

# Office of the Superintendent of Insurance

## Bulletin 4-2024

### Nova Scotia Life and Health Insurer Use of Standardized Disability Forms

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Reducing red tape for physicians that is generated by the insurance industry is an important piece of the Province's commitment to improving the healthcare system.

Building on the release of a standardized Short-Term Disability form in September 2023, a standardized form for Long-Term Disability (LTD) claim form is now available for use electronically by physicians. This reduces the potential 28 different LTD forms that physicians could be presented with by patients to one single form.

This work is part of an ongoing partnership between the Office of the Superintendent of Insurance (OSI) and the Province's Office of Regulatory Affairs and Service Effectiveness. With the support of the Canadian Life and Health Insurance Association (CLHIA), together we are identifying opportunities to reduce red tape in areas where healthcare intersects with the insurance industry, and are acting.

This unnecessary red tape reduces physicians' productivity, impedes their work-life balance and job satisfaction, and limits their ability to take on additional patients. As such, Government has set a target to reduce this burden by 400,000 hours annually, equal to 1.2 million patient visits, by the end of 2024. As of March 31<sup>st</sup>, 260,000 hours have been removed.

In consultation with physicians to inform this work, the frequent use of non-standard disability forms currently used by life and health insurers to process claims was identified as an administrative pain point for physicians. In addition to the recent release of the new STD form, the electronic LTD form has since been vetted and accepted by CLHIA and is now available for use in Nova Scotia's Electronic Medical Records systems, allowing physicians to auto-populate the form electronically.

The OSI extends its appreciation to the insurance industry for their leadership and support for this work to help physicians spend more time doing what they do best - care for us.

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](mailto:Rahul.Deshmukh@NovaScotia.ca). If you would like more information on the red tape reduction work for physicians, visit [www.novascotia.ca/regulatoryopportunity](http://www.novascotia.ca/regulatoryopportunity).

Sincerely,  
David McCarron, Superintendent of Insurance