



Service Providers Frequently Asked Questions



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When can my business apply for a licence?

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

The [application](#) is an online form that will be available on FSCO's website.

Due to the anticipated volume of applications, your [Principal Representative](#) should apply early for your business' service provider licence to ensure there is no interruption in your ability to submit invoices to Health Claims for Auto Insurance (HCAI) and receive direct payment from automobile insurers.

What if my business does not have a licence on December 1, 2014?

Service providers who do not hold a licence will not be able to receive direct payment from auto insurers for goods or services ("listed expenses") in connection with Statutory Accident Benefits provided on or after December 1, 2014.

Unlicensed service providers will continue to complete and submit the Auto Insurance Standard Invoice (OCF-21) through the Health Claims for Auto Insurance (HCAI) system. And, insurers will continue to record their adjudication decisions in HCAI for all OCF-21 submissions from unlicensed service providers.

However, service providers without a licence will not get reimbursed by auto insurers following submission of the OCF-21. This is because insurers will be prohibited from paying unlicensed service providers directly on OCF-21s for listed expenses provided on or after December 1, 2014.

Service providers without a licence will have to provide a hard copy of the HCAI-validated OCF-21 to the claimant for submission to his/her insurer, and collect payment directly from the claimant.

Will my business need a licence if I invoice Statutory Accident Benefit claimants directly?

No. You will not need a licence if you are only submitting OCF-18 or OCF-23 forms through Health Claims for Auto Insurance (HCAI) and want to continue invoicing the claimant directly. You do not have to hold a service provider's licence with FSCO to register and use the HCAI system to submit OCF-18 or OCF-23 forms.

When will the service provider licence be mandatory?

Licences will be required as of December 1, 2014, for service providers who wish to receive direct payment from automobile insurers for listed expenses in connection with Statutory Accident Benefits, provided after December 1, 2014.

In order to receive direct payment from an insurer for a listed expense, a service provider must have a valid licence at two points in time:

1. The date when the assessment, examination, report, form, plan, good or service was provided as indicated by the "date of service" on the OCF-21 form.
2. The date when the invoice (OCF-21) was received by Health Claims for Auto Insurance (HCAI).

Service providers who do not have a licence will still be able to receive payment directly from insurers for all goods and services that were provided up to and including November 30, 2014.

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How can my business submit a licence application?

The [Principal Representative](#) must complete and submit the licence [application](#) online.

Do I have to apply online? Can I submit a paper application?

Yes, all [applications](#) must be completed online. Paper submissions are not permitted.

Where can I access the application?

You may access the [application](#) online.

How long does it take to fill out the application?

The [application](#) form will take about 45 minutes to complete.

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What do I need before my business can apply for a licence?

Before Applying:

1. Your business and all its branches, locations and/or facilities must be registered, enrolled and in good standing in HCAI.
2. Your business must appoint a Principal Representative, as required by law, to complete the application and attestation.

Ensure your business' Principal Representative has the following information on hand before submitting a service provider licence application:

- An Ontario mailing address that is suitable for receiving registered mail (not a post office box).
- An email address for the business.
- Information about each facility, branch, or location registered with HCAI (such as: names, addresses and registration numbers) that will be listed under the service provider's licence.
- Articles of Incorporation or Partnership Agreements (for a corporation or a partnership).
- Details of trade names registered and used by the business and expiration date of their related master business licence registration.
- Your Canada Revenue Agency business number.
- Your Ontario business registration number, if applicable (typically found on the articles of incorporation or registration of the partnership).
- Contact information of all officers, directors or partners of the business including their email address.
- The number of regulated and unregulated practitioners, by profession.
- The total number of unique statutory accident benefit claimants in respect of whom your business received payment in 2013 from an automobile insurer for an invoice submitted through HCAI.
- A valid Visa or MasterCard card, or a valid debit card.

It's important to note that individual email addresses that are provided on the application must be different and unique for each person identified.

You will need to upload a number of documents to support the information you provide in your application. At minimum, you will need to upload:

- Proof of your identity
- Proof of the incorporation (if applicable)
- Proof of the mailing and facility addresses
- Proof of registration of trade names (if applicable)

When will my business' payment be processed? When it submits its application, or when a licensing decision

has been made?

The payment will be processed upon submission of the application.

How will the information I provide to FSCO be used?

The information you submit to FSCO will be used in determining eligibility for a service provider licence, and once the licence is issued, information provided to FSO will be used for the purposes of monitoring and compliance.

Why does my business' address have to be listed publicly?

