

# Access to Rehabilitation Coverage for Adults with Brain Injury Following Motor Vehicle Collision

*"It was hands down the worst experience of my life. Not the accident itself, the recovery and trying to deal with the insurance company."*

## What:

McMaster University graduate students created an online survey in partnership with the Acquired Brain Injury Survivor Solutions group (ABISS) whose lived experience with the auto insurance industry after traumatic brain injury (TBI) from motor vehicle collision (MVC) informed the survey questions. The survey was distributed via email through brain injury organizations and other key stakeholders.

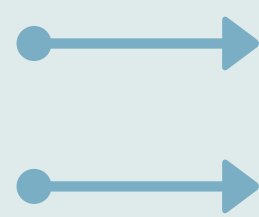
## Why:

After recognizing that they shared negative experiences in dealing with insurance companies after their collision, the ABISS group initiated a research project in an attempt to gain an understanding of the experiences of other Ontarians in obtaining insurance funds for medical rehabilitation and income replacement following TBI due to MVC.

## Demographics

**148**

Completed Surveys



**Male: 30%**

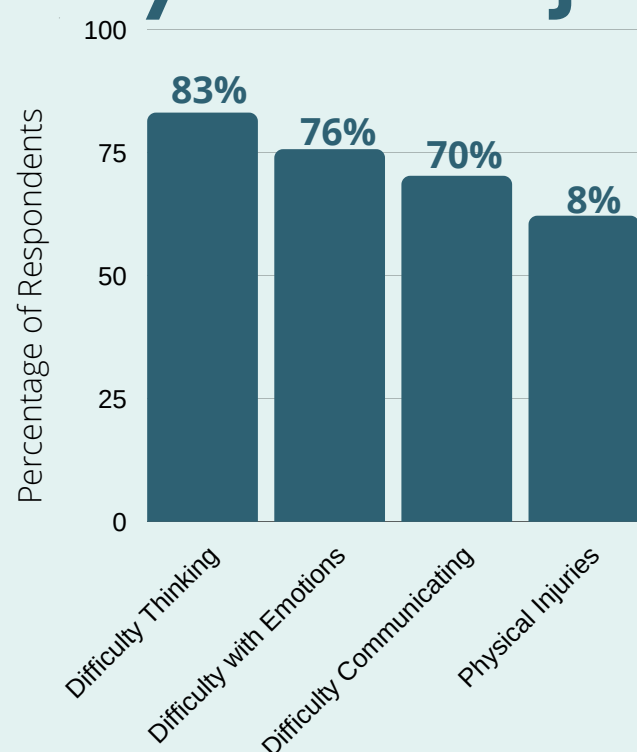
**Female: 57%**

**Not Specified: 13%**

On average, survey respondents were **41** years old at the time of their collision

On average, survey respondents were **48** years old when completing the survey

## My brain injury resulted in...

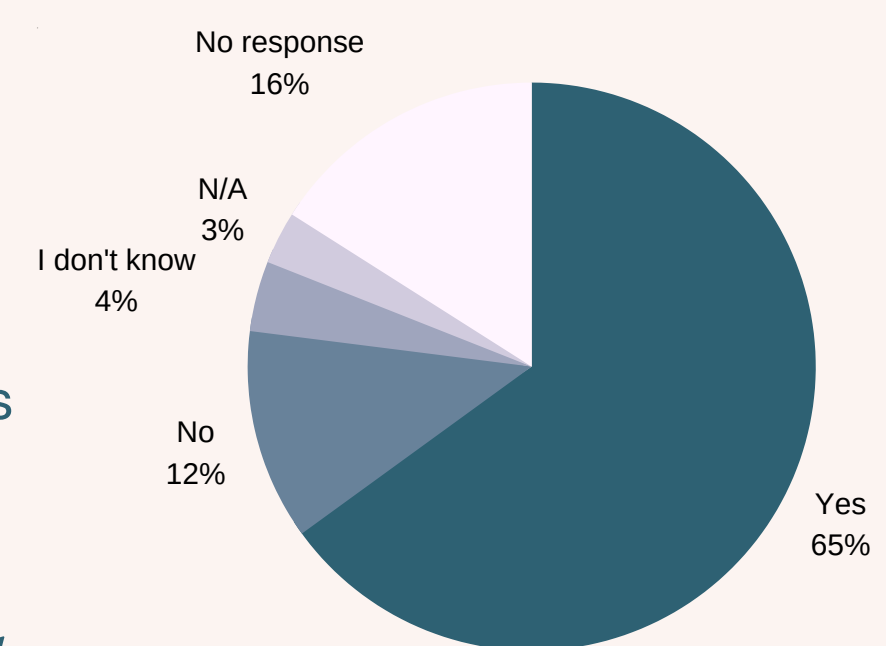


Survey respondents reported difficulty thinking, managing emotions, communicating, and with physical injuries.

