

CCA Provincial Insurance Questionnaire - Key Findings

Overview:

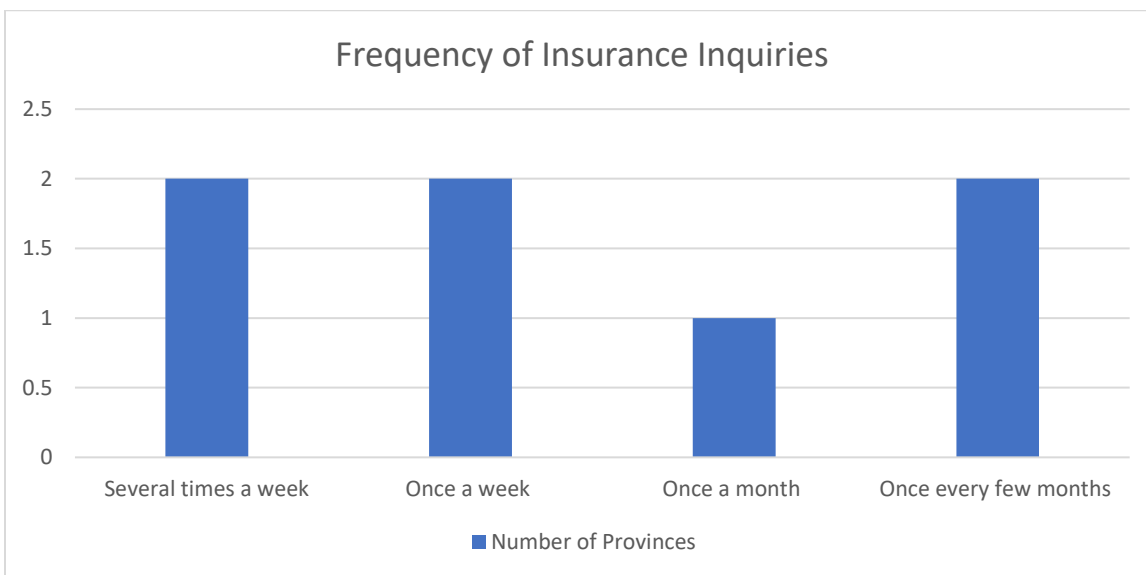
The CCA Insurance sent an insurance survey to all 10 provincial associations in June 2019 to elicit information and feedback on the key priorities and concerns of chiropractic associations across the country. Seven of the 10 associations responded. Below are the key findings from the survey responses.

Survey question # 1:

How often do your members typically contact you regarding issues related to insurance?

Key Findings:

While the responses for this question varied, **more than half** of the responding associations indicated receiving insurance inquiries from members at least once a week or more.



Survey Question #2:

Please check off the types of inquiries you have encountered with insurance providers over the past year:

- **Restrictions or changes of chiropractic coverage policy**

Key Findings: Every association indicated they are receiving numerous inquiries involving insurance companies restricting coverage for chiropractic care. **Great West Life** is the provider mentioned by name most frequently regarding this issue, followed by **Manulife, Green Shield, and Sunlife**. The most common restriction listed is a **requirement of a medical referral**.

Note, the BCCA indicated this has been an atypical year because their province recently overhauled its entire auto insurance system and began to refuse payments on a previously unenforced policy. Subsequently, BCCA tracked over 900 of these payment refusal cases and were able to successfully negotiate 80% of the payments for their members. OCA has noted that providers and clinics in Ontario are increasingly reporting being temporarily or permanently delisted.

- **Lack of chiropractic coverage**

Key Findings: **Almost half** of the responding associations indicated they are receiving this type of inquiry. **One respondent suggested that research or data supporting chiropractic care related to return to work, injury recovery for motor vehicle accidents, and pain management and recovery for office workers with repetitive strain injuries would be very helpful to assist their advocacy on this.** CAS noted that many inquiries have been received for chiropractic coverage for low-income clients, this service was previously provided by the government until it was removed in a budget 2 years ago.

- **Discrepancy between physiotherapy and chiropractic coverage**

Key Findings: **Most associations** reported this as a topic of frustration and concern for their members. It has been spotted being discussed on social media by chiropractors. The providers named regarding this discrepancy are **Blue Cross, Sunlife, Great West Life, Green Shield, Manulife, and provincial worker's compensation providers**.

