

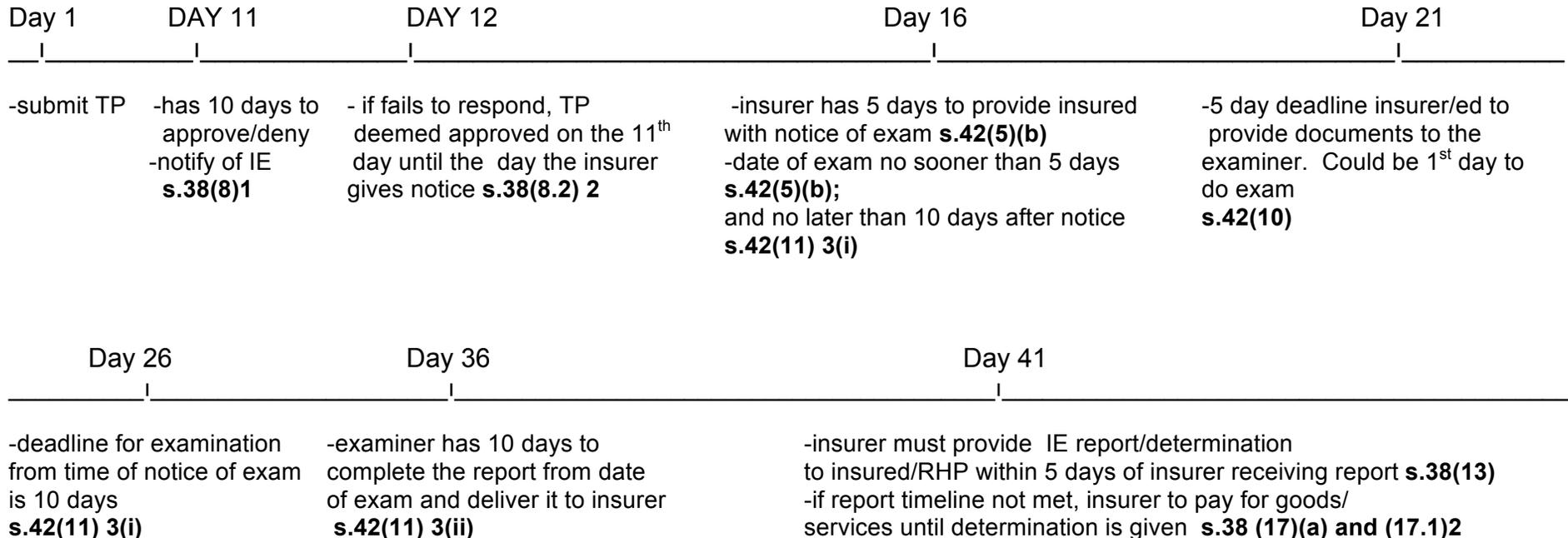
New Timelines under the Statutory Accident Benefits Schedule Effective March 1, 2006

Work product of



*Days are business days unless otherwise noted

1.) TREATMENT PLAN - Section 38 (In-person examination)





***Days are business days unless otherwise noted**

2.) TREATMENT PLAN IF INSURER BELIEVES PAF IS APPLICABLE-Section 38 (paper review)

Day 1	Day 6	Day 8	Day 13	Day 18
-submit TP	-insurer must respond in 5 days s.38(8.1)(b) -if no response, insurer can't say it's in the PAF- s.38(8.1)(b) or s.38(8.2)	-insurer has 2 days to provide insured with notice of exam s.42(5)(a)	-5 day deadline for insurer/ed to provide documents to examiner s.42 (10) - 5 days from notice for examiner to complete report and deliver it to insurer. s.42(11) 1(ii)	-5 day deadline for insurer to provide IE PAF determination to insured/RHP s.38(13) -failure to meet time line means that insurer can't claim in the PAF s.38(17)

3.) TREATMENT PLAN IF SUBSTANTIALLY SIMILAR TO ANOTHER-Section 38 (paper review)

Day 1	Day 11	Day 13	Day 18	Day 23
submit TP	-insurer has 10 days to determine if TP similar to previous TP and provide denial -s.38(8.1)(a)	-insurer has 2 days to provide insured with notice of exam s.42(5)(a)	-5 day deadline for insurer/ed to provide documents to examiner s.42(10) -5 days for examiner to complete s.42(11) 1(ii)	-insurer must provide IE report/determination to insured/RHP within 5 days of insurer receiving the report s.38(13)



***Days are business days unless otherwise noted**

4.) APPLICATION FOR APPROVAL OF AN ASSESSMENT OR EXAMINATION –OCF-22 –Section 38.2 (paper review)

Day 1	Day 4	Day 6	Day 11	Day 16
-submit OCF-22	-insurer to respond within 3 days s.38.2(6)(c) -deemed approved if no denial s.38.2(9)	-insurer has 2 days to provide insured with notice of exam s.42(5)(a)	-5 day deadline for insurer/ed to provide documents to examiner s.42(10) -5 days from notice for examiner to complete report and deliver it to insurer s.42(11) 1(ii)	-insurer must provide IE report / determination to insured /RHP within 5 days of insurer receiving report- s.38.2(13)
Day 21	-deemed approved if insurer fails to provide report within 10 days of material being provided under S.42(10) s.38(13.4)1			



