

Office of the Superintendent of Insurance

Bulletin 3-2023

Nova Scotia Life and Health Insurer Use of Standardized Short Term Disability Form

September 26, 2023

Improving access and quality of healthcare continues to be the primary focus of the Nova Scotia government. As part of this ongoing initiative, the Office of the Superintendent of Insurance (OSI) is supporting the Office of Regulatory Affairs and Service Effectiveness (ORASE) to lead discussions with the insurance industry and identify opportunities to reduce administrative burden in areas where healthcare intersects with the insurance industry.

This unnecessary administrative burden impacts doctors by limiting their ability to take on additional patients, reduces their productivity, and impedes their work-life balance and job satisfaction. As such, Government has set a target to reduce this burden by 400,000 hours (the equivalent of 1.2 million annual patient visits).

Following an initial consultation with physicians, the frequent use of non-standard short-term disability forms currently used by life and health insurers to process claims has been identified as an administrative pain point for physicians. To address this, the Canadian Life and Health Insurance Association (CLHIA) has completed work to finalize a standardized version of a short-term disability form (STD Form) that will be accepted by all life and health insurers. The STD Form has since been vetted and accepted by Doctors Nova Scotia and is now available for use. A copy can be found on the CLHIA website [here](#).

With all life and health insurers accepting the STD Form, the claims process can be greatly simplified by reducing the number of different versions of the form physicians interact with from approximately 28 to 1. In 2018 the OSI adopted CCIR and CISRO's [Fair Treatment of Customers Guidance](#), which outlines a simple and accessible claims settlement process as a key indicator for assessing an Insurer's performance.

For further efficiency, the STD Form will eventually be added to Nova Scotia's Electronic Medical Records (EMR) systems, allowing physicians to auto populate the form electronically.

The OSI appreciates the insurance industry's support and leadership on this important initiative, as it is critical to enabling physicians to spend more time doing what they do best: care for us.

Any further updates or guidance to industry on this important work will be communicated in future bulletins. Should you have any questions or concerns regarding this bulletin, do not hesitate to contact Rahul Deshmukh directly at 902-424-4987 or by email at Rahul.Deshmukh@NovaScotia.ca.

Sincerely,

David McCarron, Superintendent of Insurance