

Section	Policy
40	44.120.10

Section Title: Benefits Administration - Medical Aid
Subject: Medical Aid
Effective Date: For decisions on or after June 1, 2000

POLICY PURPOSE

The Medical Aid Policy presents a comprehensive and coordinated approach to delivery of medical-aid services to injured workers. The provision of medical aid attempts to minimize the impact of the worker's injury and to enhance an injured worker's recovery to the greatest extent possible.

A. POLICY

1. Medical-Aid Providers

The provision of medical aid involves the use of a wide variety of providers, mainly doctors, chiropractors and physiotherapists. From time to time the WCB approves the services offered by other healthcare providers. The WCB will establish fee schedules with healthcare providers and may use preferred providers.

This section establishes criteria to determine which practitioners are recognized by the WCB. These criteria are intended to ensure that injured workers receive quality care.

a. Medical-Aid Services Provided by Accredited Healthcare Providers

The WCB will engage the services of doctors, chiropractors, physiotherapists, dentists, psychiatrists and other healthcare providers who belong to organizations that have a formal certification and licensing or registration process, only if they are in good standing with their licensing body.

b. Medical-Aid Services Provided by Other Healthcare Providers

The WCB will engage the services of speech therapists, occupational therapists and psychologists on a case-by-case basis provided such treatment is recommended by an accredited healthcare provider and the type of treatment and its duration is clearly defined prior to the commencement of therapeutic counselling. Such treatment requires pre-approval by the WCB. These providers must be in good standing with their licensing body, if one exists for their profession.

c. Medical-Aid Services Provided by Non-Accredited Counsellors and Therapists

The WCB may approve the use, and cover the cost, of appropriate counselling or therapy on a case-by-case basis provided such treatment is recommended on the basis of a psychological assessment and the type of treatment and its duration is clearly defined prior to the commencement of therapeutic counselling. Such treatment requires pre-approval by the WCB.

2. Medically Prescribed Treatments, Devices and Their Related Accessories

To minimize the impact of workers' injuries and to encourage recovery and return to work, the WCB approves the use of many prescribed and recommended treatments and devices, including prescription drugs, over-the-counter medical supplies, braces, prosthetic devices, wheelchairs, dentures, hearing aids, eye glasses, contact lens and other devices.

a. Medically *Prescribed* Treatments and Prosthetic Devices

- i) The WCB will generally pay for medically prescribed treatments (cosmetic, physical or psychological) and standard prostheses when required by reason of a compensable injury, and the treatment or device is likely to improve function or minimize the chance of aggravating the existing injury or of causing a further injury.
- ii) The WCB may provide a backup device when it believes the loss of, or damage to, the original prosthesis would prevent a worker from functioning well in his or her employment, or interfere in his or her activities of daily living by reducing mobility, creating a safety hazard, or by preventing him or her from performing basic activities (eating, dressing, etc.).
- iii) Myoelectric prostheses may be approved if a specialist at an approved facility assesses the claimant and specifically recommends such a device. Not every claimant is a candidate for this type of device. When the myoelectric device has been approved, the WCB will authorize another regular one as a backup.
- iv) The WCB will cover the costs of repair, replacement and maintenance of devices and their accessories (for normal wear and tear given the individual's lifestyle) so long as there is medical need, that need is related to the compensable injury and the use of the device continues to be beneficial.
- v) The WCB will give preference to treatments/devices that can be purchased and/or maintained in Manitoba. If this is not possible, or there is evidence that a significantly more beneficial treatment/device is available outside the province, the WCB may consider an alternative.

b. Medically *Recommended* Treatments

- i) Other medically recommended treatments include, but are not limited to, acupuncture, massage therapies, swimming, fitness therapies, obus forms, as well as new treatment modalities constantly being introduced to the market place.
- ii) The WCB may approve the use of these treatments or medications subject to pre-approval by the WCB on a case-by-case basis. All such treatments must satisfy the WCB that their use will aid in the recovery of an injured worker or minimize the impact of the injury.
- iii) The WCB will cover the costs of ingested and topically applied medications if these products are listed in the Manitoba Drug Interchangeability Formulary Regulation.

3. Expenses

a. Expenses Incurred to Attend Compensable Medical Treatment

- i) The WCB will reimburse an injured worker's actual reasonable expenses related to travelling to medical treatment (wage-loss, travel, accommodations, meals and reasonable telephone charges) which are in excess of costs normally incurred by the worker while travelling to and from work.
- ii) The WCB may provide escorts for medical appointments if the WCB determines that the injured worker's functioning level requires it. An escort may also be provided if it is unsafe for the injured worker to travel alone. The WCB will cover the escort's travel, accommodation, meals and wage loss.
- iii) All travel reimbursements should be based on the most cost-effective alternative and take account of the injured worker's medical functioning level.
- iv) The WCB will cover the costs of child care/other dependant care over and above normal child-care/other dependant-care costs prior to the compensable injury while the injured worker attends medical treatment, or is incapacitated due to compensable injury.
- v) Arrangements should be made at a moderately priced hotel. The WCB will approve hotels approved by the Province of Manitoba for its employees. If a worker chooses to make arrangements at a hotel not approved by the WCB, the reimbursement will not exceed what would have been paid at an approved hotel.
- vi) If an eligible individual chooses to make arrangements to stay in non-commercial lodgings such as with a relative, a payment may be made that would not exceed 50% of the cost of an appropriate hotel.
- vii) Advocates, professional or otherwise, accompanying a worker will not be paid fees or expenses by the WCB.

b. Repair and Replacement of Personal Appliances Damaged during an Injury

- i) The WCB will pay for the repair or replacement of personal appliances and clothing if the damage or loss of the personal appliance or clothing was a consequence of a compensable accident, and the accident caused either a personal injury or damage to an artificial limb.
- ii) If clothing or personal appliances are not damaged directly from the accident, but are subsequently damaged by a hospital or ambulance attendant in the course of treating a personal injury to a worker, repair or replacement costs can be paid.
- iii) Examples of personal appliances are, but are not limited to:

eyeglasses	dentures
contact lenses	artificial limbs

artificial eyes prosthetic devices
hearing aids

Personal appliances do not include personal items such as jewellery, watches, wallets, sleeping bags, etc.

