

Summary of Changes to Saskatchewan Auto Injury Coverage

Media backgrounder – Oct. 7, 2015

Government has approved a number of recommendations put forward by SGI for changes to its auto injury coverage programs. Changes will require Legislative approval. Visit SGI's website at www.sgi.sk.ca to read the full report of recommendations; a summary is below:

Better benefits for customers who are injured:

- Update the amounts paid for living expenses to reflect current market rates, increase the overall amount available for cognitive assistance and implement a process to regularly review the amounts to be in alignment with market rates (No Fault)
- Cover costs of using special equipment (such as wheelchairs) – repairs, increased utility costs, etc. (No Fault)
- Provide a recreation allowance for those who need special equipment or someone to assist them in order to participate in leisure activities (No Fault)
- Ending the practice of reducing income benefits by the amount a customer receives through Canada Pension Plan (CPP) disability (No Fault)
- Injured customers will be eligible for the current maximum rehabilitation benefit amount (\$6.6 million for No Fault today, and \$194,000 for catastrophic injuries and \$26,000 for non-catastrophic injuries under Tort coverage today), rather than the amount in place at the time they were injured
- Make interim permanent impairment payments if permanent impairment has not been paid as of the one-year anniversary of the date of the collision, and pay interest on the permanent impairment benefit from the date of the collision until the full payment is made. (No Fault and Tort)
- Pay to equip more than one specialized vehicle over the lifetime of someone catastrophically injured (No Fault)

Addressing inconsistencies:

- When an impaired driver causes a collision and is killed, allow an innocent party or the family impacted to sue for pain and suffering or bereavement damages (No Fault and Tort)
- Change the permanent impairment calculation to address non-facial scarring concerns as many customers have told SGI that they feel payment for non-facial scarring is too high compared to payments for more serious impairments (No Fault and Tort)
- Expand the list of offences that trigger the ability for an innocent party to sue for pain and suffering or bereavement damages to include: criminal negligence causing death or bodily harm, criminal negligence causing bodily injury, flight from a peace officer and dangerous operation while street racing. (No Fault and Tort)
- Calculate death benefits based on date of death rather than date of injury, to keep the family's benefits consistent with the circumstances of the deceased at the time of their death (No Fault and Tort)

Close gaps in coverage for everyone injured in an auto crash:

- Provide counseling benefits to immediate family members affected by an individual's injury (No Fault)
- Calculate the income benefit for owners of limited businesses from corporate income tax returns instead of pay stubs (No Fault)
- Expand coverage to include costs of moving and labour costs for incomplete renovations, if a person's injuries mean they must incur extra costs (No Fault)
- Improve the calculation of income benefits for seasonal workers to ensure those in their job less than two years are compensated fairly (No Fault)
- Allow self-employed customers to change between an income benefit or replacement labour as often as they need to, to manage their business (No Fault)

- Give greater flexibility in applying a benefit for customers who are responsible for care of a dependent child or adult (No Fault)
- Use a more objective rating method to determine benefits for those with moderate brain injuries (No Fault and Tort)
- Cover costs of lost wages, meals, accommodations, transportation and other expenses for those attending to a seriously injured family member (No Fault)
- Specify that child care benefits will be based on minimum wage (No Fault)
- Ensure the Tort income benefit does not fall below minimum wage (Tort)
- Provide an income benefit for Tort customers who had returned to work, but must take another leave for surgery or a rehabilitation program related to their injury (Tort)

Keeping coverage affordable:

- Change medical and rehabilitation coverage legislation to eliminate the ability to sue (No Fault):
 - for expenses not covered under the program
 - for rehabilitation expenses above the amounts for allowed items the customer is eligible for

Other improvements:

- Create a position independent of SGI to assist customers with the appeal process (No Fault)
- Allow nurse practitioners to submit medical reports on behalf of injured customers so they can access treatment and benefits more quickly (which will particularly assist rural customers) (No Fault and Tort)
- Make the legislation clear as to what rehabilitation costs are covered (No Fault)
- Better inform customers of their option to choose No Fault or Tort coverage