*"It wasn't just a brain injury, it was a life injury."*

## I attended the same type of assessment more than once...

51% of respondents attended over 10 medical assessments, and over 30% of respondents reported that these assessments were required by the insurance company.



*"You are assumed to be a fraud even though you have evidence of an injury."*

## I required rehabilitation from...

- Physiotherapists (80%)
- Physicians (80%)
- Occupational Therapists (76%)
- Psychologists (63%)
- Speech Language Pathologists (59%)

## My assessor's knowledge was...

On average, respondents rated their assessor's knowledge of brain injury as 4.5/10. One fifth of respondents rated their assessors knowledge as low as 1/10.

**4.5**  
**10**

# 55% were questioned about unrelated information...

Respondents were questioned about their personal history (23%), work history (16%), medical history (19%), and family medical history (13%). This information was occasionally shared without their informed consent.

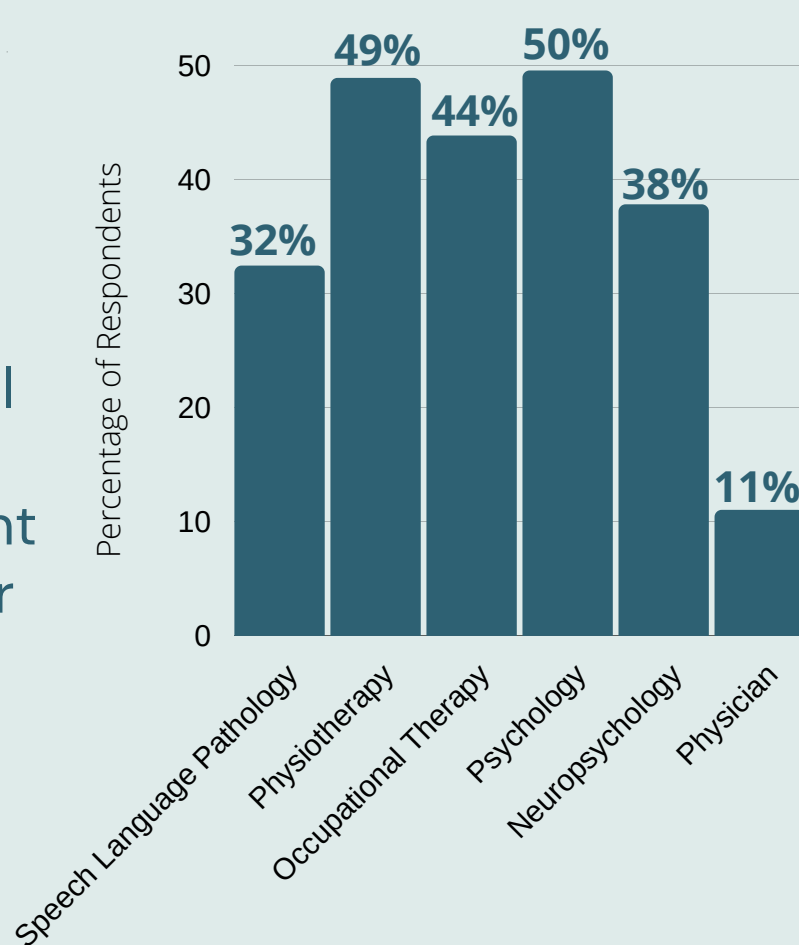
Notably, respondents were required to provide blanket consent to insurers as part of the claims process, or risk halting their claims all together.

## Respondents experienced delays of up to 2 years...

Respondents experienced delays in accessing all rehabilitative therapies.

Additionally, 41% of respondents reported financial barriers to accessing services, indicating that they were reliant on insurance coverage in order to receive rehabilitation.

