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FAIR Association of Victims for Accident Insurance Reform is a not-for-profit organization dedicated to supporting auto accident victims through advocacy and education.

Last year Ontario's motor vehicle accident (MVA) victims made over 89,000 visits to private medical clinics, assessment centers and private offices for third party medical assessments and treatments.

Injured MVA victims are legislated by Ontario's government to attend these facilities for third party medical opinion examinations or treatments arranged by Ontario's auto insurers. The examinations, and the reports and testimony that result from them, are too often highly partisan or of very poor quality. These reports are used to decide access to benefits including treatment and rehabilitation and should be of the highest possible standards when a person's well being and recovery depend on them. Instead, MVA victims are put at risk and are without adequate protection from often very shady business operators and a system without transparency that suffers from poor regulations, a lack of oversight and virtually no enforcement.

Too often, the medico-legal reports of for-hire medical opinion vendors interferes with treatments prescribed by a patient's own physicians or treatment providers. These reports, which are often given no weight at court hearings many years down the road, are harming patients by standing in the way of timely recovery and blocking access to necessary treatments. The lack of information available to the public about these assessors and the businesses they work for (often called assessment mills) is enabling the third party medical opinion vendors, hired by Ontario's insurance companies to minimize costs, to harm MVA victims for their own financial gain. Many of these MVA survivors are vulnerable and/or cognitively impaired and the harm done is often irrevocable when delayed treatment means one might never fully achieve maximum recovery. Nothing is being done to preserve and protect the covenant 'do no harm' and it has caused a genuine lack of public faith in CPSO's (and other Ontario regulatory colleges) ability to regulate.

All patients without information about their medical service providers are vulnerable but auto accident victims are also being harmed by Ontario's abusive auto insurance scheme that

depends on the dishonest medical practitioners in the system. The bullying of victims and deflating of a person's injury is made possible by the insurer's preferred medical opinion providers and then by their continued ability to use the CPSO lack of transparency and secret cautions as a way to avoid accountability or exposure. This must come to an end and MVA victims and all patients should be protected from those who are working against patient wellness and recovery, against treating physicians who are honestly trying to help their patients and whose disreputable actions are ultimately harming the reputation of all physicians.

We support greater transparency.