



## ONTARIO CHIROPRACTIC ASSOCIATION ASSOCIATION CHIROPATRIQUE DE L'ONTARIO

### PATIENT MANAGEMENT PROGRAM

## Health Claims for Auto Insurance (HCAI)

Health Claims for Auto Insurance is part of an ongoing effort to improve the delivery of health care benefits to Ontarians injured in automobile collisions. HCAI seeks to automate the exchange of standardized health claim information between health care providers and insurance companies.

An initiative of Ontario auto insurers, HCAI has been developed in consultation with the Financial Services Commission of Ontario (FSCO), health care provider associations and other stakeholders in the auto insurance system.

### About HCAI

HCAI is an electronic system for transmitting auto insurance health claim forms between insurers and health care providers in Ontario. The HCAI system is administered by Health Claims for Auto Insurance Processing (HCAI Processing), a not-for-profit organization.

The primary goal of the system is to provide timely, accurate data to monitor the auto insurance system in Ontario.

The HCAI application enables health care facilities that treat people injured in automobile collisions to transmit various Ontario Claim Forms (OCFs) to insurers electronically. Insurers then electronically adjudicate the OCFs.

Some of the regulatory reforms the Ontario Government has introduced to Ontario's auto insurance system impact the OCFs that are submitted using the HCAI system.

As of September 1, 2010 all new submissions for treatment, assessment and invoicing must be submitted by health care facilities using the revised forms. The revised OCFs are:

- OCF-18, Treatment and Assessment Plan
- OCF-23, Treatment Confirmation Form
- OCF-21B/C, Auto Insurance Standard Invoice

### Terms

<b>AISI</b>	Auto Insurance Standard Invoice
<b>CCI</b>	Canadian Classification of Health Interventions (see details below)
<b>CIHI</b>	Canadian Institute for Health Information

<b>DEC</b>	Data Entry Centre
<b>FSCO</b>	Financial Services Commission of Ontario
<b>GAP</b>	Goods, Administration, and Other Codes (see details below)
<b>HCAI</b>	Health Claims Automobile Insurance
<b>HCAI System</b>	The application used to transfer electronic OCF forms and responses between Health care Providers and Insurers
<b>ICD-10-CA</b>	International Classification of Diseases - Canadian Enhancement
<b>MIG</b>	Minor Injury Guideline
<b>OCF</b>	Ontario Claim Forms
<b>PAF</b>	Pre-Approved Framework
<b>PMS</b>	Practice Management Software

## What are ICD-10 and ICD-10-CA?

The *International Statistical Classification of Diseases and Related Health Problems – Tenth Revision (ICD-10)* is an international standard for reporting diseases, injuries, and causes of death developed by the *World Health Organization (WHO)*.

ICD-10-CA is an enhanced version of ICD-10 developed by Canadian Institute for Health Information (CIHI) and is the classification facilities use to record problems, diagnoses, symptoms and other conditions necessitating contact with health care providers.

## What is CCI?

The Canadian Classification of Health Interventions, referred to as CCI, was developed by CIHI. It is a comprehensive list of codes for diagnostic, therapeutic, and support interventions.

## What are GAP Codes?

GAP codes were developed by Insurance Bureau of Canada in conjunction with automobile insurers and health care providers. They were designed to cover those items billed to automobile insurers by providers that are not covered by the Canadian Classification of Health Interventions (CCI) or may be more efficiently coded using the GAP codes.

Items that may fall outside of the realm of a medical / rehabilitation procedure, intervention, or service, are coded by providers using GAP codes. These include: goods, supplies, assistive devices, mileage, travel time, pre-approved framework reimbursement codes, telephone consultation between the Insurer Examiner and the proposing health practitioner and session codes. These GAP codes are also used to identify various types of assessments and examinations including: DAC assessments, Insurer Initiated Examinations, Practitioner Initiated Examinations, Pre-Claim Examinations, and Rebuttal Examinations.

The hierarchical coding structure of GAP codes is similar to CCI codes to allow summarizing at various levels. GAP codes can be immediately distinguished from CCI codes by the leading alphabetic character, as all CCI codes begin with a numeric code.