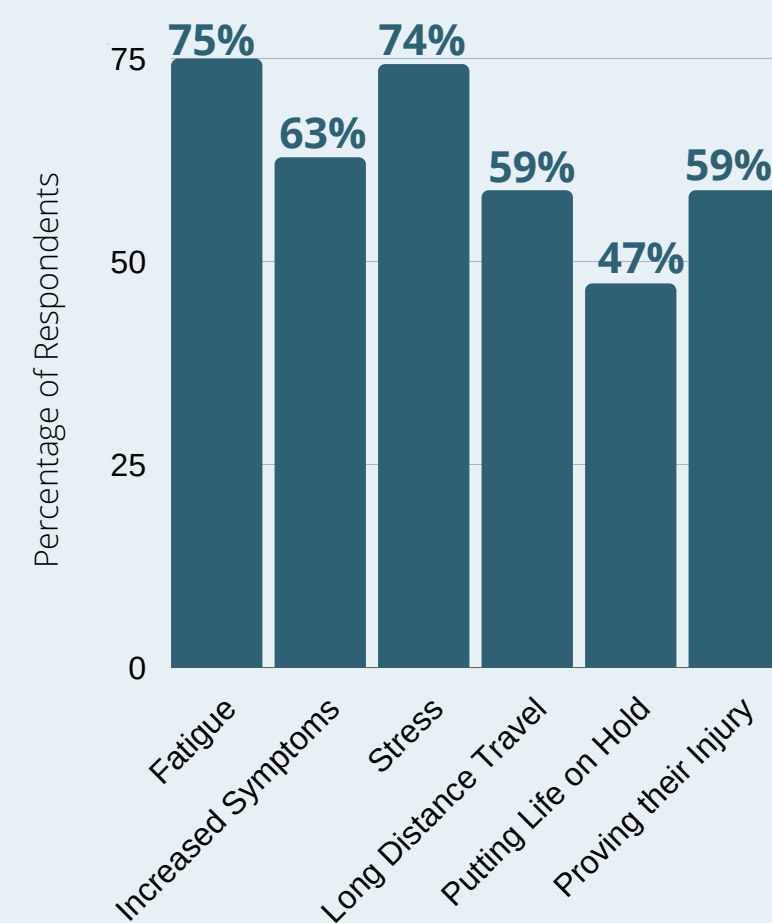
Importantly, only 51% received income replacement.



## Numerous assessments resulted in...

Respondents reported that attending numerous assessments increased burden and delayed their recovery.

*"All I wanted was to get the help I needed... I want this solved so I can go on with my life."*



# 57%

## reported their recovery was worsened due to interactions with their insurance company...

46% said repetition and clarification of key information would have been helpful, but only 10% said this support was provided.

