



## Service Providers Frequently Asked Questions



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### Will I Need A Licence?

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**My business is owned by a holding company/another corporation. Does the holding company need a licence as well?**

No, provided that no treatment or other services are provided by the holding company for which an OCF-21 form is

submitted to Health Claims for Auto Insurance (HCAI).

**I am a sole proprietor who occasionally does work at another facility. I have my own HCAI account, handle all of my billings, and am paid directly by automobile insurers. Do I need a licence?**

Yes. If you are operating as a sole proprietor and you independently bill insurers through Health Claims for Auto Insurance (HCAI) outside of the facility business, you will need to be licensed as a service provider in order to continue to invoice automobile insurers through HCAI and receive direct payments from automobile insurers for Statutory Accident Benefit claims.

**My business occasionally submits OCF-21 forms through HCAI, but Statutory Accident Benefit claims are not part of my business’ core business. Does my business still need a licence?**

Yes. Regardless of how frequently it submits OCF-21 forms through Health Claims for Auto Insurance (HCAI), the business will need a licence if it wishes to continue to invoice automobile insurers through HCAI and receive direct payments from automobile insurers.

**I provide goods and services to Statutory Accident Benefits claimants for which I submit invoices through HCAI and receive payment directly from automobile insurers. I do not have a business number, nor do I work for another business. Do I need a licence?**

Yes. You will need a licence if you wish to continue to be paid directly by auto insurers.

Service providers without a licence 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 invoice 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 goods and services 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.

When applying for a licence you are considered a sole proprietor.

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**I provide assessment and examination services for a business. Do I need a licence?**

No. Only the business or legal entity for which you are conducting those assessments or examinations and which submits an OCF-21 form to Health Claims for Auto Insurance (HCAI) will need a licence.

**I am an "Authorizing Officer". I oversee my facility's billing on the HCAI system. Do I need a licence?**

No. The licence is issued at the legal entity level. Only the business or legal entity that operates the facility will need a licence.

**I operate a branch office for a large business. Does my branch need a licence?**

No. Only the business would need to be licensed. All of the business' facilities, branches, and locations are covered with one licence.

**I only submit OCF-18 and OCF-23 forms through HCAI, and I invoice my claimants directly. Will my business need a licence to do this?**

No. Your business can keep submitting OCF-18 and/or OCF-23 forms through Health Claims for Auto Insurance (HCAI) and your business can continue invoicing claimants directly without a service provider licence. You do not have to be licensed with FSCO to register with and use the HCAI system to submit OCF-18 and OCF-23 forms.

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**I work for a facility that submits OCF-21 forms through HCAI on my behalf and pays me directly. Do I need a licence?**

No. Only the business or legal entity operating the facility that submits invoices through Health Claims for Auto Insurance (HCAI) will need a licence to continue to receive direct payments from automobile insurers.

**My business does not operate in Ontario, however, it may provide goods or services to someone who was involved in a motor vehicle accident in Ontario. Do I need a licence?**

No. Only businesses that submit an OCF-21 form through Health Claims for Auto Insurance (HCAI) for goods and services provided to an Ontario insured motorist need licences.

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