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FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

Don't make your business vulnerable by collecting signatures on blank treatment forms

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Recent on-site examinations by FSCO showed that at times, licensed service providers ask claimants to sign claims forms before the items to be billed to the insurer have been entered.

Convenient? Maybe. But it's a risky practice – and illegal.

Asking a claimant to sign blank forms constitutes an unfair or deceptive act or practice under the Insurance Act.

This is because signed blank forms make it easier to exaggerate, misrepresent or fraudulently bill for treatments or goods and services without the claimant's knowledge.

Presenting a blank or incomplete form for signature is a serious violation. And, claimants are often unaware that it is illegal to sign what amounts to a blank form. Contraventions like this will attract regulatory sanctions in the near future.

Service Providers licensed by FSCO now make over 98% of HCAI form submissions

Best practices: Keeping your licence information up to date

FSCO continues on-site examinations of licensed service providers. The examinations are helping FSCO to identify areas where service providers may need more guidance.

One such area is application information.

Licensed service providers must inform FSCO of business changes since the time of their application. Examples include changes to:

- Ontario mailing address
- email address, telephone number or fax number

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- location of its principal place of business or any facility, branch, office or location in Ontario
- Principal Representative
- any directors or officers if the service provider is a corporation
- any partners if the service provider is a partnership

Service providers must report a change to FSCO within five business days of the change occurring. FSCO can impose penalties for failing to do so.

How to report business changes

Reporting changes can be done easily and quickly online by going to the [FSCO Account Login for Service Providers](#) and logging into your FSCO account. On the left-hand menu, click on Request a Change. This will give you a drop down list from which you should choose Report Changes. Follow the on screen prompts and attach any documents requested by the system.

If your particular change request is not in the drop down menu you can email contactcentre@fSCO.gov.on.ca about your change and get a reply with instructions on how to update your application/business information.

Keeping your business information current is essential -- it means you will receive critical updates from FSCO about your licence and avoid penalties arising from outdated business information.

Thinking of surrendering your licence? Do it right!

If you do not plan to maintain your service provider licence with FSCO, it's not as simple as just ignoring the next AIR filing or stopping fee payments.

To properly surrender your licence, your Principal Representative must submit a request to FSCO by [logging into your FSCO account](#) and completing the online application entitled Surrender Licence

The surrender process takes some time. This is because the Superintendent (FSCO) needs to consider:

- any outstanding regulatory matters involving your business or its Principal Representative;
- any outstanding fees, charges or penalties payable under the Insurance Act;
- reasonable arrangements your business has made to retain records connected to listed expenses once the licence is surrendered; and
- whether your business has provided adequate information about the business records' future location.

Buying or selling a FSCO-licensed Service Provider business? Contact FSCO for more information on how

to proceed.


Late payments from insurers to licensed service providers

FSCO recently issued a Bulletin to insurance companies reminding them of their duties regarding payment of invoices from licensed service providers. FSCO stressed that they must pay interest owing for late benefits payments, and that there are no provisions under the SABS for negotiating:

- a reduced or \$0 interest payment, or
- the waiving of interest by offering incentives such as quicker payment of the invoice.

See [FSCO Bulletin No. A-03/15](#) at www.fSCO.gov.on.ca for more information.

Where to go for more information

- Check out the [Service Providers - What's New](#) section of FSCO's website
- Read FSCO's [Guide to Service Provider Licensing](#)
- Consult FSCO's [Frequently Asked Questions about Service Providers](#)
- Subscribe to FSCO's [Service Providers eNewsletter](#)
- Follow [@FSCOTweets](#)  on Twitter

Need help?

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