Hand Therapy program guide

Effective Sept 27, 2026

Table of Contents

1. Introduction

1.1 Hand Therapy Program Participation

Members of the ICBC Recovery Network (“**Recovery Network**”) may be eligible to offer services under the Hand Therapy Program (the “**Program**”) when they have one or more Approved Certified Hand Therapists (“**Approved CHTs**”) who meet the requirements of this Hand Therapy Program Guide (the “**Program Guide**”). An “Approved CHT” is a physiotherapist or occupational therapist who is a member of the Recovery Network, holds and maintains the Certified Hand Therapist credential, and has been approved by ICBC to provide Hand Therapy Program services.

Only Program services provided by an Approved CHT are eligible for direct billing by a Hand Therapy Clinic approved by ICBC (an “**Approved Hand Therapy Clinic**”). Recovery Network participants offering Program services must meet and maintain the applicable requirements set out in this Program Guide, the Health Care Direct Billing Terms, and the discipline-specific ICBC Recovery Network program guide, as may be applicable. Program billing is only permitted as outlined in this Program Guide, and ICBC will pay directly for authorized services provided to ICBC Customers in accordance with the expectations and billing requirements set out in this Program Guide.

1.2 Roster

ICBC will maintain a roster (the “**Roster**”) of Approved CHTs and the Approved Hand Therapy Clinics where Program services are offered that will be published on the Partners Page.

The Roster is designed to assist in connecting ICBC Customers with Approved CHTs.

The Customer is responsible for choosing the Approved CHT they wish to see; ICBC does not direct referrals.

Approved CHTs who have provided Hand Therapy treatment to ICBC Customers between April 1, 2025 and September 1, 2026 will automatically be added to the Roster.

1.3 Key Terms

In this Program Guide:

- "**Agreement**" means the Health Care Direct Billing Terms, this Program Guide, all directions and instructions posted on ICBC's online Business Partners Page ("Partners Page"), ICBC’s other online agreements setting out the legal terms for access and use of ICBC Systems and ICBC Data, any other terms related to direct billing (application or otherwise) and any ICBC Directive.
- “**Approved Hand Therapy Clinic**” means a clinic authorized by ICBC to participate in the Hand Therapy Program.
- “**Approved CHT**” is a physiotherapist or occupational therapist who is a member of the Recovery Network, holds and maintains the Certified Hand Therapist credential, and has been approved by ICBC to provide Hand Therapy Program services.

- "**Claim**" means any claim made by an ICBC Customer in connection with or in relation to an ICBC insurance policy.
- "**College**" means the College of Health and Care Professionals of British Columbia"
- "**Direct Care**" is one-on-one time spent between the Health Care Practitioner and the ICBC Customer. This does not include time when the ICBC Customer is left unsupervised.
- "**Firm**" is the business entity (a sole proprietorship, a partnership, a corporation or another type of business entity) that is paid by ICBC for Hand Therapy Program services.
- "**HCPIR**" is ICBC's Health Care Provider Invoicing and Reporting application.
- "**HCPP**" is ICBC's Health Care Provider Portal.
- **"HCVA"** is ICBC's Health Care Vendor Application system.
- "**Health Care Practitioner**" or "**Practitioner**" includes, but is not limited to, Approved CHTs.
- "**ICBC Claims Contact**" is the primary ICBC representative on a file that has authority to provide funding approval for claims. The ICBC Claims Contact may be the ICBC Senior Claims Specialist, Claims Specialist, Support and Recovery Specialist, Senior Support and Recovery Specialist, Advanced Support & Recovery Specialist, or otherwise.
- "**Pre-approval**" refers to obtaining permission or authorization from ICBC in advance of or before proceeding with the requested treatment or service.
- "**Recovery Network**" includes Health Care Practitioners and Firms who have agreed to abide by the Agreement, as defined above, and have direct billing privileges with ICBC.
- "**Recovery Network Benefits**" include, but are not limited to, direct billing privileges, a net 5 business day payment timeline, and the opportunity to feature the ICBC Recovery Network entity mark (logo) on their Firm website.
- "**Roster**" is the list of Approved Hand Therapy Clinics and Approved CHTs displayed on the Partners Page.
- "**User Fees**" are fees a Practitioner or Firm charges an ICBC Customer directly, which exceed the regulated rates approved for standard duration treatment sessions. These fees are not reimbursable by ICBC.

