



HBT POLICY:
Collaboration with WorkSafe BC and
Other Insurers
Rehabilitation Services A-2.3
Policy Number OC-11-3-v1

Policy Statement:

This policy provides guidance on collaborating in the provision of Rehabilitation when an Employee is receiving Rehabilitation from other insurers.

Principles

- Collaboration with WorkSafe BC, ICBC and other insurers ensures that all barriers to Gainful Employment for individual Employees are addressed fairly and efficiently

Guidelines

1. Rehabilitation Services works collaboratively with WorkSafe BC, ICBC and other insurers
2. Rehabilitation Services may provide Medical and/or Vocational Rehabilitation while Employees are receiving benefits and services from other insurers
3. Other insurers have the responsibility to provide Rehabilitation to address conditions compensable under the terms of their insurance
4. Employee information is not provided to any representative of another insurer without written authorization by the Employee (Policy B-3.1 Privacy)

Practice

- 1) Rehabilitation Services requests that employers identify and refer Employees who are WorkSafe BC benefit recipients if a Long Term Disability (LTD) claim could be:
 - a) Avoided as a result of Medical and/or Vocational Rehabilitation facilitated by Rehabilitation Services
 - b) Reduced in duration by implementing a Rehabilitation Plan to ensure LTD benefits entitlement is linked to the Employee's cooperation and participation in Rehabilitation (Policy A-3.2 Rehabilitation Plan)
- 2) Rehabilitation Services works with the employer, the Employee, and WorkSafe BC/other insurers to implement Rehabilitation to address all barriers to Gainful Employment for individual Employees

- 3) A coordination of Rehabilitation includes:
 - a) Vocational Rehabilitation if the Employee is returning to a new job:
 - i) Rehabilitation Services reviews the training provided by other insurers
 - ii) Rehabilitation Services collaborates with Great-West Life to determine if the training will resolve the barriers to Gainful Employment for individual Employees
 - iii) Rehabilitation Services may provide additional training if needed to resolve barriers to Gainful Employment to allow for LTD claim closure
 - b) Medical Rehabilitation:
 - i) The Employee has medical issues not compensable by other insurers if these are barriers to Gainful Employment
 - ii) Rehabilitation Services may provide additional Rehabilitation to resolve barriers to Gainful Employment to allow for LTD claim closure
 - c) Negotiating cost-sharing where feasible

- 4) Rehabilitation Services develops a Rehabilitation Plan that outlines expectations for Employee participation in Rehabilitation plans developed by other insurers irrespective of whether Rehabilitation Services is providing Medical or Vocational Rehabilitation

Definitions

- **Employee** – Employees of HBT’s member employers who are covered by the HBT LTD Plan (plus the HSA LTD Trusts)
- **Gainful Employment** – Occupation for which the Employee has the education, training and/or experience at a rate of pay defined by the Employee’s LTD plan (see Collective Agreements: Long Term Disability Insurance Plans in *Relevant Documents/Links*)
- **Rehabilitation**
 1. **Medical Rehabilitation** – Treatment designed to facilitate recovery from injury, illness, or disease and to restore sufficient physical, sensory, and mental functions to enable Gainful Employment. Treatment also includes assisting the Employee to compensate for deficits that cannot be reversed medically.
 2. **Vocational Rehabilitation** – Services offered to enable Employees with mental or physical disabilities to attain skills, resources, attitudes, and expectations needed to achieve Gainful Employment. Services offered may include skills enhancement or retraining.
- **Rehabilitation Plan** – Documentation of medical and vocational Rehabilitation required to resolve barriers to Gainful Employment including outcome measures and a timeline

Relevant Documents / Links

- A: Collective Agreements: Long Term Disability Insurance Plans
<http://www.heabc.bc.ca/Page20.aspx>
http://www.cssea.bc.ca/public_documents.php