

Medical billing and ICBC

Are you aware that medical visits for injuries sustained in motor vehicle accidents (MVAs) are paid for by ICBC and not the Medical Services Plan of BC (MSP)? Ultimately, they are. Pursuant to the Canada Health Act, the province is required to fund physicians' fees. However, ICBC and the Ministry of Health have agreed that ICBC will reimburse MSP for services of medical practitioners that are required as a result of an ICBC claim. This agreement enables us to bill MSP directly through Teleplan, thereby facilitating the billing and remuneration process. Our biweekly remittances are initially paid by MSP and, twice per month, MSP bills ICBC for the total amounts that were paid out for injuries sustained in MVAs.

The only way MSP can know that a visit is related to MVA injuries is if there is an "X" in the check box beside MVA on your billing report. It is important that your staff mark this box electronically every time a patient is seen for MVA-related injuries. If the box is not checked the billing is taken from the MSP funds and not reimbursed by ICBC.

Payments submitted for MVA-related visits and billed through Teleplan will be processed only at the MSP rate. For physicians, this is the same rate as regular billing for typical MSP (0100) visits. Under the Insurance (Vehicle) Regulation, Section 88(7), the maximum amounts payable by ICBC for medical, surgical, or other health care services are those listed in the payment schedules established by the Medical Services Commission and listed in the *Fee Guide*.

CL19 Medical Report

The CL19 Medical Report is an ICBC document that includes two pages that

physicians complete to provide information to ICBC on the nature of initial injuries, as well as pre-existing, current, and co-existing conditions. Once a request for a CL19 completion is received by the physician from ICBC, the form should be completed by the physician using up-to-date medical results.

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If the patient has more than one MVA-related diagnosis, please include them all on the CL19 or an attached sheet. The adjuster is looking for a clear diagnosis or diagnoses, supported by physical findings, in order to establish the basis for the management of the claim from an insurance perspective.

Under the Insurance (Vehicle) Act, Section 28, a physician who treats a person injured in an MVA "must, whenever the corporation [ICBC] requests, provide the corporation, as soon as reasonably practicable, with a report of the injuries and their diagnosis and treatment and a prognosis." The CL19 form is the form prescribed by ICBC.

Currently the fee (A00278) for examination and completion of a CL19 is \$144.13. If the CL19 is fully

completed, legible, and received by ICBC within 15 working days of the request, there is an incentive bonus of \$32.14, making the total payment \$176.27.

Telephone consultation

There are times when a conversation between the physician and ICBC personnel may be beneficial to the management of the patient's injuries. A telephone consultation may be initiated by an ICBC employee or by a physician. This is billed as A00098 for a fee of \$51.34 per 15 minutes. If you feel the need to clarify an issue for the benefit of your patient, I encourage you to contact the appropriate ICBC adjuster.

We all are working toward having patients return to their pre-accident state as quickly as possible and to receive the benefits to which they are entitled. It is reasonable for you to be an advocate for your patients from a medical point of view, such as for assessment, diagnosis, and treatment issues, but not for insurance or compensation issues.

New e-mail address

As always, I welcome your comments, questions, and suggestions. Please note that my e-mail address has changed to DrLaura.Jensen@ICBC.com. If you sent me an e-mail to the old address and I have not replied, I likely did not receive it. Please re-send it to this new address.

—L.A. Jensen, MD
ICBC Medical Community
Liaison

The opinions expressed in this article are those of the author and do not necessarily represent the position of the Insurance Corporation of British Columbia.