduced?**

While several reforms have been made over the last few years to help improve our current auto insurance system, they have not been enough to ensure that British Columbians have access to all the care and support that they need.

➤ **How are the recovery benefits changing?**

Enhanced Accident Benefits provide access to medical and rehabilitation care for those injured in a crash on or after May 1, 2021 – with no overall limit to the coverage available. These benefits are available whether or not the injured person was responsible for the crash. In addition, under Enhanced Care, ICBC pays substantially higher income replacement benefits for full-time, temporary or part-time earners who cannot continue working because of their injuries. Injured people may also be eligible for other benefits, such as home care support, help returning to work, or a new benefit called permanent impairment compensation. To find out more about ICBC's Enhanced Accident Benefits, check out our [Enhanced Care website](#).

➤ **What will the move to a no-fault system mean for ICBC?**

Moving to a no-fault model is a fundamental shift for ICBC. As of May 2021, ICBC staff are required by law to advise and assist every British Columbian with their claim and ensure that every person is informed about, and receives, all the benefits to which they are entitled.

➤ **What about clients who have existing claims with ICBC?**

This new model of insurance will only apply to claims that occur on or after May 1, 2021. In some cases, ICBC may offer a claimant injured in a car crash before May 1, 2021, full payment for their claim with no obligation to settle or close the claim at that time. The intent of this offering is to help injured clients receive fair compensation as quickly as possible.

➤ **Did ICBC consult with Disability & Advocacy organizations on Enhanced Care?**

In 2018, ICBC began consulting with a subset of regional representatives from key Disability Advocacy organizations on the Rate Affordability Action Plan. In 2019, the Disability Advocacy Advisory Group (DAAG) was established to ensure continued and ongoing dialogue between ICBC and those who advocate and support those most seriously injured in a crash.

ICBC again requested the expertise of the DAAG for consultation on the Enhanced Care model, to specifically consult on the client experience. In order to further explore the client perspective for those who are severely injured, a second group known as the Injury Recovery Design Panel (IRDP) was established to consult on the design, service delivery model, and care elements of Enhanced Care. Several consultation sessions were held with both the DAAG and IRDP to consult on Enhanced Care coverage.

➤ **How do ICBC Recovery Specialists communicate with clients?**

At all times ICBC aims to ensure that communication is accessible and that the information shared with clients is meaningful and understandable. Based on client preferences Recovery Specialists can facilitate communications over email, telephone, or in person. Clients may also invite members of their support group (e.g. a family member or friend) to participate in communications with ICBC.

➤ **When working through the injury assessment, how does ICBC consider the psychological aspects?**

ICBC understands the importance of ensuring that your clients' physical and psychological needs are met. If your client presents signs of mental health difficulties, Recovery Specialists will recommend that they reach out to their care team providers to discuss care options. Recovery Specialists are also aware of the community support providers and advocacy organizations. Although Recovery specialists will not make care recommendations, they can help inform the client of options available to them.

➤ **Does ICBC personalize interactions for those who have suffered severe injuries?**

If a client has been seriously injured ICBC will make every effort to ensure that interactions take place in a meaningful and understandable way. Where possible, all introduction meetings will be held in person for those who have suffered a

serious injury. Clients may also invite members of their support group (e.g. a family member or friend) to participate in communications with ICBC. Recovery Specialists will also attend hospital discharge planning meetings, care team meetings and home visits as needed, when client consent has been provided.

➤ **Who is responsible for assisting clients in accessing benefits?**

Recovery Specialists are required by law to advise and assist every British Columbian and ensure that the client receives all the benefits they require. They will also provide ongoing thoughtful communication at key milestones, and ensure smooth, planned transitions and communications amongst ICBC claims staff.

➤ **How is long-term care managed for those who need it?**

Once your client has reached key milestones in their recovery trajectory and a steady medical state, their case will be transferred to the Long Term Claims team. At this stage, the Recovery Specialist will ensure a smooth transition between the Recovery Specialist and Long Term Claims Specialist by including the client in the handover conversation. The Long Term Claims Specialist will then assume responsibility for administering the ongoing benefits and will establish a mutually agreed upon check-in call frequency with the client and their care team.

➤ **How does ICBC support seriously injured clients with their Care Plan?**

On an ongoing basis, the ICBC Recovery Specialist will ensure that the client is being supported to achieve their individualised goals through their Care Plan. From an autonomy perspective ICBC will not drive patient care. The Care team will continue to lead the development of the injured person's recovery plan which is set by their physician or a care provider of their choice.