- **Preferred provider programs offered by an insurance provider**

Key Findings: The majority of associations indicated receiving preferred provider related inquiries. **Sunlife's Lumino platform** advertisement fee is most commonly named as a point of concern. It was also noted that **Green Shield and Great West life**

may be redirecting or recommending an alternate provider that charges a lower fee to plan users. In addition, **Aviva and Intact** insurance were listed as promoting this practice related to auto insurance by the NLCA. **TD Insurance** was reported by the ACAC to be promoting preferred providers primarily in Calgary.

- **Ratings or other data collection involving clients or practitioners**

Key Findings: Ratings of practitioners in Sunlife’s Lumino platform, as well as Green Shield’s data collection on the body parts being treated by practitioners, were listed by some associations as issues they have been hearing from members about. **Significant concerns were raised** about both of these insurers collecting data with measures which can provide misleading information to them on the care being received by plan users. Associations have communicated these data collection measures need to be improved or modified to provide more accurate and valuable information.

- **Criticism of chiropractic services by an employer**

Key Findings: No associations reported receiving such inquiries

- **Criticism of chiropractic services by an insurance provider**

Key Findings: Several associations reported receiving inquiries related to criticism from insurance providers. **Green Shield** is reported the most for expressing concerns regarding chiropractors who treat non-MSK conditions, and for promoting interest in moving towards covering only those services which have a strong evidence base. **Manulife** was also named specifically for auditing chiropractors who prescribe and dispense orthotics. As well, two associations noted challenges with their provincial worker’s compensation providers and auto insurance providers, noting situations where case managers/adjudicators have redirected care away from chiropractors or have asked for medical referrals to initiate or extend chiropractic care.

- **Benefits Fraud**

Key Findings: Several associations indicated receiving inquiries related to benefits fraud. **Blue Cross and a provincial worker’s compensation provider** are named. One association indicated this is a general approach impacting other professions as well. It was mentioned that this has been spotted as a topic of discussion by chiropractors on social media.

- **Provincial worker’s compensation coverage**

Key Findings: All associations indicated receiving many inquiries regarding provincial worker’s compensation coverage. Some associations stated they work with their provider to negotiate rates for services and mentioned regularly liaising with the provider to resolve and address issues members are having. One association mentioned there appears to be an effort by their provider to funnel patients towards physiotherapy, and that patients are not able to visit physiotherapists and chiropractors concurrently. The OCA mentioned chiropractors have reported that HR departments of employers have denied return to work modifications the practitioners have recommended for their patients and submitted through the WSIB.

- **Automotive injury policies**

Key Findings: Almost all associations have received inquiries related to this topic from members. Issues mentioned include: the requirement of a medical referral in certain provinces (where patients are being denied in some cases), complicated billing policies and practices from auto insurance companies, negotiating rates for services, and growing vigilance from providers related to benefits fraud.

- **Other**

Key Findings: Other issues were flagged, including lack of access and undervaluing of chiropractic coverage for federal populations by the government, and audits conducted by insurers, including “secret shopper” type inspections. **Green Shield and Manulife** were specifically noted as conducting these types of audits by the OCA.

Survey Question #3:

Please list the top 3 issues you think should be prioritized to address in a long-term insurance strategy.

Key Findings: In order, the top 3 priority issues indicated by responding associations are:

1. Increasing the levels of chiropractic coverage
2. Medical referral requirements
3. Preferred providers

Survey Question #4:

Do you have regular contact/established relationships with any of the major insurance providers? In your opinion, has this had a noticeable impact on their overall perception of the chiropractic profession and/or approach to chiropractic coverage?

Key Findings: Most associations reported that they do not have regular contact with insurance providers. The OCA has developed new relationships with **Green Shield** and **Sunlife** but indicated it is too early to report the impact of these relationships. BCCA reported a strong relationship with **Insurance Corporation of British Columbia (ICBC)** including weekly phone touch-base calls, which they reported as having a positive impact. BCCA shared that they are working to establish a similar line of communication with **WorkSafe BC**. New Brunswick has reported a good relationship with **Work Safe New Brunswick** involving regular contact and ongoing communication on chiropractic care.

Survey Question #5:

Are you aware of any large employers (regional or national) with a very favourable view of chiropractic coverage?

Key Findings: A few regional examples were provided including a manufacturing plant and a construction company, however most associations answered no.

Survey Question #6:

Are you aware of any large employers (regional or national) with a very unfavourable view of chiropractic coverage?

Key Findings: Most associations answered no.

Survey Question #7:

Do you currently attend insurance events and conferences?