***Days are business days unless otherwise noted**

5.) INSURED’S REQUEST FOR SPECIFIED BENEFIT(IRB, NEB, CG, HHHM)-Section 35 (In-person examination)

Day 1 	Day 11 	Day 16 	Day 21
-submit disability certificate and complete application for benefit	-within 10 days, insurer either pays benefit or request additional info or notice of exam s.35(3)(a)(b)(c)	-insurer has 5 days to provide insured with notice of exam s. 42(5)(b)	-5 day deadline for insurer/ed to provide documents to examiner s.42(10)
Day 26 	DAY 36 		Day 41
examiner has 10 days to conduct exam from date of notice s. 42(11) 3(i)	-examiner has 10 days to complete report from date of exam and deliver it to the insurer s.42(11) 3(ii)		-insurer must provide IE report/ determination to insured/RHP within 5 days or receiving the report s.35(8) -if fails to meet timeline, must pay benefit until they deliver the report s. 35(14)

6.) ONGOING ENTITLEMENT TO SPECIFIED BENEFITS -Section 37 (In-person examination)

Day 1 	DAY 16 	Day 21 	Day 26
-insured receives notice of requirement of new disability certificate	-must provide new disability certificate within 15 days of request s. 37(1)(a) -continues to pay or requests an IE s.37(1)(b) -may stop benefit if no OCF-3 or refuses s.42	-insurer has 5 days to provide insured with notice of exam s.42(5)(b)	-5 day deadline for insurer/ed to provide documents to examiner s. 42(10)
Day 31 		Day 41 	Day 46
-examiner has 10 days to conduct exam from date of notice s. 42(11) 3(i)		-examiner has 10 days to complete report from date of exam and deliver it to the insurer s.42(11) 3(ii)	-insurer must provide report/ determination to insured/RHP within 5 days of receiving report s.37(5)



***Days are business days unless otherwise noted**

7.) INSURED’S APPLICATION FOR ATTENDANT CARE BENEFIT (Form 1)-Section 39 (In-person examination)

Day 1 	Day 11 	Day 16 	Day 21
-submit Form 1	-must respond within 10 days or AC must be paid s.39(2)(a) - if not paying all expenses, advise of IE exam s.39(2)(b) and pay AC until IE received s.39(4)	-insurer has 5 days to provide insured with notice where/ when exam will take place s.42(5)(b)	-5 day deadline for insurer/ed to provide documents to examiner s.42(10)
Day 26 	Day 36 	Day 41 	
-examiner has 10 days to conduct exam from date of notice s. 42(11) 3(i)	-examiner has 10 days to complete report from date of exam and deliver it to insurer s. 42(11) 3(ii)	-insurer must provide IE report/ determination to insured/RHP within 5 days of receiving report s.39(11)	

8.) ONGOING ENTITLEMENT TO ATTENDANT CARE BENEFIT (FORM 1)-Section 39 (In-person examination)

Day 1 	Day 11 	Day 16 	Day 21
- insurer requests updated Form 1 S.39(5)	-insurer pays at present rate so long as new Form 1 sent within 10 days s.39(9)	-updated Form 1 must be submitted within 10 days of notice s. 39(5) -insurer can give notice of IE s.39(8) -pay pending IE at rate in place before insurer started this process s.39(9)	-insurer has 5 days to provide insured with notice where/when exam will take place s.42(5)(b)
Day 26 	Day 36 	Day 41 	
-examiner has 10 days to conduct examination s. 42(11) 3(i)	-examiner has 10 days to complete report from date of exam and	-insurer must provide IE report / determination to insured/RHP within 5 days	



***Days are business days unless otherwise noted**

9.) DETERMINATION OF CAT IMPAIRMENT-Section 40 (In-person examination)

Day 1	Day 31	Day 36	Day 41	Day 66
-Application for CAT	-insurer has 30 calendar days to accept application or require IE exam s.40(2)	-insurer has 5 days to provide insured with notice of exam- s.42(5)(b)	-5 day deadline for insurer/ed to provide documents to examiner s.42(10)	-exam must be completed no more than 30 days after notice of exam was given s.42(11) 2(i)
Day 76	Day 81			
-examiner has 10 days to complete report and deliver it to insure s.42(11) 2(ii)	-insurer to provide IE report/determination to insured/RHP within 5 days of receiving report s.40(4) -if report deadline not met, insurer will pay as if CAT until gives report/determination s.40(8)2			

10.) DETERMINATION OF CAT IMPARIMENT FOR GCS OF 9 OR LESS-Section 40 (Paper review)

Day 1	Day 31	Day 36	Day 41	Day 46
-application for CAT	-insurer has 30 calendar days to accept application or require IE exam s.40(2)	-insurer has 5 days to provide insured with notice of exam s.42(5)(b)	-5 day deadline for insurer/ed to provide documents to examiner s.42(10)	-examiner has 10 days to complete report from date of notice and deliver it to insurer s.42(11)(i)
Day 51	Day 56			
-insurer to provide IE report/determination to insured/RHP within 5 days of receiving report s.40(4)	-insurer pays benefit until complies s.40(8)1			

42.1-Reply reports-applicants health care provider has 40 days to reply to S.42(Non-CAT), 80 days CAT