

Auto Insurance

Defining “minor” injuries

Treatment Protocols

Impact of Litigation

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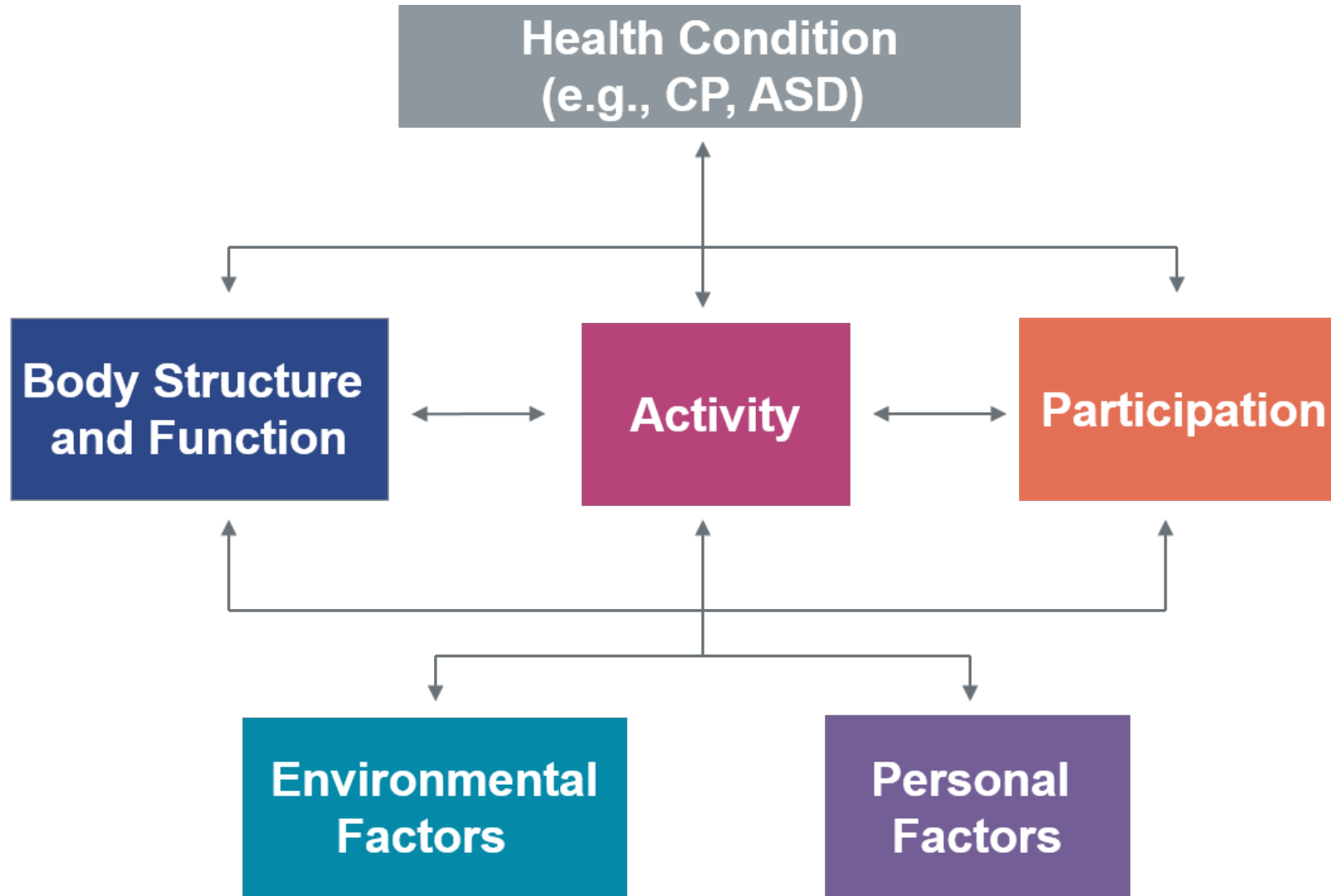


