

## Occupational Therapists in Private Practice: Working with ICBC

Many Occupational Therapists working in private practice are wondering how their roles and responsibilities will be impacted when working with clients injured in motor vehicle accidents when No Fault insurance comes into play in May 2021. The Occupational Therapy Alliance of BC is a group of occupational therapists who provide service to private payers for OT services in British Columbia. This document is a reference guide created to help Occupational Therapists working with ICBC. It is not intended as a comprehensive resource and therapists should check with the individual adjusters they are providing service for, if there are any questions.

Occupational Therapists working with ICBC clients are required to obtain a Vendor Number and sign a Participation Agreement. Links to the various requirements are listed under the Occupational Therapy Tab under the Health Services page on the ICBC Website.

<https://www.icbc.com/partners/health-services/Pages/Occupational-therapists.aspx>

Occupational Therapists are required to sign the Participation Agreement agreeing to comply with the Occupational Therapy Performance Standards on the ICBC website.

<https://www.icbc.com/partners/health-services/Documents/participation-agreement.pdf>

<https://www.icbc.com/partners/health-services/Documents/performance-standards-occ-therapists.pdf>

ICBC has provided details about services which will be covered under the Enhanced Care Coverage Model with the upcoming changes to legislation as of May 1, 2021.

<https://2021.icbc.com/more-care#everyone>

The following document highlights the upcoming changes along with the new ICBC Health Care Provider Portal which is scheduled for launch on February 28, 2021.

<https://www.icbc.com/partners/health-services/Documents/health-enhanced-care-whats-new.pdf>

### **Referral Process:**

When an ICBC File Handler makes a referral for Occupational Therapy, it is the responsibility of the treating occupational therapist to clarify the purpose/mandate of the referral and expectations of the file handler. The client may be referred for any of the following requests: hospital discharge planning, home safety/accessibility assessment, facilitating return to work, community activation etc.

### **Assessment:**

Prior to proceeding with the initial assessment, the Occupational Therapist is responsible for following the guidelines set out by the College of Occupational Therapists of BC with regards to obtaining/documenting

consent to proceed with the assessment and dissemination of the ICBC Occupational Therapy Initial Report to the various parties.

<https://www.icbc.com/partners/health-services/Documents/Reports/CL489L-occupational-therapy-initial-report.pdf>

**Intervention:**

As a guideline, approval for the recommendations in the Initial Report should be received within 5 working days. If the OT has not received this approval, a follow-up email/phone call may be necessary. Upon receiving approval for the hours requested in the Occupational Therapy Initial Report, the OT can proceed with the treatment requested for the time frames set out in the Initial Report. Upon completion of the 12-week time frame a Progress Report is required to proceed with further intervention.

<https://www.icbc.com/partners/health-services/Documents/Reports/CL489M-occupational-therapy-reassessment-report.pdf>

**Discharge:**

According to the ICBC Performance Standards, your services with your client will come to an end for the following reasons:

- You have met your referral mandate and accomplished the goals set out in your Initial and Progress reports.
- Further rehabilitation is unlikely to result in significant functional improvement.
- The client is not participating actively in the course of treatment.
- The ICBC File Handler determines at their discretion that it is appropriate to close the file.

At the time of discharge, Occupational Therapists must submit a Final Report summarizing progress on the goals achieved and the client's status at the time of discharge.

<https://www.icbc.com/partners/health-services/Documents/Reports/CL489N-occupational-therapy-discharge-report.pdf>

Occupational Therapists continue to discuss concerns regarding these Performance Standards with ICBC, particularly as they unfold over time. For example, discharge when further functional improvement is unlikely precludes maintaining function or preventing a decrease in function, such as in the context of a brain injury. A client who is not actively participating in treatment may be doing so due to mental health, cognitive, social, or other issues which may need to be addressed in order to avoid adverse discriminatory impact. It is foreseeable that concerns may arise in the future, further to a clause giving ICBC the sole discretion to discharge a client. We believe that as treatment providers, we need to communicate any such concerns to the ICBC file handler. These should be documented in an honest and forthright way in files and reports. This may involve explaining why a client who has plateaued still requires intervention. This may require delineating how pre-existing difficulties impact recovery from MVA injuries, and how MVA injuries exacerbate pre-existing injuries. This may involve conversations with file handlers so we can work in tandem with ICBC in the best interests of the client. Our ethical obligations can help guide these conversations when necessary.

**Summary:**

Occupational Therapists play a vital role in the recovery of clients injured in motor vehicle accidents. This article has provided a synopsis of some of the administrative requirements of working with ICBC clients and is meant to assist occupational therapists in ensuring that they meet their ethical obligations around working with clients while working with an insurance provider. It is most important in all of our professional work that Occupational Therapists fulfill the requirements to protect the public as outlined by the College of Occupational Therapists of BC. When in doubt ensure you check with COTBC directly about your individual situation.

The Occupational Therapy Alliance of BC is comprised of occupational therapists, who are committed to assisting occupational therapists in private practice to address the needs of clients who are injured or disabled.