2. Approved Hand Therapy Clinic and Provider Requirements

2.1 Approved Hand Therapy Clinic Requirements

To become and remain an Approved Hand Therapy Clinic, Firms must:

- have and maintain a valid Recovery Network account in good standing;
- comply at all times with the Agreement;
- meet and maintain the qualification requirements of an Approved Firm set out in the applicable discipline-specific ICBC Recovery Network program guides (i.e. Physiotherapy or Occupational Therapy);
- ensure Hand Therapy Program services are delivered only by an Approved CHT that meets the provider qualification requirements set out in this Program Guide; and
- have an appropriately equipped facility to support clinic-based treatment for Customers.

Approved Hand Therapy Clinics must continue to meet the applicable requirements on an ongoing basis in order to retain their status as an Approved Hand Therapy Clinic.

Clinics interested in participating in the Hand Therapy Program must email RecoveryPrograms@icbc.com with a confirmation of the Certified Hand Therapy certification for each eligible practitioner.

Approved Hand Therapy Clinics must deliver Hand Therapy Program services by way of Approved CHTs that are members of the Recovery Network in good standing who have been expressly approved by ICBC Recovery Programs.

Any Hand Therapy Program services delivered by practitioners that are not Approved CHTs may result in reversal of funding approvals and/or payments. Services provided by any practitioner before approval by ICBC are not billable under the Hand Therapy Program.

Important: Approved Hand Therapy Clinics must notify ICBC Recovery Programs (RecoveryPrograms@icbc.com) of material changes to their account information within ten (10) business days.

Note: Approved Hand Therapy Clinics remain subject to any ICBC Recovery Network discipline-specific program guides applicable to them. In the event of a conflict between this Guide and any relevant discipline-specific ICBC Recovery Network program guides, this Program Guide will prevail with respect to Hand Therapy Program services and guidelines. Information regarding Recovery Network governance, performance management, and notifications is found in the discipline-specific program guides and is applicable to Hand Therapy Program participants.

2.2 Approved CHT Requirements

Approved CHTs must be a Physiotherapist or an Occupational Therapist who hold and maintain the CHT credential.

Approved CHTs must meet and maintain the qualification requirements set out in their respective discipline-specific ICBC Recovery Network program guide, and they remain subject to those program guides applicable to them. In the event of a conflict between this Program Guide and any relevant discipline-specific ICBC Recovery Network program guide, this Program Guide will prevail with respect to Hand Therapy Program Services and guidelines. Information regarding Recovery Network governance and performance management, and notifications are found in the discipline-specific program guides and is applicable to Hand Therapy Program participants.

3. ICBC's Expectations

Approved Hand Therapy Clinics and Approved CHTs are key business partners who help injured ICBC Customers through their recovery. Working together, the Approved Hand Therapy Clinics, Approved CHTs, and ICBC will create positive experiences for our mutual customers by demonstrating our shared values of being collaborative, supportive, straightforward and knowledgeable.

Approved Hand Therapy Clinics and Approved CHTs who are providing services to injured ICBC Customers must align themselves with the above objectives and must commit to providing high-quality, cost-effective, and outcome-oriented care. Approved Hand Therapy Clinics and Approved CHTs must behave in an ethical manner that observes the highest principles of integrity, respect, equality, fair practice, professional conduct, and excellence.

If an ICBC Customer is found to be non-compliant or not participating in their treatment program, it is the Approved CHT's responsibility to notify ICBC.

3.1 Benefit Administration

In order to arrive at appropriate funding decisions, ICBC Claims Contacts gather available information from sources such as the ICBC Customer, their medical and/or health care team, and refer to the applicable internal resources available to them. ICBC does not direct care. To be considered for funding, the therapy or treatment must be:

a) for injuries directly related to the crash; and
b) evidence informed and clinically justified.