HSM
Health Service Management

Defining an Injury Class



World Health Organization International Classification of Functioning



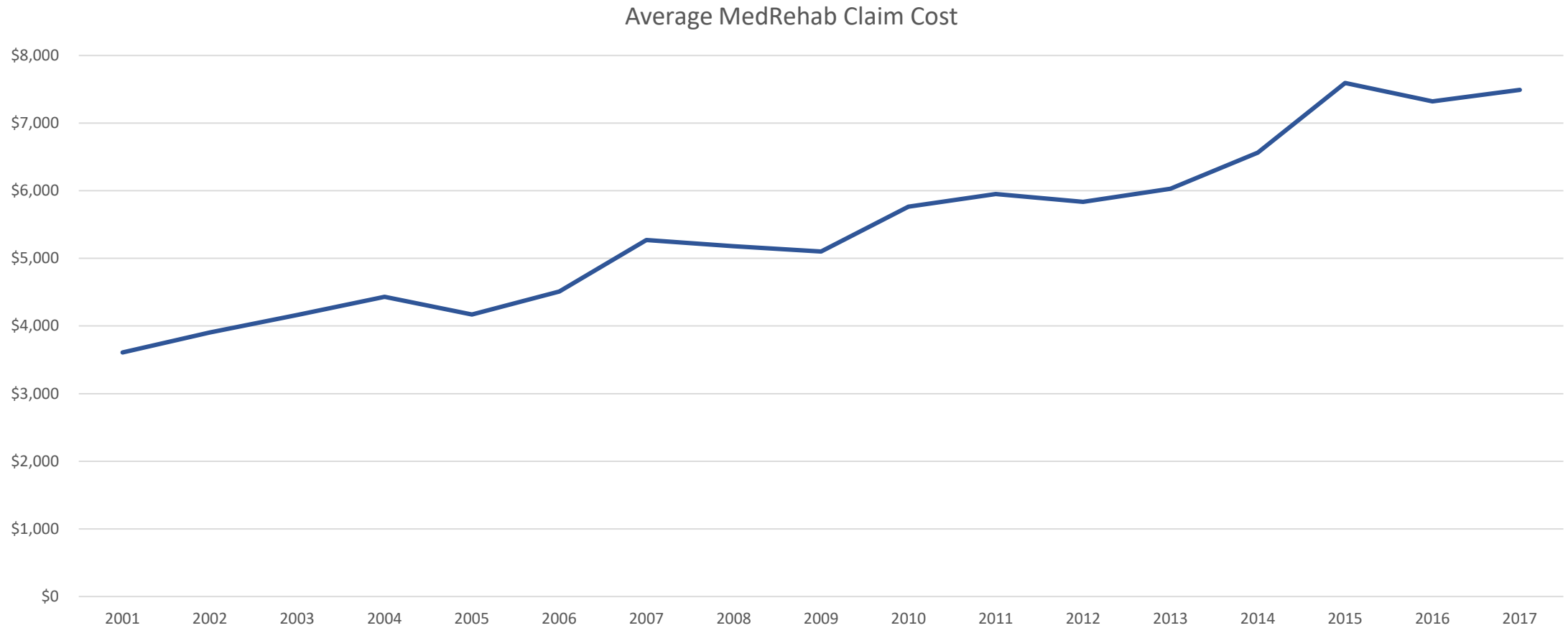
Evidence-based Treatment



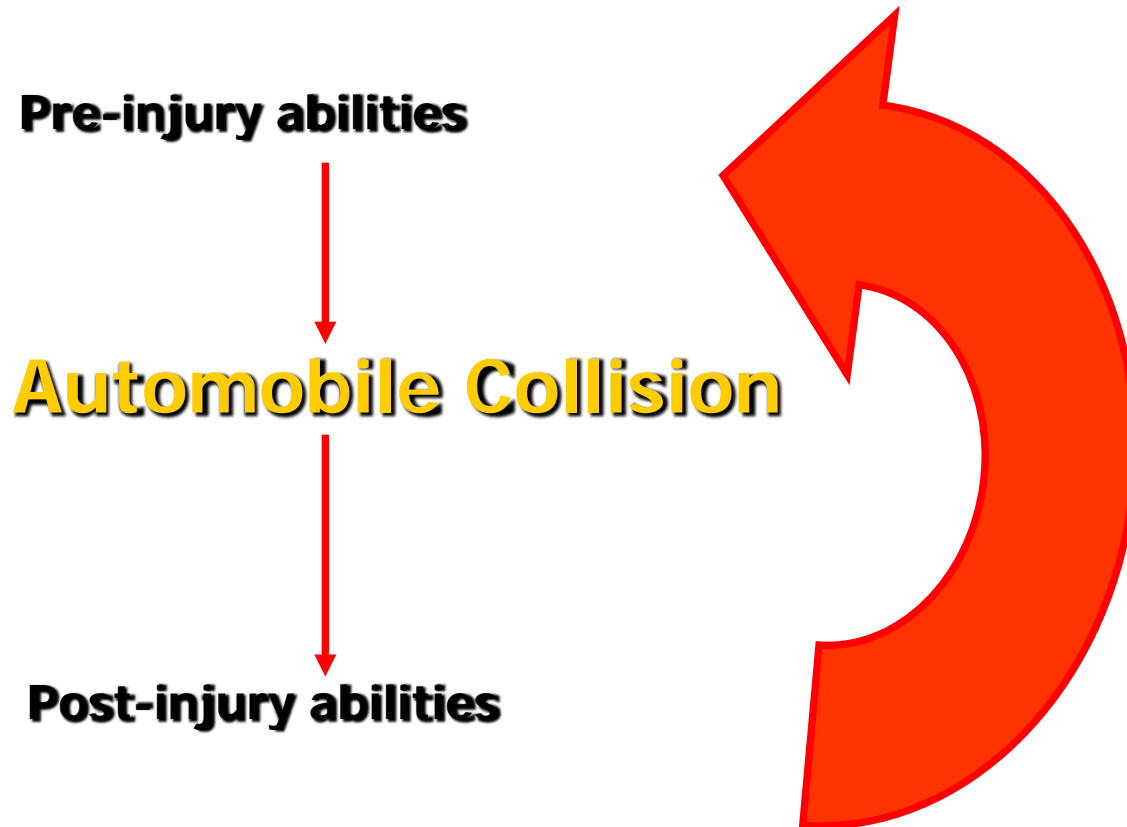
Why Evidence-based Treatment?



Cost of treatment rising.



Litigation and Conflicting Incentives



- 1st Party benefits promote recovery
- 3rd party benefits compensate for poor recovery

Other Considerations

- **Terminology**

- Avoid term “minor”

- **Consumer education**

- Consumers need access to easy-to-understand information about navigating the system and knowing their rights

- **Stakeholder education**

- Education and ongoing guidance during implementation may reduce conflicts and delays due to misunderstanding of the intent of the new system