

The Real Cost of Reform

Medical health assessors in Ontario say the province's auto insurance reforms are unintentionally hurting accident victims because the cap on assessments is limiting the ability of health care professionals to determine injured claimants' needs.

By: Rocco Guerriero, President, The Association of Independent Assessment Centres (AIAC)

After layers of submissions, months of study and review, Ontario's auto insurance reform came into effect this past September. The province was adamant these changes were the answer to containing costs and giving drivers more "choice." This has not been our experience. In fact, far from it.

Although we have only just started to implement the reforms, Ontario has already announced the reforms have succeeded in "stabilizing" auto insurance rates. The reality is that auto insurance is far too complex for most drivers to comprehend the implications — that is, until they're seriously injured.

As front-line health care providers, we are often the first to see victims of auto crashes to assess their injuries and determine their entitlement to benefits. It is becoming increasingly clear that auto insurance reform is having serious unintended consequences for Ontario drivers. The reform penalizes the most severely injured and those who live in remote areas of Ontario. This is because the \$2,000 cap on assessments does not cover transportation costs for assessors. The cap also means there is insufficient funding to carry out medical assessments for paediatric and serious, traumatic brain-injured claimants, in addition to others with multi-system trauma.

The Association of Independent Assessment Centres (AIAC) conducted an online survey in August 2010 to determine the impact of auto insurance reform on the ability of independent examiner (IE) assessors to perform critical assessments. We heard from 605 assessors, who confirmed the \$2,000 cap on assessments will severely limit their ability to perform Independent Medical Examinations (IMEs). In fact, over 59% of respondents say they will be forced to greatly reduce the number of IMEs they perform. Instead, they plan to devote more time to private practise. Almost 10% say they will stop performing insurer examinations altogether. Over 44% say it will be extremely difficult to provide catastrophic injury assessments on behalf of insurers. Most assessors, 58%, say they will limit or stop performing assessments requiring travel to rural areas.

With fewer reasonably qualified assessors now available, assessments are far more limited or even inaccessible for those who are institutionalized and/or live in remote underserved areas.

Auto accident victims are experiencing increasing delays in having their injuries assessed and ultimately treated. Severely injured claimants are also being forced to travel to get assessed, even when it isn't medically advisable.

In our view, Ontario's auto insurance reforms have costly consequences for Ontario drivers. It's too late to shift into reverse. The only choice now is "assessing" the road ahead and proceeding with extreme

caution. There are solutions. We believe consensus can be reached to overcome barriers to reasonable access. Good will and time will tell the outcome.

AIAC represents Ontario-based organizations that provide medical and allied health experts used by insurers to complete Section 42 assessments in Ontario.

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