



Service Providers Frequently Asked Questions



FAQs

Licensing Guide

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Listed Expenses

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Listed Expenses

“Listed expenses” are the assessments, examinations, reports, forms, plans, goods and services that need to be billed through the Health Claims for Auto Insurance (HCAI) system using an Auto Insurance Standard Invoice (OCF-21).

Not Listed Expenses

“Not listed expenses” are those treatment goods and/or services that should be submitted to insurers by means other than the HCAI system. Service Provider Licensing requirements do not apply for goods and services that are considered not listed expenses.

Who can the insurer pay directly for listed expenses?

The insurer can pay a licensed service provider directly in their legal or trade name as listed on [FSCO’s Public Registry of Licensed Service Providers](#). The insurer can also pay a facility (in its legal name or trade name) that is listed under a licensed service provider on the FSCO public registry.

Can an insurer pay an unlicensed service provider directly for listed expenses?

No.

Can a licensed service provider request that an insurer payment be re-directed to a location listed under its service provider licence?

Yes. A licensed service provider can request that an insurer direct payment to a location listed under its licence on the FSCO Public Registry.

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Can a licensed service provider ask an insurer to direct payment to a third party (that is not part of the licence) for invoices relating to expenses for goods and services that are “listed expenses”?

No. Insurers must pay the licensed service provider directly.

Can a licensed service provider ask an insurer to direct payment to a third party (that is not part of the licence) for invoices relating to expenses for goods and services that are not “listed expenses”?

Yes. Insurers can direct payment to a third party for expenses that are not “listed expenses”.

Can an unlicensed service provider request that an insurer payment be re-directed to a licensed facility?

No.

I work for a licensed service provider that submits OCF-21 forms through HCAI on my behalf. Can the service provider ask an insurer to pay me directly for invoices relating to expenses for goods and services that are “listed expenses”?

No. Insurers must pay the licensed service provider directly. Health care professionals listed on a licensed service provider’s roster must make arrangements with the service provider to obtain reimbursement.

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Yes. Insurers can pay both licensed and unlicensed service providers directly for expenses for goods and services that are not listed expenses, as these expenses are not subject to either the HCAI Guideline or Service Provider Licensing.

I work for a service provider that submits OCF-21 forms through HCAI on my behalf. Can the service provider ask an insurer to pay me directly for invoices relating to expenses for goods and services that are not listed expenses?

Yes. Insurers can direct payment to a third party for expenses that are not “listed expenses”.

Are insurers restricted from adjudicating OCF-21's submitted by claimants more than once per calendar month, for the same OCF-18, for services provided by an unlicensed service provider?

No. Invoices received by an insurer from a claimant for approved services provided by an unlicensed service provider can be accepted at any interval during the calendar month. The frequency of invoicing provision outlined in the Health Claims for Auto Insurance (HCAI) May 2015 Guideline - Superintendent's Guideline No. 01/15 - only applies to licensed service providers.

Do unlicensed service providers have restrictions on how often they can submit an OCF-21 to an insurer?

No. unlicensed service providers can submit an OCF-21 at any interval during the calendar month. The frequency of invoicing provision outlined in the Health Claims for Auto Insurance (HCAI) May 2015 Guideline - Superintendent's Guideline No. 01/15 - only applies to licensed service providers.

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