*"My accident was 0% my fault... still, I have been treated like a scammer."*

## OVERALL SATISFACTION

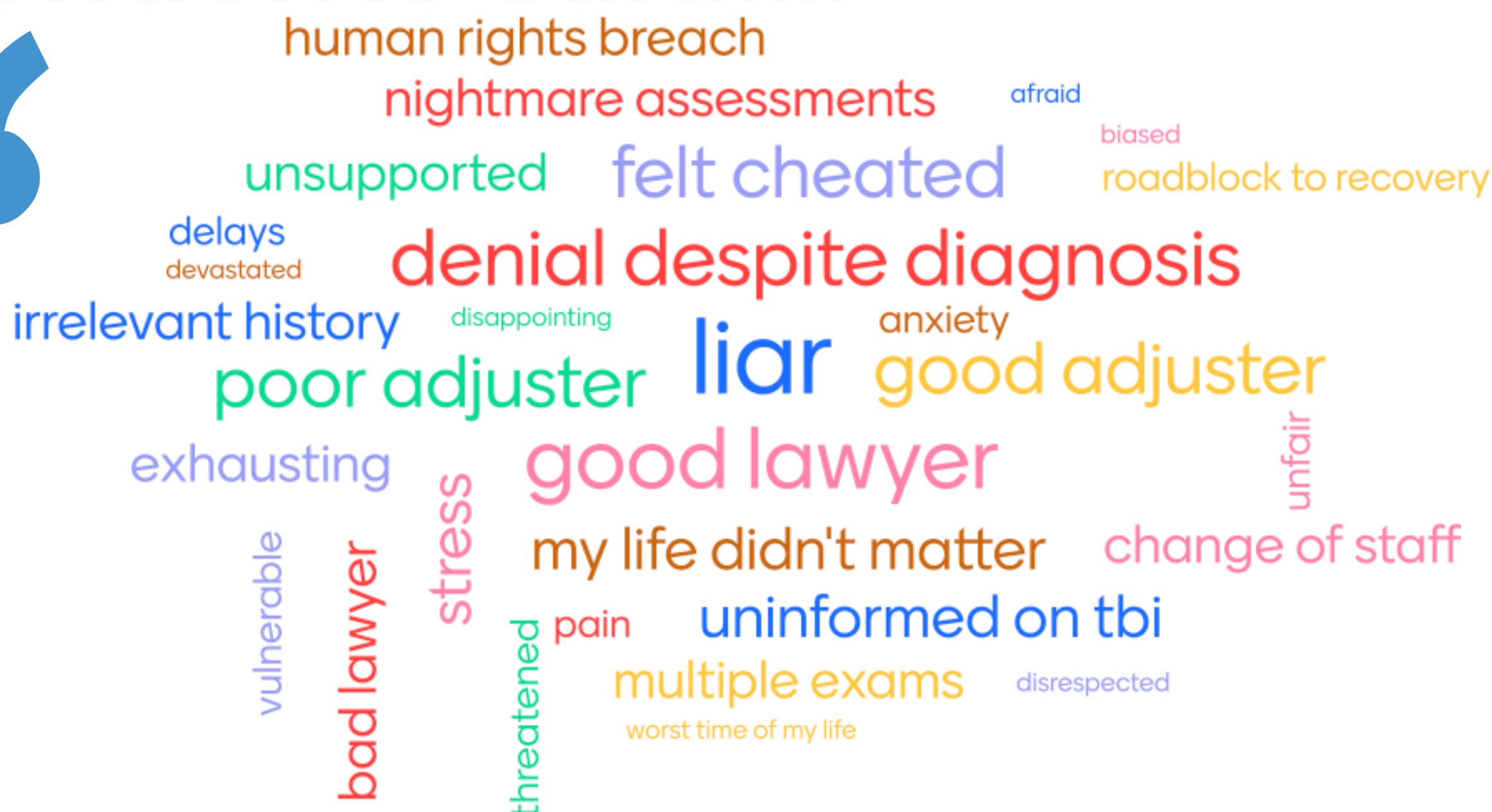
# 56%

of respondents were not satisfied with their insurance claims process. Only 7% were completely satisfied.

# 50%

of respondents disagreed or strongly disagreed with the statement: 'Overall, I felt good with my insurance claims process'.

## Respondents said...



# How to Help

## INSURANCE COMPANIES

### Work With, Not Against

- Accept the diagnoses and treatment recommendations of college certified professionals. It saves money on duplicate examinations, legal costs, and time for you and your clients
- Stop fighting claimants with brain injury. It hampers and lengthens their recovery, and delays in accessing treatment will increase their needs

### Suggestions for Staffing

- Educate adjusters on brain injury symptoms and behaviours
- Provide supportive, non-judgemental adjusters who are well versed in brain injury
- Assign a consistent case manager for claims
- Maintain consistency in staff dealing with particular clients, especially those with brain injury

### Accessible Modifications and Accommodations

- Allow a support person to be present for meetings and calls
- Allow for extra time in communications and for documentation completion
- Provide a quiet room without fluorescent lighting
- Provide documentation with larger print size
- Provide direct, face-to-face communication
- Repeat and clarify key information

### Provide Transportation Accommodations

- Provide funding for transportation to and from assessments, therapy, and non-therapy appointments

## MEDICAL PROFESSIONALS

### Adequate Training

- Respondents commented that the medical professionals used by insurers seemed to lack knowledge about symptoms and treatment for brain injury.
- When writing reports and recommendations, clearly state your qualification, the college with which you are certified, and your experience (e.g. number of years, number of evaluations) in the brain injury field, especially with these types of evaluations

### Advocacy Efforts

- Rehab professionals must advocate for a fair and efficient claims process for persons with brain injury
- Make your recommendations brief and definitive. Keep in mind that insurance companies tend to reject claims
- Ensure that the diagnoses on which recommendations are based are clearly stated and understandable

## INSURED PERSONS

### Self-Advocacy

- Advocate for your right to supports, such as repeated or clarified information, being provided larger print, or having a support person present
- Request for your clinicians or medical professionals to advocate for your needs
- Have a speech-language pathologist assist with advocating for communication needs with your insurer
- Reach out to your local politician (MPP) to advocate for real, positive change in the insurance system

*For further information, please contact ABISS at [insuranceabiss@gmail.com](mailto:insuranceabiss@gmail.com).*