

May 1, 2014

**To: Benefit Administrators and Human Resource Personnel**

**From: Janine Daskalchuk**  
**Manager, Disability Income Plans, Employee Benefits Programs**

**RE: Completion of Disability Income Plan Medical Claim Forms by Medical Practitioners other than Licensed Physicians**

New Disability Income Plan Department policies have been developed which will allow for medical practitioners, other than licensed physicians, to complete medical claim forms within specified time frames.

The terms of the 3sHealth Disability Income Plans require that an employee be under the care of a licensed physician and be receiving satisfactory medical supervision and treatment, regardless of whether they are making initial application for disability benefits or if they are already in receipt of disability benefit payments. Additionally, the employee must provide 3sHealth with medical disability claim forms that have been completed by a licensed physician, in support of their claim.

It is recognized, however, that there are situations where it is reasonable to accept medical disability claim forms that have been completed by a medical professional other than a licensed physician. Therefore, effective immediately the 3sHealth Disability Income Plans are allowing employees who are applying for or who are in receipt of disability benefits to have their medical disability claim forms completed by a medical practitioner, other than a licensed physician, for certain specific time periods.

Included with this directive are two policy documents. The first is titled **DISABILITY APPLICATIONS COMPLETED BY MEDICAL PRACTITIONERS OTHER THAN A PHYSICIAN**. This policy document explains our new position on allowing medical disability claim forms to be completed by chiropractors and registered psychologists, within their respective scope of competencies, for a period of up to and no longer than eight weeks from the commencement date of the employee's claimed period of disability. As well, medical disability claim forms can be completed by a dentist, within the scope of their competency, for a period of up to and no longer than two weeks from the commencement date of the employee's claimed period of disability. Medical disability claim forms completed by chiropractors, registered psychologists and dentists can only be accepted on short-term disability (bridge) claims under the CUPE and SEIU 3sHealth Disability Income Plans. No extensions to these maximum allowable periods will be granted.

The second policy document is titled **DISABILITY APPLICATIONS COMPLETED BY NURSE PRACTITIONERS**. This policy document explains our new position on allowing medical disability claim forms to be completed by nurse practitioners, within their scope of competency, for a period of up to eight weeks from the commencement date of disability. In the case of medical disability claim forms completed by nurse practitioners, we will consider current and up-to-date reports from medical specialists (e.g.: orthopaedic surgeons, neurologists, psychiatrists, etc) as sufficient to support the Plan requirement that an employee be under the care of a licensed physician. In this regard, medical disability claim forms completed by a nurse practitioner that are accompanied by current and up-to-date medical specialist reports that support the extension of benefits can be accepted for periods beyond the eight week limit.

.../2

As with medical disability claim forms completed by a licensed physician, the information provided by a chiropractor, registered psychologist, dentist or nurse practitioner must support all relevant requirements of the Disability Income Plan in order to be considered sufficient for benefit approval. Included in these requirements, as with forms completed by a licensed physician, is the requirement that all current and up-to-date specialist consultation reports and medical test results that are relevant to the claim be provided with the medical disability claim forms.

Should you have any questions, please contact the Disability Income Plan area of the 3sHealth Employee Benefits Department at 1-866-278-2301.

## EMPLOYEE BENEFITS - DISABILITY INCOME PLAN

### DISABILITY APPLICATIONS COMPLETED BY MEDICAL PRACTITIONERS OTHER THAN A PHYSICIAN

**Policy:** An employee who is a member of a 3sHealth Disability Income Plan is required to submit medical forms in support of a claim of total disability.

#### Plan Definitions

*Disability Income Plan benefits shall be paid to any Member who:*

- *furnishes from time to time as required by the Administrator, information on prescribed forms from a Physician as to the cause, nature, and duration of such Total Disability;*

*No payment will be made for claims resulting from a Total Disability:*

- *for which the Member is not under continuing medical supervision and treatment considered satisfactory by the Administrator;*

*Date of Cessation of Benefits:*

- *the date the Member is not under continuing medical supervision and treatment considered satisfactory by the Administrator.*

Under the terms of the Plan, “Physician” means a duly licensed medical practitioner pursuant to the Medical Professions Act 1981, as it may be amended from time to time.

