



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.

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- About Service Providers >
- Publications & Resources >
- Public Registry >
- Related Information >

You are here: [Home](#) > [Service Providers](#) > How to Resolve a Complaint about Billing Practices in the Service Providers Sector [PRINT](#)

How to Resolve a Complaint about Billing Practices in the Service Providers Sector

The content on this web page has moved to www.fsrao.ca. Visit <https://www.fsrao.ca/consumers/health-care-service-providers/file-complaint-against-service-provider-or-insurance-company> to update your bookmarks.

Service providers providing goods and services under the Statutory Accident Benefits Schedule (SABS) are typically health and rehabilitation clinics, and providers of examinations and assessments.

Before seeking to resolve your complaint, you should determine whether or not your service provider is licensed by the Financial Services Commission of Ontario (FSCO). This is because the complaint process varies according to the licensing status of the service provider.

You can find out if your service provider is licensed by FSCO by checking [FSCO's Public Registry of Licensed Service Providers](#) at www.fSCO.gov.on.ca.

How to resolve a complaint about billing practices

- [if you are receiving treatment](#)
- [if you are a service provider](#)
- [if you are an insurance company](#)

If you are receiving treatment

If you are claiming benefits under the SABS and you have a complaint about the billing practices of a service provider – licensed or not licensed by FSCO – you should first try to resolve the matter directly with your service provider.

If you are unable to resolve the matter with the service provider:

Resolving Complaints ▾

▸ **Billing Practices**

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 **Scheduled Online Service**

Disruption Notice

Please consult our [outage schedule](#) for more details.


- And your service provider **is** licensed by FSCO, submit your complaint to **your insurance company's complaint officer** or follow the steps set out in FSCO's publication **How to Resolve a Complaint About Insurance**.
- And your service provider is **not** licensed by FSCO* and you have reason to suspect that the service provider is seeking payment directly from an insurance company for services under your claim, please submit a tip to MarketCompliance@fSCO.gov.on.ca.

* Service providers do not need a licence from FSCO to provide goods and services to SABS claimants. However, they cannot receive direct payment from insurance companies for certain goods and services ([listed expenses](#) ).

Complaints about professional misconduct by a service provider

If you are claiming benefits under the SABS and you have a complaint about professional misconduct by a service provider, or the quality or appropriateness of treatments received from a service provider, you should first try to resolve the matter with the service provider directly.

If you are unable to resolve the matter with the service provider, contact the service provider's regulatory college or association to learn more about how to proceed with your complaint.

Find contact information for Ontario regulatory colleges and associations on the website of the Health Professions Regulatory Advisory Council (HPRAC) at www.hprac.org/en/links/usefullinks.asp . (Note: HPRAC does not handle complaints; its website provides links to Ontario regulatory colleges and associations only. Once you identify your service provider's regulatory college or association on the HPRAC website, click on the weblink and go to the website of that college or association.

Complaints about your insurance company

If you are receiving treatment and have a complaint about the conduct of your insurance company, you should first try to resolve the matter directly with your insurance company. Submit your complaint to **your insurance company's complaint officer** or follow the steps set out in FSCO's publication **How to Resolve a Complaint About Insurance**.

If you are a service provider – licensed or not licensed by FSCO

If you are providing goods and services to a claimant under the SABS and have a complaint about the billing practices of an insurance company, follow the steps set out in FSCO's publication **How to Resolve a Complaint About Insurance**.

If you are an insurance company


If you are an insurance company providing benefits under the SABS and have a concern about the business and billing practices of a service provider – licensed or not licensed by FSCO – you should first try to resolve the matter directly with the service provider.

If you are unable to resolve the matter with the service provider, please submit and complete the

[Business Activity Complaint Form](#)* .

* Having trouble downloading this form? See **[Downloading and viewing dynamic forms](#)**.

Service Provider Registry

FSCO maintains an **[online registry of service providers](#)**. The registry provides up-to-date information on licensed and formerly licensed service providers including facility addresses, licence status, licence conditions and the names of principal representatives. Through the registry, SABS claimants and auto insurance companies can identify service providers that are licensed and can be paid directly by insurance companies for **[listed expenses](#)** .

[Back to top](#)

Page: **4,115** | [Find Page:](#)

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