The ICBC Claims Contact will communicate the funding decision to the ICBC Customer and the Health Care Practitioner. Firms must only request funding for services that meet the above criteria and must only bill ICBC for services for which they have received funding approval.

3.2 Scope of Responsibilities

Approved Hand Therapy Clinics and Approved CHTs must:

- provide objective clinical care;
- avoid involvement in ICBC's Claim management functions; and
- not provide advice on insurance or legal matters.

If an ICBC Customer has questions relating to Claim management or coverage decisions, they must be advised to contact ICBC directly.

Approved Hand Therapy Clinics and Approved CHTs must refrain from requesting or advocating for funding for an item or treatment that is clearly unrelated to a Claim.

Approved Hand Therapy Clinics and Approved CHTs must include all clinically relevant information in their communications with ICBC and must not leave out details that could impact ICBC's funding decisions, such as intervening events, new injuries, or other factors that may affect the customer's functional abilities, or treatment needs.

4. Specialized Hand Therapy Treatment Policies

Please refer to Section 6 of this Program Guide for fees and billing procedures associated with the treatment policies outlined below.

4.1 Initial Visit

A Hand Therapy Program Initial Visit includes both the initial assessment of the ICBC Customer and a treatment session that is a minimum of 15 minutes in duration provided during the same appointment. The Hand Therapy Program Initial Visit fee includes both the assessment and treatment session. A treatment session must not be charged separately for treatment provided on the date the Hand Therapy Program Initial Visit took place. The Hand Therapy Program Initial Visit fee must only be billed once per ICBC Customer, unless otherwise approved by ICBC. The Approved CHT or Firm must first contact the ICBC Claims Contact for pre-approval for the Hand Therapy Program Initial Visit. A treatment plan cannot be used to communicate this request.

4.2 Specialized Hand Therapy Treatment

To be eligible for direct funding for specialized hand therapy treatment, the following criteria must be met:

- The customer is diagnosed with a hand or upper extremity injury as a result of the crash; and
- Hand therapy is provided by an Approved CHT.

Customers who do not meet the specified eligibility criteria above are not eligible for specialized hand therapy treatment funding.

Funding for specialized hand therapy treatment requires explicit Pre-approval from the ICBC Claims Contact.

A Treatment Plan requesting specialized hand therapy treatment, which includes the required declarations, must be completed following the Hand Therapy Program Initial Visit when requesting approval to initiate specialized hand therapy treatment and with any subsequent treatment extension request. Approval must be confirmed with the ICBC Claims Contact with each submission, prior to the hand therapy services being provided.

The following applies to all hand therapy treatment sessions:

- fees are based on the treatment visit duration, not an hourly rate;
- treatment and associated charting practices must be informed by and comply with applicable regulatory college guidelines, regulations, ethics and practice standards;
- ICBC does not fund multiple specialized hand therapy treatment sessions on the same day;
- treatment frequency is based on clinical recommendations and must reflect best practice; and
- treatment must follow the minimum one-on-one Direct Care requirements with the ICBC Customer and Approved CHT as outlined below:

- a minimum of 15 minutes of one-on-one Direct Care for a 15-minute specialized hand therapy session
- a minimum of 30 minutes of one-on-one Direct Care for a 30-minute specialized hand therapy session
- a minimum of 45 minutes of one-on-one Direct Care for a 45-minute specialized hand therapy session

Note: the minimum one-on-one time does not include time spent with a Rehabilitation Assistant

The treatment fee is inclusive of all hand therapy modalities provided by the Approved CHT and administrative duties performed such as charting or session preparation.

4.3 Care Plan Meetings

Care plan meetings are initiated, approved, scheduled, and facilitated by an ICBC Claims Contact for the purpose of aligning goals, objectives, and overall medical case management of a shared ICBC Customer.

The following will not be funded as care plan meetings:

a) time spent discussing a shared ICBC Customer or general correspondence, where the ICBC Claims Contact has not scheduled the call and is not present for the meeting; and
b) time spent by the Health Care Practitioner in preparation for the care plan meeting.

