

Changes to the Car Accident Treatment System > May Reduce Consumer Care Options

The Issue

Premised on the [need to fight fraud, Ontario Regulation 194/11 is being introduced effective July 1, 2011.](#)

The Effect

Car insurers can ask for background information and identity confirmation for all service providers who seek to provide treatment to people involved in car accidents.

Car insurers can also request copies (or inspect originals) of all supporting documentation relating to treatment plans which are submitted on behalf of people hurt in car accidents.

Payment for treatment is not required until all of this information is provided.

Why This Matter

This continued pressure on medical rehabilitation clinics means, ultimately, that there will be fewer clinics providing service to people hurt in car accidents.

The Details

As an ongoing tightening of the accident benefits system on the premise of fighting fraud, Ontario Regulation 194/11 requires medical rehabilitation treatment clinics to deal with potentially a lot more paperwork, in effect increasing their staffing requirements.

Couple with the recent introduction of the Minor Injury Guidelines (see [our blogs on the Minor Injury Guideline here](#) for background information), Regulation 194/11 simply increases the cost of doing business for medical clinics.

The industry says that these costs controls are necessary, to help them combat fraud and to keep premiums down. But for people hurt in car accidents, having fewer medical clinics willing to provide service for people in car accidents means less choice, potentially less service and having to travel further / wait longer for treatment.

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