

## HCDB Standard Report - Questions and Answers

### Who will have access to this data?

**Answer:** The HCDB Standard Report is a public report intended for all stakeholders, which includes regulators, health care provider associations, Ontario insurance companies, as well as the general public.

### Who is responsible for collecting this data?

**Answer:** The government has instructed the insurance industry to place data in the Health Claims for Auto Insurance Processing (HCAI-P) system, an electronic data system that transfers standardized auto insurance health claims forms between insurers and health care providers. HCAI-P is operated by a Central Processing Agency known as Health Claims for Auto Insurance (HCAI), an independent and not-for-profit organization. The responsibility for data collection lies largely with the health care providers and insurers who use HCAI-P for the transmission of claim forms and responses to claims.

The data transmitted via HCAI-P is scrubbed of any identifying personal information or personal health information of claimants and is captured in the Health Claims Data Base (HCDB) which is operated by the Insurance Bureau of Canada (IBC). The HCDB is industry owned and operated.

### How is policyholder information kept confidential in the process of collecting this data?

**Answer:** Health Claims for Auto Insurance (HCAI), which operates the HCAI-P system, follows the privacy protection requirements stipulated in the *Personal Information Protection and Electronic Documents Act* (PIPEDA). The data transmitted from HCAI-P to the Health Claims Database (HCDB) does not include any personal identifying information such as name, address, or any other information that might identify an individual policyholder or claimant.



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### **How is this data being collected?**

**Answer:** The data is being collected via the Health Claims for Auto Insurance Processing (HCAI-P) system each time an Ontario Claim Form (OCF) 18, 21 or 23 is transmitted.

### **Does HCAI collect data on all of the accident benefits coverage described in the Statutory Accident Benefits Schedule (SABS).**

**Answer:** The HCDB Standard Report is based on data collected via Ontario Claims Form (OCF) 18, 21, and 23. The data reflects approved medical and rehabilitation expenses incurred by claimants and paid for by insurers as well as insurer initiated examination costs. It does not include claims costs for other benefits such as, income replacement, care giver, housekeeping costs, etc.

Other medical and rehabilitation claims costs associated with automobile accidents are not captured in this data such as expenses covered by OHIP, prescription medications, dental goods and services, out-of-province medical expenses, etc.

The amounts shown in the report are as of the reporting date by date of accident. These amounts do not include any possible future payments nor do they include the amounts paid for, prior to January 1, 2011.

### **Does the data obtained include costs such as catastrophic files?**

**Answer:** The data reflects approved medical and rehabilitation expenses incurred by claimants and paid for by insurers, including medical and rehabilitation expenses for catastrophic injuries.

### **What does the data released in the report indicate?**

**Answer:** The data in this report represents HCAI's first two and a half years of operation. As a result, the data volume is slim. Due to the varied settlement durations of accident benefits claims, the two and a half years of data presented in the report may not be sufficient to derive indications on claims cost trends in the Ontario auto sector.

Although the data is at present limited, the HCDB Standard Report demonstrates the potential for collecting and sharing, on a semi-annual basis, transparent and reliable data



about the costs of some medical and rehabilitation benefits in the Ontario auto insurance system.

**The data would suggest a significant decrease in claims costs. Why has this not resulted in a premium decrease for drivers in Ontario?**

**Answer:** The data presented in this report does not reflect the full costs of automobile insurance in Ontario and is not sufficient to derive indications on premium adequacy trends in the auto sector.

The data presented includes the amounts paid to-date by insurers for some of the medical and rehabilitation expenses, including examination costs. The data does not include the estimated total cost of claims as identified in the General Insurance Statistical (GISA) Automobile Statistical Plan (ASP).

Analysis of premium level adequacy is based on an estimate of total claim costs, underwriting expenses, and profit provision and requires a full actuarial analysis of the above components. The data required to prepare an analysis of premium level adequacy is not available in this report.

**How will this data be used for analysis and future decision making?**

**Answer:** The Standard Report provides timely data about some of the medical and rehabilitation costs involved in Ontario's automobile insurance health claims and recovery process.

The Report's data represents information about HCAI-P's first two and a half years of operation. As a result the volume of information is limited. Successive reports will be posted twice a year on the Insurance Bureau of Canada's (IBC) public website. Over time, the gathered data will show consistent statistical information that will provide evidence for future policy reform.

**Can this data be used to crack down on fraudsters?**

**Answer:** The Health Claims Database (HCDB) was built for the purpose of statistical gathering, reporting, and analysis. For this reason, the HCDB does not contain personal information or personal health information of claimants. The HCDB data does include business information, which can be used to identify individual health care facilities and to a



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certain degree individual health care providers. The database can identify business to business information such as billing patterns from the health care facilities and providers.

**Will there be a cost to access the report?**

**Answer:** The Standard Report will be posted twice a year on the Insurance Bureau of Canada (IBC) public website. There will be no cost for accessing the report.