4.4 Telephone Consultations

Telephone consultations support cooperation between Health Care Practitioners and ICBC, or between treating Health Care Practitioners where direct conversation is necessary to address functional limitations or recovery barriers. **Pre-approval by ICBC is required for all telephone consultations.** Telephone consultations will only be funded for ICBC Customers with a date of crash on or after May 1, 2021.

The following will not be funded as telephone consultations:

a) administrative or routine correspondence and communication;
b) correspondence or communication pertaining to invoicing, reports, records, or Treatment Plan clarification or authorization;
c) correspondence or communication regarding perceived or actual supplier performance issues;
d) time spent leaving a voice message;
e) correspondence or communication between Health Care Practitioners located within the same facility engaging in regular business practices, such as rounds;
f) any written correspondence;
g) time spent by the Health Care Practitioner in preparation for the telephone consultation; and
h) correspondence or communication time for ICBC Customers with a date of crash prior to May 1, 2021.

Telephone consultations are paid via a flat fee for up to 15 minutes in duration. Telephone consultations in excess of 15 minutes will not be approved unless there are exceptional circumstances; the Health Care Practitioner must engage the ICBC Claims Contact to discuss further funding approval.

4.5 No-show or Late Cancellations

ICBC does not pay for no-show appointments or late cancellations of Hand Therapy Program sessions. In the case of a no-show or late cancellation, the Firm's policies apply to the ICBC Customer.

Note: If the Firm's policies dictate that the ICBC Customer incurs a charge for a no-show appointment or late cancellation, the Health Care Practitioner must inform the ICBC Customer that ICBC will not reimburse this fee as it is being charged as a result of a Firm's policy.

4.6 Policy on Treating Family

Claim-related treatment of family members cannot be billed directly to ICBC unless there are no reasonably practicable alternatives and written Pre-approval from ICBC has been obtained.

4.7 Progress Report

Progress reports must only be completed upon request from an ICBC Claims Contact. The progress report must be completed in its entirety before it can be submitted and billed to ICBC. If the report is incomplete when submitted, it will not qualify for payment. If this occurs, a completed report must be resubmitted in order to qualify for payment.

Progress reports can be completed in the format established by the Firm, unless otherwise directed by ICBC.

All Progress Reports must include:

- injury areas being treated;
- the date of first treatment and treatment frequency;
- a statement indicating if progress is on track with the hand therapy treatment goal;
- a statement regarding Customers' ability to return to work/school/caregiving/activities of daily living;
- a statement about notable functional changes;
- an updated proposed treatment plan;
- an updated summary of treatment goals; and
- an estimated discharge date (with clear rationale if the anticipated discharge date is different than the originally predicted discharge date).

Note: The 'treatment plan' referred to in Section 4.7 does not refer to the Treatment Plan document found on the Partners' Page.

4.8 Virtual Treatment Services

Virtual treatment services are health care services offered by the Approved CHT who is physically distant from the ICBC Customer. Virtual treatment sessions must include both audio and video technology. Telephone-only sessions cannot be billed to ICBC.

Pre-approval from the ICBC Claims Contact is required prior to initiation of virtual treatment services. The majority of hand therapy services must be delivered in-person. However, ICBC recognizes there may be circumstances where it is not possible and virtual treatment sessions are required. These may include, but are not limited to, the following circumstances:

- ICBC Customer is located in a rural community and there is limited physical access to hand therapy services;
- ICBC Customer has a pre-existing health condition, such as being immunocompromised, and is required to limit exposure; or
- changes to provincial health orders limiting access to community health facilities for a specific time period, such as temporary facility closure for two weeks.

Approved CHTs must adhere to the same in-person expectations for a standard treatment session, and the College's guidelines, standards and policies on virtual treatment services.

5. Treatment Plans

Treatment Plan forms allow for expedient funding decisions by ICBC. Treatment Plans must be submitted as soon as it has been identified that an ICBC Customer will require specialized hand therapy following an initial visit. Approved treatments not used within the Treatment Plan approval period are not valid beyond the indicated end date.

To maintain the continuity of care and prevent account receivable issues, Treatment Plans should be submitted 1–2 weeks prior to the expiry of the approved number of treatments or approved end date. Treatment Plans must be submitted through HCPIR or HCPP.