- iv) If the worker is required to miss time from work to have his/her personal appliance repaired, replaced or fitted, the WCB will pay for such period of time loss as the WCB considers reasonable to effect the necessary repairs or obtain a replacement, providing the worker has no immediately available replacement for the damaged or lost items, and the worker is unable to continue functioning at work without the damaged or lost item.

c. Emergency Expenditures

The WCB recognizes that an injury which is so serious that the worker is hospitalized in serious or critical condition, or has resulted in death, can involve expenditures that are out of the ordinary and may impose a burden on the injured worker or the worker's family. These expenses must have been incurred as a result of the accident.

Emergency expenses may also be incurred after such workers are discharged from hospital but remain in treatment outside of their home community.

Emergency expenses include funds that would permit a family member to travel to be with a severely injured worker by paying for travel, meals, accommodation and wage-loss.

- i) The WCB will reimburse actual reasonable emergency expenses incurred by one member of the immediate family as provided by *The Workers Compensation Act*, up to a maximum of \$5,000 per claim. Any choice on the part of the family member of alternate travel methods, accommodations or any other form of expense which results in a higher cost than would otherwise be necessary will be reimbursed only to the level which would ordinarily be reimbursed to a WCB staff member. The WCB may approve other than the least costly alternative if there are good reasons making the less costly choice impractical.
- ii) For the purpose of this policy, immediate family is defined as:
- Any relative defined as "member of the family" in *The Workers Compensation Act*.
 - A foster child placed in the worker's home under the provisions of *The Child and Family Services Act*.
- iii) For the purposes of this policy, "critical or serious" will be defined as it is defined by the hospital to which the injured worker has been admitted.
- iv) The WCB shall consider cost-effective alternatives to providing accompaniment for the injured worker once a worker is discharged from hospital.
- v) Further emergency expenditures may be provided if medical information suggests the injured worker's recovery would be benefited by further accompaniment.

B. REFERENCES

The Workers Compensation Act, sections 1(1), 22, 27(1), 27(1.1), 27(3), 27(4), 27(20) and 37
The Child and Family Services Act

History

1. Policy 44.120.10 established by Board Order 13/00 effective for all decisions on or after June 1, 2000. Board Order 13/00 rescinded the following policies effective June 1, 2000: 44.120, *Repair and Replacement of Damaged and Personal Appliances*; 44.120.130, *Medical Treatment Travel Costs*; 44.120.150, *Prosthetic Devices*; 44.120.180, *Swimming Therapy*; 44.110.100, *Emergency Expenditures*.
2. Policy amended by Board Order 12/2001 retroactive to June 1, 2000, to the transportation expense section of the Policy that clarifies that only those transportation costs that were over and above the normal pre-injury transportation costs would be reimbursed.
3. Minor formatting changes were made to the policy and the references section was updated June 27, 2012.

C. ADMINISTRATIVE GUIDELINES**1. *Medically Prescribed Treatments and Prosthetic Devices***

- i) Artificial limbs are replaced without a doctor's report on the recommendation of a prosthetist.
- ii) The WCB will not generally place maximum limits on the cost of medically prescribed devices.

2. *Medically Recommended Treatments*

- i) The latest edition of treatment protocols developed by Healthcare Services will guide staff.
- ii) Any recommended swimming program should not include membership to a private club, unless no reasonable alternative is available.

3. *Expense Reimbursement:*

Reimbursement of expenses under this policy are subject to following limits unless, in the opinion of the WCB, there are good reasons that make choices based on these limits impractical:

- i) Meals. The costs for meals should not exceed what a WCB employee would receive for travel within the province.
- ii) Accommodation. Moderately priced lodging at a WCB approved hotel. The WCB will approve hotels approved by the Province of Manitoba for its employees. If an individual chooses to stay at a hotel not approved by the WCB, reimbursement shall not exceed what would have been paid at an approved hotel. If an individual chooses to stay in non-commercial lodgings, such as with a relative, payment not exceeding 50% of the cost of an approved hotel may be made.

- iii) Transportation / Travel. Mileage will be reimbursed at the rate that a WCB employee would receive for travel within the province. The cost of necessary local transportation will be reimbursed but the WCB does not pay for the cost of personal trips (e.g., shopping, visiting, etc).
- iv) Child/Other Dependants Care. Actual additional costs will be paid on receipt of a detailed invoice showing at least the date of care, the cost of care, and the name and address of the care provider.
- v) Repair or Replacement of Personal Appliances Damaged during an Injury. Payment is limited to the cost of repairing the damage sustained, or when replacement of the item is required, to the approximate replacement value for the same or a similar item. If the worker wishes to upgrade the damaged or lost item, the worker is responsible for the difference in cost between the upgraded item and what the WCB would normally pay, unless it can be shown that the upgrade will speed recovery. Receipts for any replaced articles may be required prior to reimbursement.

Family members of injured workers lose entitlement to support under this policy when the injured worker's condition improves so that the hospital no longer describes the condition as critical or serious. At the WCB's discretion, expenses may be paid after the condition changes for the purpose of the family member planning a return home while the worker remains in hospital.