FSCO is required to maintain a public registry of current and former licensed service providers. A regulation made under the Insurance Act specifies the information that must be included in the registry, and requires inclusion of the mailing address in Ontario. This requirement will provide clarity and transparency for the service provider licensing system.

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Can my business address be removed from the public registry?

FSCO will consider the removal/non-disclosure of a licensee's business address from the public registry where valid personal safety reasons are demonstrated. Licensees will be required to provide valid written documentation from a third party to support the removal/non-disclosure. Documentation may include (but is not limited to): a restraining order; a letter from a member of a police force or a director of a recognized social service agency; or documentation from your regulatory college.

In those cases where non-disclosure or removal is necessary, FSCO will still require a suitable mailing address for application purposes, however this address will be kept confidential and will not appear on the public registry. To request that your business address be removed from the public registry, email FSCO at contactcentre@fSCO.gov.on.ca and include your supporting documents if you have a personal safety matter that may require non-disclosure or removal of your business address.

I work out of my home but receive my business mail to a PO box. Can I list the PO box as my mailing address?

No. You must provide FSCO with a business address that is suitable to receive registered mail. This cannot be a PO Box.

How do I sign up for a FSCO Account?

You must have a [FSCO Account](#) to apply for a service provider licence. You can sign up for a FSCO Account via [FSCO's website](#).

Why is FSCO asking for my Canada Revenue Agency (CRA) business number?

Your CRA business number may be used to validate that the business being licensed exists.

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I don't see my transitional college listed on the application, what should I select?

If you do not see your transitional college listed in the drop down of regulatory colleges, please select "other".

What is a "unique SABS claimant"?

A "unique SABS claimant" is any individual the service provider provided goods and services to in connection with statutory accident benefits (i.e., specific listed expenses) relating to one automobile collision in the same calendar year for which the service provider received payment from the individual's automobile insurer.

What if I receive payment for a "unique SABS claimant" over multiple calendar years?

If the service provider has received payments from an automobile insurer for the same "unique SABS claimant" over multiple calendar years then the individual will be counted as one claimant in all applicable years.

For example: if a service provider has received direct payment for a "unique SABS claimant" in 2013 and 2014, then the individual must be disclosed and counted on the service provider's Annual Information Return in 2013 and 2014.

What if I receive multiple payments for the same "unique SABS claimant" for the same automobile collision?

Each "unique SABS claimant" should only be counted once for all goods and services provided in connection with statutory accident benefits that relate to the same automobile collision, even if the service provider received payment for the same claimant several times during the calendar year.

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What if the "unique SABS claimant" has been involved in two separate automobile collisions?

If the service provider has received payment for the same "unique SABS claimant" for two different automobile collisions, the individual will be counted as two "unique SABS claimant" because the individual will have made two distinct claims to his or her automobile insurer.

What if the submission of an OCF-21 and the payment from the insurer spans more than one calendar year? In what year should the "unique SABS claimant" be counted?

The "unique SABS claimant" should be counted in the year in which payment was received from the insurer regarding the same automobile collision.

For example: If the service provider submitted an OCF-21 near the end of 2013 and received payment from the insurer in 2014 regarding the same automobile collision, the individual will be counted as a claimant in 2014.

What does FSCO mean by "the number of regulated and unregulated practitioners, by profession"? Is FSCO looking to collect information on my business' entire workforce (e.g., administrative employees)?

No. FSCO is not looking to collect information on those involved in the day-to-day operations of your business, such as administrative staff. FSCO is specifically interested in those employees providing goods and services to claimants in connection with the Statutory Accident Benefits Schedule (SABS).

As part of the application process, FSCO will ask for details about the scope of your business. This will include questions regarding:

- The number of Regulated Health Professionals (including the principal representative) that provide goods and services for, or in connection with SABS claimants on behalf of the business.
- The number of non-regulated health care professionals (including the principal representative) that provide goods and services for, or in connection with SABS claimants on behalf of the business.
- The type of goods and services provided.

Can I be an officer/director/partner of more than one licensee?

Yes, the legislation does not prohibit anyone from being an officer, director or partner of the business structure of more than one licensed service provider.

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How long will it take to get a licence?

The application processing time may vary due to:

- The volume of applications submitted.
- The date the application was submitted.
- The complexity of your business.


Principal Representatives should apply early to ensure there is no interruption of the business' ability to submit invoices to Health Claims for Auto Insurance (HCAI) and receive direct payment from automobile insurers.

Once FSCO has received the licence application, FSCO will review it and will contact the Principal Representative if additional information is required. The Principal Representative will be notified by email if the licence application is approved.