A new treatment plan must be submitted and approved before any services outside of the approval period are funded. Direct payment will not be made or backdated for services that are ineligible for direct billing on the date that they are provided.

Treatment Plans must outline:

- the functional progress made to date and the functional or return-to-work goals that will be achieved through additional treatments;
- the active interventions that are planned to achieve the listed recovery goals; and
- other factors that may be contributing to or impacting the ICBC Customer's recovery.

The ICBC Claims Contact may consult Health Care Practitioners when further information about the treatment recommendations and function-based outcomes outlined in a Treatment Plan are required. Additional resources on completing a Treatment Plan can be found on the Partners Page.

If a Treatment Plan is incomplete or additional information is required, there will be a delay to the Treatment Plan review and the Treatment Plan may be denied.

5.1. Discontinuance of Funding

ICBC may, at its sole discretion or based on input from the Approved CHT, discontinue direct funding when it determines it would be appropriate to do so, keeping in mind the following considerations:

a) the purpose of the engagement has been satisfied;

b) further rehabilitation is unlikely to result in any significant functional improvement;

c) treatment goals have not been met but further treatment is unlikely to achieve them;

d) the ICBC Customer is not participating as recommended in the course of treatment; or

e) ICBC determines at its sole discretion that it is appropriate to do so.

6. Remuneration and Invoicing

6.1 Invoice Submission

Invoices must not be submitted until after a treatment or service has occurred. Pre-billing is not permitted. Where an ICBC Customer has multiple Claims, a treatment or service can only be billed on one Claim and cannot be billed multiple times.

The Firm must submit invoices to ICBC within 45 calendar days from the date the service was provided. At ICBC's sole discretion, invoices submitted outside of the 45-day timeframe may not be paid.

All invoices submitted to ICBC must adhere to the instructions published on the Partners Page and in this Program Guide and must be billed under the name of the Approved CHT that provided the treatment.

The Approved Hand Therapy Clinic or Approved CHT is only eligible for direct billing privileges on or after the date on which they are accepted into the Recovery Network. Invoices for services rendered prior to that date are not eligible for direct billing. In any circumstances where a Claim-related service is not eligible for direct billing, the Approved Hand Therapy Clinic or Approved CHT must collect payment directly from the ICBC Customer when the service is provided. Direct payment will not be made or backdated for services that are ineligible for direct billing on the date that they are provided.

When submitting an invoice through HCPIR, Firms must enter the name and job title of the person submitting the invoice along with the appointment date and time, where applicable.

6.2 Billing Procedure

The following limits apply to all invoicing for Hand Therapy Program services unless expressly authorized by ICBC.

6.2.1 Assessment and Treatment

Service Type	Fee	HCPIR Drop-down Selection	Details
Initial Visit	$154/visit	**Physiotherapists:** Initial Visit **Occupational Therapists:** Initial Visit – Specialized Session – Hand Therapy	The Hand Therapy Program 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.
Hand Therapy Treatment – Minimum 15 minutes	$97/visit	Specialized Session Hand Therapy – 15 minutes – 1:1 direct care	Includes a minimum of 15 minutes one-on-one Direct Care with the ICBC Customer and Approved CHT. When invoicing, the appointment date must be entered into the designated fields in HCPIR/HCPP.
Hand Therapy Treatment – Minimum 30 minutes	$110/visit	Specialized Session Hand Therapy – 30 minutes – 1:1 direct care	Includes a minimum of 30 minutes one-on-one Direct Care with the ICBC Customer and Approved CHT. When invoicing, the appointment date must be entered into the designated fields in HCPIR/HCPP. If the treatment session does not meet the minimum expectations outlined in this Program Guide, the invoice may be rejected or pro-rated.
Hand Therapy Treatment – Minimum 45 minutes	$145/visit	Specialized Session Hand Therapy – 45 minutes – 1:1 direct care	Includes a minimum of 45 minutes one-on-one Direct Care with the ICBC Customer and Approved CHT. When invoicing, the appointment date must be entered into the designated fields in HCPIR/HCPP. If the treatment session does not meet the minimum expectations outlined in this Program Guide, the invoice may be rejected or pro-rated.