**How does HCAI data relate to GISA data?**

**Answer:** The HCDB data reflects the amounts paid to health care facilities based on information submitted on Ontario Claims Forms (OCFs) 18, 21, and 23. The General Insurance Statistical Agency (GISA) Automobile Statistical Plan (ASP) data reflects both the premium and claim information related to all automobile insurance policies and coverages. The GISA ASP claim data reflects both the actual paid claim amounts and the estimated amounts that remain to be paid to close the claims. The portion of the GISA ASP data that equates to the HCDB data has been reviewed and the amounts reported by the two systems are very similar.

**How does the public benefit from this data?**

**Answer:** The release of this data will assist the public in gaining a better understanding of and increase transparency for some medical and rehabilitation costs for auto insurance claims in Ontario. However, it is important to note that this is only part of the story as only limited data is submitted via HCAI-P. Many other costs are not captured by the HCAI-P system such as income replacement benefits, vehicle repair, etc.

**How will the release of this data help policyholders?**

**Answer:** The release of this data will help policyholders understand how claims develop over time and provide them with a fuller, more detailed picture of the cost of medical and rehabilitation costs in Ontario. It is important to note that only limited data is submitted through HCAI-P. Many other costs are not captured by the HCAI-P system.

**Why is the data released only semi-annually?**

**Answer:** The data is released semi-annually to ensure that it is statistically credible.



The reported data volume should be sufficiently large to achieve statistical stability and credibility.

**Will the same kind of data be released in other provinces? Why just Ontario?**

**Answer:** Most provinces gather some type of data about auto insurance injury claims. GISA is the statistical agency that collects information on claims and premiums on behalf of some of the Canadian provinces and territories; Alberta, New Brunswick, Newfoundland & Labrador, Nova Scotia, Ontario, Prince Edward Island, Northwest Territories, Nunavut and Yukon. Each province is responsible for deciding what data to collect and the methods for collection. Ontario's insurance regulator, the industry, and health care provider organizations have decided to implement HCAI-P as a means to gather data. The HCAI system is unique to Ontario.

**Is there an ability to dispute the data that is reported? If so, what is the process?**

**Answer:** The HCDB Standard Report is unique, however, the Report's data reflects that of comparable reports, such as the Auto Statistical Plan (ASP) and the Ontario Statutory Accident Benefits System Plan (OSABSP), issued by the General Insurance Statistical Agency (GISA).

Questions about the report should be directed to the Insurance Bureau of Canada (IBC). The IBC can be reached at (416) 362-9528 or at 1-800-387-2880.

**What is the nature of the agreement IBC has with the data collectors? (Who are the data collectors? Please clarify)**

**Answer:** Health Claims for Auto Insurance Processing (HCAI-P) is an electronic system for transmitting auto insurance claim forms between insurers and health care facilities in Ontario. HCAI-P is administered by Health Claims for Auto Insurance (HCAI), an independent and not-for-profit organization. There is an agreement between IBC and HCAI concerning the data sharing procedure. It is stipulated that HCAI will share its de-personalized data collected through the HCAI-P system with IBC. De-personalization means that all data elements which can be used to identify individual claimants in any combination will not be shared with IBC. This procedure is subject to independent audit and certification. IBC has built a Health Claims Database (HCDB) based on the de-personalized data received from the HCAI-P for its statistical analysis and report.



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**How does this data compare to previous data and trends in the auto sector?**

**Answer:** The portion of the General Insurance Statistical Agency (GISA) Automobile Statistical Plan (ASP) that equates to the HCDB data has been reviewed and the amounts reported by the two systems are very similar.

**Will there be an explanation of what each of the categories of data means?**

**Answer:** Yes. A number of data items have been grouped into categories to allow for more robust analysis. Each category is explained in detail in the body of the report. The following table summarizes the categories.

<b>Data</b>	<b>Categories</b>
Age	7 age groups: 0-15; 16-24; 25-39; 40-54; 55-64; 65-79; 80+
Gender	Male; Female
Region	Toronto city; Toronto suburban; Central ON; Eastern ON; Southwestern ON; Northern ON
Med Rehab Expense Class	Treatment (MIG only); Treatment (Non-MIG only); Treatment (MIG and non-MIG); Insurer Initiated Exam; Provider Initiated Exam; Goods & Supplies; Missed/Cancelled appointments; Transportation
Reported Injury Groupings	Strains and/or sprains; Injury with Peripheral Nerve Involvement; Fractures, dislocations and/or extensive soft tissue injury; Acquired brain injury and/or cranial nerve injury; Spinal injury and/or spinal cord injury; Internal and/or extensive injuries; Multiple major injuries; Other (not able to classify)
Health Care Professional Occupation Class	Chiropractor; Massage Therapy; Medicine; Occupational Therapy; Physiotherapy; Psychology; Other.