Key Findings: Almost all associations said they do not attend insurance events or conferences. Two associations reported they have attended events this past year. Another association indicated they do not attend as it requires too many resources. One association said they do not attend but would be willing to if assistance is provided to identify the most influential ones to attend.

Survey Question #8:

What have you found your experiences to be when attending insurance events and conferences?

Key Findings: From the two associations that attended, one indicated attending these is still a new initiative and the impact will be measured over time. The other association that attended an event indicated it allowed for meaningful opportunities to promote chiropractic care and presented positive networking opportunities with representatives from the insurance industry.

Survey Question #9:

Are you currently engaged at the provincial level with any efforts to respond to a specific insurance issue(s)? If yes, would support from the CCA or collaboration with multiple associations help you?

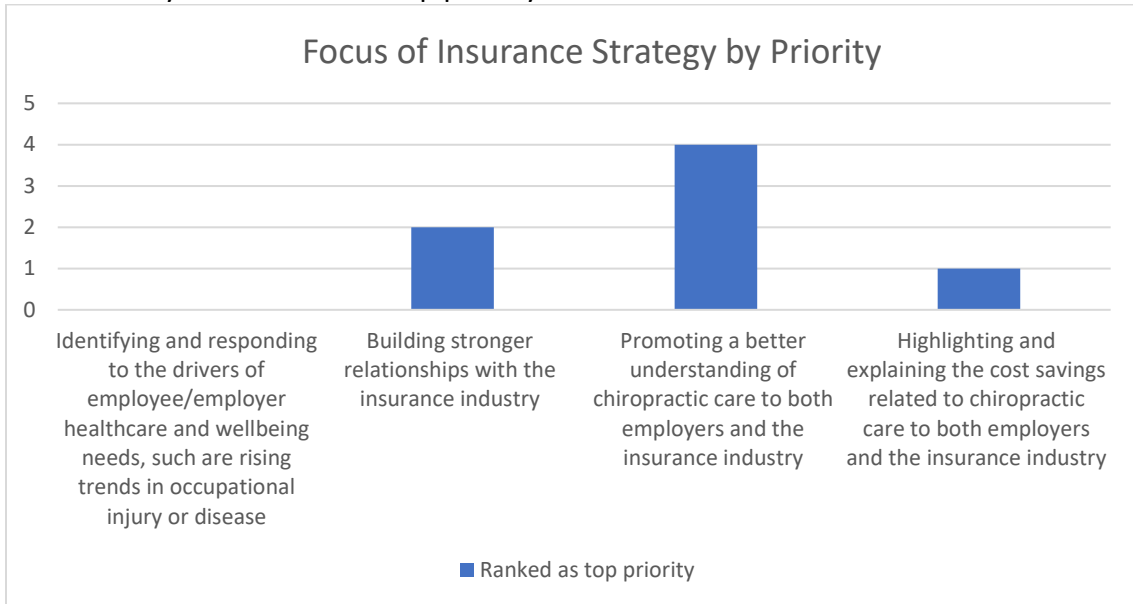
Key Findings: Most associations indicated being engaged on a specific active/ongoing insurance issue, as follows:

- **NLCA** is working with other rehabilitation professions to inform regulation development for a minor injury guideline regarding motor vehicle accidents. Reported support from the CCA or collaboration with multiple associations would help.
- **ACAC** needs to develop a strategy with their workers compensation board. Reported that they could possibly use help from CCA or other associations, especially if there are strategies other associations are using which they can emulate.
- **BCCA** is currently working on a member-wide contract including a new fee structure and schedule with Worksafe BC.
- **NBCA** is engaged on issues with Worksafe NB and Medavie Blue Cross.
- **OCA** is involved in auto insurance, advocating on a number of issues including the removal of extended health coverage as a first payer for auto insurance, licensing of providers, and better billing practices such as direct deposit for providers. Reported support from the CCA would help including collaboration on an insurance strategy, regular communication on discussions with the industry. Reported support from other associations would help including sharing initiatives with each other so trends and issues can be identified and addressed in a comprehensive and strategic way.

Survey Question #10:

Please rank the following in order of priority on what the primary focus should be for a long-term national insurance strategy?

Key Findings: Promoting a better understanding of chiropractic care to both employers and the insurance industry was ranked the top priority.



Survey Question #11:

How would you like to stay informed of information and updates on the insurance strategy?
Please check any that apply and rank your preferred options:

Key Findings: Regular emails was selected as the top communication preference by most associations.

