



## Service Providers Frequently Asked Questions



[FAQs](#)

[Licensing Guide](#)

[Apply Now](#)

[Home](#) » [Service Providers](#) » [FAQs](#) » [About The Licence](#)

### About The Licence

1. [Who has to apply for and obtain a licence?](#)
2. [What do we mean by licensing the business or legal entity?](#)
3. [Will my business' licence need to be renewed every year?](#)
4. [I want to continue being paid directly by automobile insurers. When will licensing be mandatory, and how does my business apply?](#)
5. [Will the licensing process have financial implications for my business?](#)
6. [If my business has multiple locations, does each location require its own licence?](#)
7. [Does each location still need to be registered, enrolled, and in good standing in HCAI?](#)
8. [What is the difference between FSCO and HCAI?](#)
9. [I bill my clients directly and they are reimbursed by their automobile insurer for statutory accident benefits claims. Does my business require a licence?](#)
10. [I am an individual regulated by my regulatory college. Why do I require a licence?](#)
11. [I own two \(2\) corporations that currently invoice automobile insurers through HCAI. Do the two corporations require separate licences?](#)
12. [When can my business apply for a licence?](#)
13. [How does my business apply for a licence?](#)
14. [How will I know when my business' licence is issued?](#)
15. [What if I decide not to apply for my business' licence?](#)
16. [Do I need to display my business' licence?](#)

17. [Can I assign my business' licence?](#)
18. [Does my business' licence expire?](#)
19. [If my business contracts out medical assessments, do the assessor's offices count as locations?](#)
20. [Can an automobile insurer refuse to pay me if my business has a licence?](#)

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### **Who has to apply for and obtain a licence?**

Businesses that wish to invoice through Health Claims for Auto Insurance (HCAI) and be paid directly by automobile insurers for listed expenses will need a licence from FSCO. This licence authorizes the service provider to receive direct payments from automobile insurers for specific “listed expenses”. Also see: [What are listed expenses?](#)

Licences will be issued at the business or legal entity level (e.g., sole proprietorship, corporation, partnership) rather than for each location. Licences will not be issued to individual clinics or locations. This means that only one licence is needed for all facilities, branches or locations operated by a service provider.

### **What do we mean by licensing the business or legal entity?**

FSCO issues licences to legal persons, not to individual clinics or locations. Many of the businesses that provide goods or services in connection with Statutory Accident Benefits are sole proprietorships, but others may be structured as partnerships, limited partnerships or corporations.

### **Will my business' licence need to be renewed every year?**

No. Once a licence is issued, it will continue indefinitely, as long as the licensee complies with the law, files an Annual Information Return (AIR) every year, and pays the annual regulatory fee. The AIR will be used to collect information about business practices and internal control systems for the previous calendar year.

Your business' licence is non-transferable.

### **I want to continue being paid directly by automobile insurers. When will licensing be mandatory, and how does my business apply?**

Licensing is mandatory as of December 1, 2014. Service providers will need to have a licence at that time in order to continue receiving direct payment from an auto insurer for listed expenses in connection with Statutory Accident Benefits.

The [licence application process](#) began June 1, 2014.

Licence applications must be completed online. If an application is made at the appropriate time, the licence, if issued, will be effective December 1, 2014.

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[Back to top](#)

### **Will the licensing process have financial implications for my business?**

All applicants will pay an initial (one-time) licence fee and all applicants and licensees will be required to pay an annual

regulatory fee to cover the costs of regulating their business practices.

### **If my business has multiple locations, does each location require its own licence?**

No. Licences will be issued at the business entity level. This means that all of the facilities, branches or locations owned and operated by the business will be covered under one licence.


Accurate and up-to-date information about every practitioner at each facility, branch or location must still be provided to Health Claims for Auto Insurance (HCAI).

### **Does each location still need to be enrolled in HCAI?**

Yes. To be eligible for a service provider licence, all facilities are required to be registered, enrolled, and in good standing in Health Claims for Auto Insurance (HCAI).

### **What is the difference between FSCO and HCAI?**

The Financial Services Commission of Ontario (FSCO) is a regulatory agency of Ontario's Ministry of Finance, and is responsible for the issuance of service provider licences and the regulation of service providers.

**Health Claims for Auto Insurance (HCAI)**  is an electronic system for transmitting auto insurance Ontario Claim Forms (OCFs) between health care businesses and insurers in Ontario. A service provider must first be registered with HCAI in order to apply for a service provider licence.

FSCO and HCAI work collaboratively on a number of initiatives, including fraud prevention.

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[Back to top](#)

### **I bill my clients directly and they are reimbursed by their automobile insurers for Statutory Accident Benefits claims. Does my business need a licence?**

No. The licence is only mandatory for those who wish to be paid directly by automobile insurers for "listed expenses" through Health Claims for Auto Insurance (HCAI). Also see: [What are listed expenses?](#)

### **I am an individual who is regulated by my regulatory college. Does my business require a licence?**

Yes. FSCO issues licences to and regulates the business and billing activities of businesses, not the conduct or treatment standards of practice of individual professionals. There is no exception from the licensing requirement based on whether or not the business is operated by or provides the services of a regulated health professional.

### **I own two (2) corporations that currently invoice automobile insurers through HCAI. Do the two (2) corporations require separate licences?**

Yes. Each corporation is a distinct legal entity and would require its own licence.

### **When can my business apply for a licence?**

FSCO began accepting [licence applications](#) on June 1, 2014.

### **How does my business apply for a licence?**

Your Principal Representative will apply online, through the FSCO website, where he or she will create a FSCO Account. Once the account has been created, your Principal Representative will be directed to complete the service provider licensing application. A FSCO Account allows you to communicate with FSCO, apply for your licence and update your business information.

### **How will I know when my business' licence is issued?**

FSCO will contact you via your FSCO Account when it has completed its review of your application.

Once your Principal Representative has submitted your business' licence application, FSCO will conduct a full suitability review prior to making a licensing decision. This includes a criminal background check on every person listed in the application. Due to the anticipated volume of applications, you are encouraged to apply early to ensure there is no interruption of your ability to be bill and be paid directly by an insurer when the law comes into effect on December 1, 2014. If your business does not hold a licence when the law comes into effect, you will be unable to continue invoicing and receiving direct payments from automobile insurers for specific "listed expenses". Also see: [What are listed expenses?](#)

### **What if I decide not to apply for my business' licence?**

If your business does not hold a licence when licensing comes into effect on December 1, 2014, you will be unable to continue receiving direct payments from automobile insurers for specific listed expenses. You will still be able to invoice claimants directly, who in turn will be able to seek reimbursement from their insurers.

### **Do I need to display my business' licence?**

No. FSCO maintains a public registry of all licensed, and previously licensed, businesses. This will be available on FSCO's website.

### **Can I assign my business' licence?**

No.

### **Does my business' licence expire?**

No, but the licence must be kept in good standing, and fees must be paid on time, along with completion of an annual information return (AIR).

### **If my business contracts out medical assessments, do the assessor's offices count as locations?**

Only the locations operated by the licensed service provider count as locations. You should ensure that your business' practitioners are listed on your facility Health Claims for Auto Insurance (HCAI) roster.

**Can an automobile insurer refuse to pay me if my business has a licence?**

The standard invoice and claim verification process continues to apply to licensed service providers. Claim adjudication remains the responsibility of the insurer.

[Back to top](#)

[Back to top](#)

Page: 3,894 | [Find Page:](#)