**Procedure:** It is a Plan requirement that medical forms provided in support of a disability claim (initial and continuance application forms) be completed by a physician. Further to this, the requirement of the Plan that an employee be under continuing medical supervision and treatment considered satisfactory by the Administrator means that an employee must be under the care of a “physician”.

However, it is recognized that there are situations where it is reasonable to accept medical forms completed by a medical professional other than a physician. Therefore, we will:

- Accept medical forms completed and signed by a chiropractor or registered psychologist, within their respective scope of competencies, for a period of up to and no longer than 8 weeks from the commencement date of disability; and
- Accept medical forms completed by a dentist, within the scope of their competency, for a period of up to and no longer than 2 weeks from the commencement date of disability.

Note: for our position on medical forms completed by Nurse Practitioners, please see the separate policy titled: *Disability Applications Completed by Nurse Practitioners*.

-2-

When such a claim is accepted, a letter will be sent to the employee advising we have accepted the medical evidence provided. The letter will further explain that if the period of disability continues beyond the maximum period allowed by this policy then it will be required that they seek the care of a physician and that future medical forms related to the claim be completed by a physician.

As with forms completed by a physician, the information provided by a chiropractor, registered psychologist or dentist must support all relevant requirements of the Plan in order to be sufficient for benefit approval. Included in these requirements, as with forms completed by a physician, is the requirement that all current and up to date specialist consultation reports and medical test results that are relevant to the claim be provided with forms completed by a chiropractor, registered psychologist or dentist.

## EMPLOYEE BENEFITS - DISABILITY INCOME PLAN

### DISABILITY APPLICATIONS COMPLETED BY NURSE PRACTITIONERS

**Policy:** An employee who is a member of a 3sHealth Disability Income Plan is required to submit medical forms in support of a claim of total disability.

#### **Plan Definitions**

*Disability Income Plan benefits shall be paid to any Member who:*

- *furnishes from time to time as required by the Administrator, information on prescribed forms from a Physician as to the cause, nature, and duration of such Total Disability;*

*No payment will be made for claims resulting from a Total Disability:*

- *for which the Member is not under continuing medical supervision and treatment considered satisfactory by the Administrator;*

*Date of Cessation of Benefits:*

- *the date the Member is not under continuing medical supervision and treatment considered satisfactory by the Administrator.*

Under the terms of the Plan, “Physician” means a duly licensed medical practitioner pursuant to the Medical Professions Act 1981, as it may be amended from time to time.

**Procedure:** It is a Plan requirement that medical forms provided in support of a disability claim (initial and continuance application forms) be completed by a physician. Further to this, the requirement of the Plan that an employee be under continuing medical supervision and treatment considered satisfactory by the Administrator means that an employee must be under the care of a “physician”.

However, it is recognized that there are situations where it is reasonable to accept medical forms completed by a medical professional other than a physician, such as a nurse practitioner. Therefore, we will:

- Accept medical forms completed and signed by nurse practitioners, within their scope of competency, for a period of up to and no longer than 8 weeks from the commencement date of disability.

When such a claim is accepted, a letter will be sent to the employee advising we have accepted the medical evidence provided. The letter will further explain that if the period of disability continues beyond the maximum period allowed by this policy then it will be required that they seek the care of a physician and that future medical forms related to the claim be completed by a physician.

-2-

As with forms completed by a physician, the information provided by a nurse practitioner must support all relevant requirements of the Plan in order to be sufficient for benefit approval. Included in these requirements, as with forms completed by a physician, is the requirement that all current and up to date specialist consultation reports\* and medical test results that are relevant to the claim be provided with forms completed by a nurse practitioner.

\*Current and up to date specialist reports can be considered sufficient to support the Plan requirement that an employee be under the care of a “physician”. In this regard, forms completed by a nurse practitioner that are accompanied by current and up to date specialist reports that support the extension of benefits, can be accepted for periods beyond the 8 week limit.