

# MOTOR VEHICLE ACCIDENT POLICY

Effective immediately, LiquidGym is implementing the following policy regarding the payment for service for clients with a motor vehicle accident (MVA) claim. There are two pathways for MVA claims depending whether the client has extended health benefits available to them. The required use of extended health benefits, treatment plans, and the fees are set by the Financial Services Commission of Ontario (FSCO) and not by LiquidGym, these are guidelines provided to clinics and there may be deviations in fees charged for services.

## Motor Vehicle Accident (MVA) Insurance Coverage **WITHOUT** extended health benefits

### Step 1 - Initial Assessment - \$200

The client is assessed by a physiotherapist at LiquidGym. ***The client is responsible for paying the initial assessment fee on the day they are assessed.*** The client is responsible for submitting the paid invoice to their MVA case manager for reimbursement.

### Step 2 – Treatment Plan Completion

Based on the assessment findings, the physiotherapist completes a treatment plan. The client is required to sign this plan prior to it being submitted to the MVA case manager. The MVA case manager then reviews the treatment plan and either approves or declines the plan.

### Step 3A – **APPROVED**

#### Physiotherapy Follow-ups - \$99.75

The treatment plan is approved and follow-up physiotherapy sessions are scheduled. ***If the treatment plan is approved, LiquidGym will directly bill the MVA insurance company for all follow-up physiotherapy sessions.***

### Step 3B – **DECLINED**

If the treatment plan is declined by the MVA insurance company, then the client will not be scheduled any follow-up physiotherapy sessions. If there are any outstanding fees associated with the initial assessment or treatment plan completion, the client is responsible for paying for them immediately.

### Step 4 – Additional Fees

The MVA insurance companies ***do not pay*** for any 'no show' or late cancelled appointments. If the patient is a 'no show' or cancels their scheduled appointment with less than 48 hours notice, the patient is responsible for paying the 'no show' or late cancellation fees prior to their next physiotherapy sessions at a rate of \$50.00 per missed session.

# 1) Motor Vehicle Accident (MVA) Insurance Coverage WITH extended health benefits

## Step 1 – Initial Assessment - \$200

The client is assessed by a physiotherapist at LiquidGym. **The client is responsible for paying the initial assessment fee on the day of the assessment.** The client is responsible for submitting the paid invoice to their extended health benefits for reimbursement.

## Step 2 – Treatment Plan Completion

Based on the assessment findings, the physiotherapist completes a treatment plan. The client is required to sign this plan prior to it being submitted to the MVA case manager. The MVA case manager then reviews the treatment plan and either approves or declines the plan.

## Step 3A – APPROVED - Physiotherapy Follow-ups - \$99.75

The treatment plan is **approved** and follow-up physiotherapy sessions are scheduled. **If the treatment plan is approved, the client is responsible for paying for the physiotherapy sessions on the day of the appointment.** They are responsible for submitting all paid invoices to their extended health benefits plan. If the extended health benefits plan does not cover 100%, any remaining amount is the client's responsibility to submit to their MVA case manager for reimbursement. Once their extended health benefits are exhausted, the client is responsible for bringing LiquidGym the portion of their insurance claim that will illustrate that no further benefits are available to the client. The client must use all the benefits available to them from all plans (i.e. Their own and any spouse's plan) each year. **Once this proof is provided, LiquidGym will directly bill the MVA insurance company for the rest of the extended health benefits policy year.** At the policy renewal period, the client is then, again, responsible for paying directly for the physiotherapy sessions as described above.

## Step 3B – DECLINED

If the treatment plan is **declined** by the MVA insurance company, then the client will not be scheduled any follow-up physiotherapy sessions. If there are any outstanding fees associated with the initial assessment or treatment plan completion, the client is responsible for paying for them immediately.

## Step 4 – Additional Fees

The MVA insurance companies **do not pay** for any 'no show' or late cancelled appointments. If the patient is a 'no show' or cancels their scheduled appointment with less than 48 hours notice, the patient is responsible for paying the 'no show' or late cancellation fees prior to their next physiotherapy sessions at a rate of \$50.00 per missed session.

For any questions or for more information regarding this policy, please speak with Irene Hammerich, Facility Owner.