



Canadian Life  
and Health Insurance  
Association Inc.

Association canadienne  
des compagnies d'assurances  
de personnes inc.

**This Circular will be of  
interest to:**

- Medical Directors
- Group Insurance Officers
- Disability Claims Officers
- Communication Officers

January 31, 2011

Circular No. 6179

To Each Member Company  
and its Representative on Council

**Re: Streamlining Initial Short Term Disability and Ongoing Long Term Disability  
Attending Physician Statements (APS)**

Further to our joint [press release](#) today with the Canadian Medical Association, please find attached the industry-developed standardized group [Short Term Disability](#) and [Confirmation of Ongoing Long Term Disability](#) APS forms. These forms will be used by physicians across the country and CLHIA member companies have agreed to accept them for group disability claim purposes. The forms are attached below for your reference.

By way of background, the CLHIA participated in consultation hearings with the Ontario Medical Association and Ontario's Ministry of Health and Long-Term Care's Third Party Committee. The primary goal of the hearings was to make recommendations to reduce the administrative burden on physicians, including requests from individuals and insurers for medical information to facilitate claims. As well, recent studies from Ontario have shown that the amount of time physicians currently spend on form completion is equivalent to removing 1100 physicians from the province's medical system.

In response, the CLHIA Disability Committee members completed their own analysis of their group short term disability (STD) claims, the most voluminous form-requesting product, according to physicians. Committee members confirmed that, on average, up to 57 per cent of group STD claims were of four weeks duration or less. Physicians also suggested that a simplified confirmation of the ongoing Long Term Disability form would be tremendously helpful. As a result, the CLHIA Disability Committee created two streamlined and standardized forms. Given the succinct format and relevant content, we are confident it will serve our industry well, in addition to reducing the administrative burden on physicians.

In addition to an extensive association member pilot, the forms have been subject to wide consultations with industry members, the Canadian Medical Association, provincial medical associations and physicians. Physicians indicated that the use of such standardized forms would provide insurers with "better information, quicker" and would make it easier for physicians to complete. Future plans to embed the form fields directly into the electronic medical record to further streamline the administrative work for physicians were also well received.

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CLHIA Disability Committee members will continue to assess and provide feedback with respect to the usefulness of the standardized forms to ensure that they serve the patient, the physician and the insurer in the most meaningful way.

The development of additional standardized disability APS forms is currently underway with the goals of continued streamlining and industry consensus. We look forward to sharing them with all member companies once complete.

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