If my business' licence is not approved, how soon can I reapply?

There are no time limitations. However, if FSCO finds your business unsuitable it may not be able to be licensed.

Can my application be refused by the Superintendent? And if so, why?

Yes. The Superintendent may refuse to issue a licence if the application does not meet the eligibility criteria set out in Section 1 of Ontario [Regulation 348/13](#) , if the applicant has failed to pay an administrative penalty imposed under the Insurance Act or if, having regard to other matters considered appropriate by the Superintendent, there are reasonable grounds to believe that the applicant is not suitable to hold a licence.

In addition, FSCO conducts suitability checks on prospective principal representatives, directors, officers, and partners of the service provider's business, as well as any interested person or entity acting on behalf of the business. Therefore, in addition to eligibility criteria, the application may be subject to review on grounds of suitability based on circumstances listed in Section 2 of the regulation.

If the Superintendent proposes to refuse to issue a licence, a Notice of Proposal process is initiated.

What other types of circumstances may be reviewed by the Superintendent for grounds of licence suitability?

In addition to information submitted on the application, an applicant may also have been the subject of a complaint or investigation by FSCO. The information from any complaint or investigation may also be considered when determining an applicant's suitability.

Note that providing false information on an application is an offence and will affect the decision to issue a licence. Where it appears that false statements have been made on an application or in subsequent submissions, such statements will also affect an applicant's suitability to be licensed.

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What happens if I'm served a Notice of Proposal by the Superintendent with reasons for refusing my service provider licence?

Applicant may be served with a Notice of Proposal by the Superintendent with reasons for refusing a service provider licence.

If your business is served a Notice of Proposal by the Superintendent, you may choose to withdraw your business' application. No further action will be taken.

Alternatively, you may choose to request a hearing before the Financial Services Tribunal (FST). Procedures and timelines for requesting a hearing before the FST will be provided in the Notice of Proposal. A request for a hearing must be in writing and must be made within 15 days after the Notice of Proposal is given.

If a hearing is requested, the FST's decision will prevail. The FST may:

- Direct the Superintendent to carry out the proposal, with or without changes; OR
- Substitute its opinion for that of the Superintendent; and
- May impose such conditions as it considers appropriate in the circumstances.

An order of the FST may be appealed by a party to the Ontario Divisional Court.

If you do not request a hearing in writing within 15 days after the Notice of Proposal is given, the Superintendent may carry out the refusal to issue your business' licence.

When a Superintendent's decision is rendered, applicant's names and details of the matter may be published on FSCO's website. No information will be published regarding withdrawn applications.

My business' Principal Representative filled out an application. How does he/she know it has been submitted?

Once your principal representative completes the application by submitting payment, he or she will receive a confirmation message via their FSCO Account notifying them that the application has been received.

What is the difference between a business name, legal name and trade name of a business?

The business name or legal name of a business is the name of the business that is listed in the Articles of Incorporation or Partnership Agreement (for a corporation or a partnership) or the name of the sole proprietorship.

The trade name is the name that may be registered under the Business Names Act and for which a master business licence registration has been issued.

Many businesses carry on business under their trade name and not their legal name. For example, a business might be incorporated as "Alpha Productions Inc." and do business under the trade name "Winterwonderland."

For more information on the Master Business Licence or to get one, please visit [Ontario.ca](https://www.ontario.ca). 

I am a director, officer or partner. When should I create a FSCO account?

You should only create a FSCO account after you've received an e-mail from FSCO asking you to create an account and complete a declaration. If you create a FSCO account before you receive an e-mail from FSCO, you may not be able to access and complete the declaration.

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Why does my business address does not show up when I enter my postal code?

If your business address does not show up in the application system, use the closest available address. After you submit your application to FSCO, please e-mail contactcentre@fSCO.gov.on.ca with your application ID and correct address. Your application will be updated with the correct address.

How do I upload documents requested in the application?

You will need to upload documents supporting the application.

Under the documents step, you will find a full listing of the documents identified for you to upload. Click on the button appearing to the right of this listing, and a window will pop up allowing you to browse and find the document to upload.

You can upload documents in multiple formats including image files from a cell phone. Select the file and click the button to upload. If the upload is successful, you will see the file name of the document in the table.

Why do I need to upload documents?

You must upload documents to support the information you provide in your application. At a minimum, you will need to upload:

- Proof of your identity
- Proof of the incorporation (if applicable)
- Proof of the mailing and facility addresses
- Proof of registration of trade names (if applicable)