6.2.2 Communication/Correspondence

Communication/Correspondence			
Service Type	**Fee**	**HCPIR Drop-down selection**	**Details**
Care Plan Meeting	$15/5-minute increment	Care Plan Meeting	Care Plan Meetings will only be funded when they are requested by an ICBC Claims Contact and must be invoiced in 5-minute increments. Time spent by the Approved CHT in preparation for the Care Plan Meeting is not billable.
Telephone Consultation	$30 flat fee for 15 minutes	**Physiotherapists:** Telephone Consultation **Occupational Therapists:** Communication and Correspondence	Telephone calls made in circumstances where they are <u>not</u> for the purpose of: • assessment; • treatment; • Care Plan meeting; or • obtaining equipment. All Telephone Consultations must be Pre-approved by ICBC and must be invoiced via HCPP or HCPIR. When invoicing for this service, Firms must input "15" into the minutes field. Telephone consultations in excess of 15 minutes will not be approved unless there are exceptional circumstances and funding Pre-approval has been obtained. Telephone Consultations are only payable for ICBC Customers with a date of crash on or after May 1, 2021.

6.2.3 Reporting

Reporting			
Service Type	**Fee**	**HCPIR Drop-down selection**	**Details**
Progress Report	$128/report	**Physiotherapists:** Progress Report	ICBC will only fund these reports when they are requested by an ICBC Claims Contact. Progress reports can be completed in the format established by the Firm, unless otherwise directed by ICBC.
		Occupational Therapists: Progress Report*	*For Occupational Therapists, when invoicing, 52 minutes must be inputted

6.2.4 Other Billable Items

Other Billable Items			
Service Type	**Fee**	**HCPIR Drop-down selection**	**Details**
Supplies and Equipment	Limited to amount authorized by the ICBC Claims Contact for the ICBC Customer and reasonable market rate.	Supplies and Equipment	All supplies and equipment costs must be Pre-approved by ICBC and must be invoiced via the HCPP or HCPIR. No mark-up is permitted. Although no mark-ups are permitted, reasonable costs to receive the item will be considered on a case-by-case basis. Pre-approval is required. When invoicing for supplies or equipment, Firms must list which items they are invoicing for and must attach a copy of the purchase receipt.

6.3 Prohibited Disbursements

The following activities will not be paid by ICBC as additional expenses/disbursements:

a) administration fees and time spent completing administrative based tasks that are not clinical in nature, such as appointment coordination or scheduling time;

b) postage, courier, or copying fees for reports, including attachments, and records (other than clinical records) provided to ICBC;

c) time spent on Treatment Plan completion;

d) supervision or staffing (e.g. administrative support, mentorship) required for normal business operations;

e) supplies and equipment used in-clinic or during a treatment session (e.g. Kinesiology tape, shockwave machines or lasers used during a session);

f) telecommunication and long distance charges;

g) parking fees;

h) transportation fees (e.g. bus passes, ferry fees);

i) gym, community centre or other user or admission fees for use of facilities by the Approved CHT or designate such as Rehabilitation Assistant/Kinesiologist;

j) interest or late fees;

k) credit card processing fees; and

l) communication/correspondence time for the purpose of seeking funding decisions.

Prohibited expenses/disbursements may not be charged to ICBC Customers for ICBC Claims.

In addition, ICBC may not be billed for:

a) claim-related treatment or services provided after a Claim is closed; or

b) claim-related treatment or services provided without or prior to ICBC's funding authorization.

If ICBC has rejected a funding request, the item or treatment must not be requested again unless there has been a material change in circumstances or the reason for the rejection has been addressed.

User fees and no-show fees for Claim-related services may be charged to an ICBC Customer, provided that the Health Care Practitioner or Firm advises the ICBC Customer in advance. ICBC Customers must be advised that the fees will not be reimbursed by ICBC. No-show appointments do not impact the ICBC Customer's approved treatment count. Under no circumstances can ICBC Customers be billed for unpaid or recovered fees relating to a breach of the Agreement.

6.4 Accuracy

It is the Approved Hand Therapy Clinic and Approved CHT's responsibility to ensure that the invoices accurately represent services completed.