



PRE-CLAIM EXAMINATIONS S. 32.1

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SEC 32.1 PRE-CLAIM EXAMINATIONS

- applies to insured person admitted to hospital or long term care facility or who has been discharged within previous three days
- no application for benefits has been made
- written consent of insured required
- report to be provided to insurer and insured within 5 days
- failure to consent does not affect insured's right to benefits
- report cannot be relied upon by insurer in making a determination that insured person not entitled to benefit



SEC 32.1 PRE-CLAIM EXAMINATIONS RECOMMENDATIONS

- avoid pre-claim examinations as they are of little benefit to the insured since insurer has no obligation to follow recommendations of the assessment
- underscores importance of getting legal counsel involved as early as possible to ensure:
 - application for A/B's completed as quickly as possible;
 - occupational therapist becomes involved, who should complete Form 1 & in-home Assessment as soon as possible;
 - case manager should be appointed, who hospital team & counsel are content with, to assist in creating a treatment team



Questions & Comments