

Overview of September 27, 2026 Recovery Network Program Guide Updates

These amendments to the Recovery Network program guides are effective September 27, 2026. The amendments impact the following guides, as applicable:

- Chiropractic program guide
- Physiotherapy program guide

In this document, **green text** indicates language that will be added, and ~~red-strikethrough-text~~ indicates language that will be removed.

Updates to Chiropractic Program Guide

Section 4.11 Extended Treatment

Extended treatment fees compensate Firms for prolonged sessions of Direct Care. To qualify for funding, the ICBC Customer must require such care for effective treatment of crash-related injuries and must meet all qualifying criteria outlined below.

Funding for extended treatment sessions requires explicit Pre-approval from the ICBC Claims Contact.

A Treatment Plan requesting Specialized or Extended Treatment, which includes the required declarations, must be completed and submitted when requesting funding approval for extended treatment services, and with any subsequent funding request. Approval must be confirmed with the ICBC Claims Contact with each submission, before providing the services.

To be eligible for funding for extended treatment, an ICBC Customer must meet the eligibility criteria set out below. Customers who do not meet the specified eligibility criteria below are not eligible for extended treatment funding but may be eligible for funding of standard sessions.

Rural and remote treatment eligibility criteria

- The ICBC Customer must require prolonged sessions of at least 30 minutes of Direct Care and:
 - live in a rural or remote setting where they must travel significant distances to attend therapy.

Note: ICBC defines significant distance as travelling more than 50 kilometres (km) one way based on the location of the customer and clinic.

Section 6.2.1 Assessment and Treatment

Service Type	Fee	HCPIR Drop-down Selection	Details
Initial Visit	\$124/visit	Initial Visit	The Initial Visit fee includes both the assessment and standard treatment provided. The Initial Visit fee must only be billed once per ICBC Customer, unless otherwise approved by ICBC.
Standard Treatment	\$77/visit	Standard Visit — 1:1 Direct Care	A chiropractic standard treatment includes a minimum of fifteen (15) minutes one-on-one Direct Care with the ICBC Customer and Approved Chiropractor. When invoicing, the appointment date must be entered into the designated fields in HCPIR/ HCPP. If a standard treatment session does not meet the minimum expectations outlined in this Program Guide, the invoice may be rejected or pro-rated.
Extended Treatment	\$106/session	Extended Session Rural/Remote – 1:1 direct care	When invoicing, the appointment date must be entered into the designated fields in HCPIR/HCPP. If an extended treatment session does not meet the minimum expectations outlined in this Program Guide, the invoice may be rejected or pro-rated.

Updates to Physiotherapy Program Guide

Section 4.12 ~~Non-standard Physiotherapy~~ Specialized and Extended Treatment

~~Non-standard physiotherapy~~ Specialized or extended treatment fees compensate ~~Approved Physiotherapists~~ Firms for prolonged sessions of Direct Care. To qualify for funding, ~~t~~The ICBC Customer must require ~~this~~ such care for effective treatment of crash-related injuries and must meet all qualifying criteria outlined below. Direct Care does not include the time spent with a Physiotherapy Assistant/Aide or unsupervised time.

Funding for ~~non-standard physiotherapy~~ specialized or extended treatment sessions requires explicit Pre-approval from the ICBC Claims Contact.

A Treatment Plan ~~and a Physiotherapy Non-Standard Treatment Application form (CL752)~~ requesting Specialized or Extended Treatment, which includes the required declarations, must be completed and submitted when requesting funding approval ~~to initiate non-standard physiotherapy~~ for specialized or extended treatment services, and with ~~each any~~ subsequent ~~treatment extension~~ funding request. Approval must be confirmed with the ICBC Claims Contact ~~with following~~ each submission, ~~prior to the services being provided before~~ providing the services.

~~If both a non-standard physiotherapy session and a standard physiotherapy session occur on the same day, Approved Physiotherapists and Firms must clarify the invoicing process with the ICBC Claims Contact as one of the sessions must be invoiced manually to ICBC to prevent a payment rejection.~~

To be eligible for funding for ~~non-standard physiotherapy~~ specialized or extended treatment, an ICBC Customer must meet the eligibility criteria set out below. Customers who do not meet the specified eligibility criteria below are not eligible for ~~non-standard physiotherapy~~ specialized or extended treatment funding but may be eligible for funding of standard sessions.

