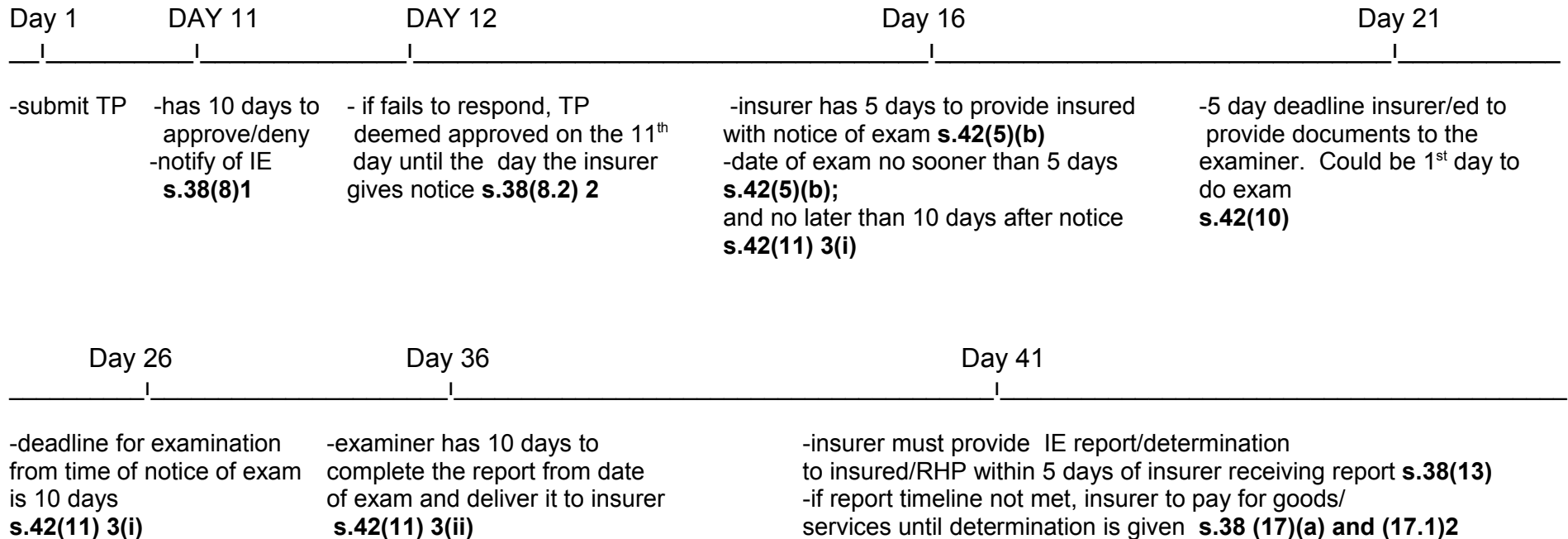# New Timelines under the Statutory Accident Benefits Schedule Effective March 1, 2006

*Days are business days unless otherwise noted

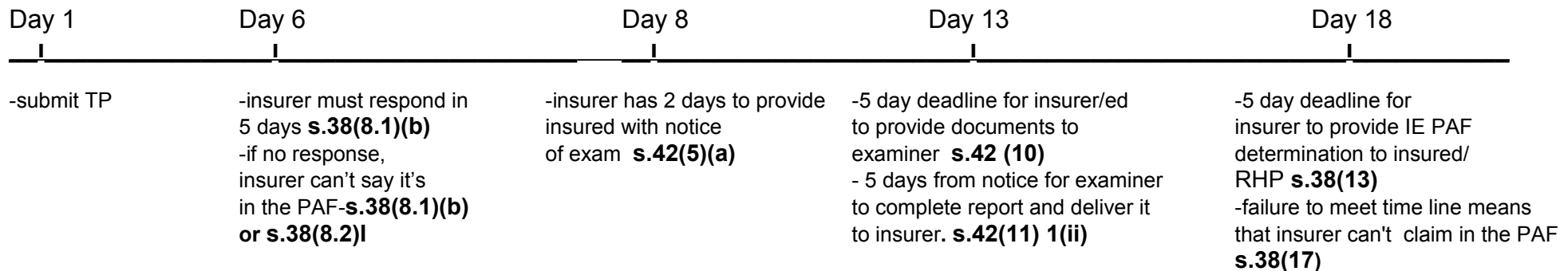## 1.) TREATMENT PLAN - Section 38 (In-person examination)

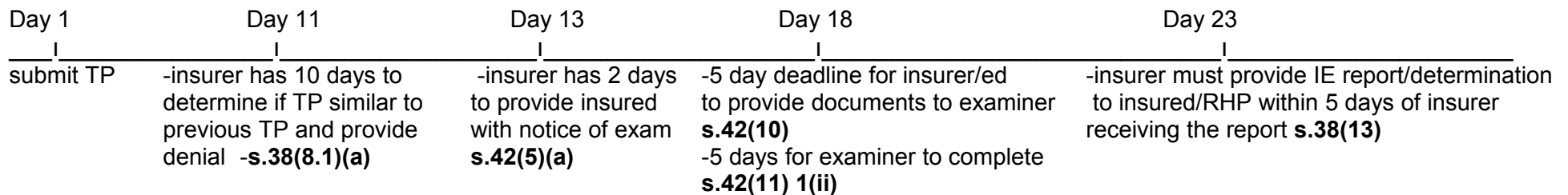| Day 1	DAY 11	DAY 12	Day 16	Day 21
-submit TP	-has 10 days to approve/deny -notify of IE **s.38(8)1**	- if fails to respond, TP deemed approved on the 11th day until the day the insurer gives notice **s.38(8.2) 2**	-insurer has 5 days to provide insured with notice of exam **s.42(5)(b)** -date of exam no sooner than 5 days **s.42(5)(b)**; and no later than 10 days after notice **s.42(11) 3(i)**	-5 day deadline insurer/ed to provide documents to the examiner. Could be 1st day to do exam **s.42(10)**

Day 26	Day 36	Day 41
-deadline for examination from time of notice of exam is 10 days **s.42(11) 3(i)**	-examiner has 10 days to complete the 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 insurer receiving report **s.38(13)** -if report timeline not met, insurer to pay for goods/ services until determination is given **s.38 (17)(a) and (17.1)2**

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)l**	-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)**

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4.) <u>APPLICATION FOR APPROVAL OF AN ASSESSMENT OR EXAMINAITON –OCF-22 –Section 38.2</u> (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

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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

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7.) <u>INSURED'S APPLICATION FOR ATTENDANT CARE BENEFIT (Form 1)-Section 39</u> (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.) <u>ONGOING ENTITLEMENT TO ATTENDANT CARE BENEFIT (FORM 1)-Section 39</u> (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)**	-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 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

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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 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