Specialized Treatment

~~In-home or in-community~~ eligibility criteria

- ~~• The ICBC Customer must require prolonged sessions of at least 45 minutes of Direct Care, and be:~~
 - ~~— post-hospital discharge or post-surgery; or~~
 - ~~— unable to drive or use other available transit options; or~~
 - ~~— unable to leave their residence due to mobility or safety concerns.~~

Concussion/~~;~~~~v~~Vestibular ~~or brain injury~~ eligibility criteria

- The ICBC Customer must require prolonged sessions of at least 45 minutes of Direct Care, and:

- be diagnosed with a concussion, vestibular or brain injury; or
- have symptoms suggestive of concussion/vestibular pathology; and
- have screening tests or objective measures that support the diagnosis.

Spinal ~~e~~Cord ~~i~~njury eligibility criteria

- The ICBC Customer must require prolonged sessions of at least 45 minutes of Direct Care, and:
 - be diagnosed with a spinal cord injury **that**:
 - results in loss of functions including mobility or feeling
 - requires more hands-on therapist time, and
 - increases the need for supervision of assigned exercises.

Note: Hand therapy may be provided by Certified Hand Therapists and funded in accordance with the Hand Therapy Program Guide.

Extended Treatment

In-home or in-community eligibility criteria

- The ICBC Customer must require prolonged sessions of at least 45 minutes of Direct Care, and be:
 - post-hospital discharge or post-surgery; or
 - unable to drive or use other available transit options; or
 - unable to leave their residence due to mobility or safety concerns.

Note: Therapy must be delivered in the home or in the community setting and cannot be clinic-based.

Complex ~~orthopedic or~~ musculoskeletal injury (MSK) eligibility criteria

- The ICBC Customer must require prolonged sessions of at least 45 minutes of Direct Care **due to treatment being complicated by the number or types of injuries or comorbidities, and** ~~and~~:
 - be diagnosed with a qualifying injury such as:
 - multiple or comminuted fractures;
 - muscle, tendon or ligament rupture;
 - joint dislocation;
 - amputation; or
 - post-operative complex care. ~~;~~ ~~and~~

~~—be receiving treatment that is complicated by the number or types of injuries or comorbidities.~~

Rural and remote treatment eligibility criteria

- The ICBC Customer must require prolonged sessions of at least 45 minutes of Direct Care, and:

- live in a rural or remote setting where ~~access to a physiotherapist is impacted by distance~~ they must travel significant distances to attend therapy.

Note: ICBC defines significant distance as travelling more than 50 kilometres (km) one way based on the location of the customer and clinic.

Hand therapy eligibility criteria

- ~~Non-standard physiotherapy treatment must be provided by a Certified Hand Therapist, and the ICBC Customer must:~~
 - ~~— be diagnosed with a hand or upper extremity injury; and~~
 - ~~— require prolonged treatment sessions that exceed the duration of a standard session.~~

Section 4.12.1 Multiple Specialized or Extended Treatments

Where an ICBC Customer meets the eligibility criteria for more than one Specialized or Extended Treatment type, the Approved Physiotherapist must submit a separate Treatment Plan for each treatment type requested.

The exception is when an ICBC Customer meets the eligibility criteria for Extended In-home or In-community treatment and another Specialized or Extended treatment type that is also being provided in-home or in-community. In those cases, the Approved Physiotherapist must submit **only** a Treatment Plan request for the Extended In-home or In-community Treatment.

For questions regarding multiple Specialized or Extended Treatments, please contact RecoveryPrograms@icbc.com.

Section 6.2.1 Assessment and Treatment

Service Type	Fee	HCPIR Drop-down Selection	Details
Initial Visit	\$154/visit	Initial Visit	The Initial Visit fee includes both the assessment and standard treatment provided. The Initial Visit fee must only be billed once per ICBC Customer, unless otherwise approved by ICBC.
Standard Treatment	\$97/visit	Standard Visit — 1:1 Direct Care	A physiotherapy standard treatment includes a minimum of twenty (20) minutes one-on-one Direct Care with the ICBC Customer and Approved Physiotherapist. When invoicing, the appointment date must be entered into the designated fields in HCPIR/ HCPP.

Non-standard physiotherapy Specialized or Extended Treatment	\$145/session	Extended Session Rural/Remote – 1:1 direct care	When invoicing, the appointment date must be entered into the designated fields in HCPIR/HCPP. If a non-standard specialized or extended treatment session does not meet the minimum expectations outlined in this Program Guide, the invoice may be rejected or pro-rated.
		Extended Session Complex MSK Injury – 1:1 direct care	
		Specialized Session Concussion/Vestibular – 1:1 direct care	
		Hand Therapy — 1:1 Direct Care	
		Specialized Session Spinal Cord Injury – 1:1 direct care	
		Extended Session In Home/In Community – 1:1 direct care	