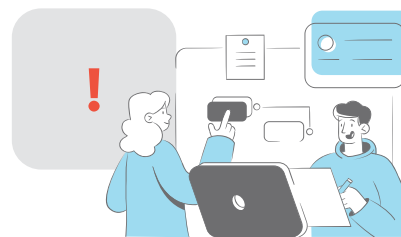


FIDReC AND THE CLINICAL CLAIMS RESOLUTION PROCESS (CCRP)

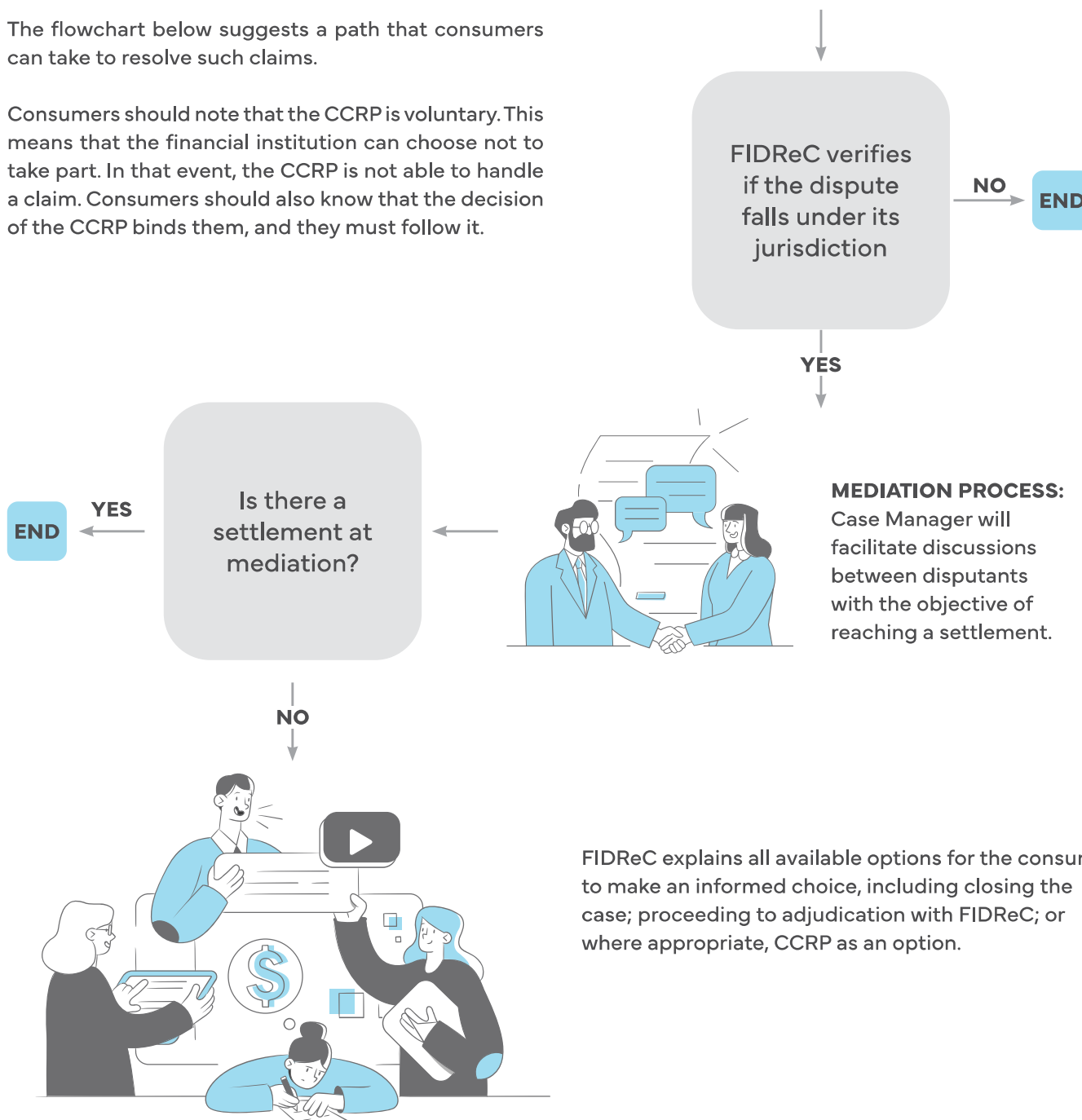
FIDReC often handles health insurance claims. In November 2021, the Multilateral Healthcare Insurance Committee established the Clinical Claims Resolution Process (CCRP). The CCRP handles clinical claims arising from integrated shield plans. It does so by having an expert panel review the claim based on the documents submitted. It is another option for consumers to resolve their integrated shield plan claims against their insurers.

The flowchart below suggests a path that consumers can take to resolve such claims.

Consumers should note that the CCRP is voluntary. This means that the financial institution can choose not to take part. In that event, the CCRP is not able to handle a claim. Consumers should also know that the decision of the CCRP binds them, and they must follow it.



CONSUMER FILES HEALTH INSURANCE-RELATED COMPLAINT WITH FIDReC



FIDReC AND THE CLINICAL CLAIMS RESOLUTION PROCESS (CCRP)



ADJUDICATION PROCESS:

Consumer chooses to allow an Adjudicator to decide the case based on the facts and merits.

- Where an award is made in favour of the consumer, it is binding on the financial institution.
- The consumer can choose whether to accept the award.
- Where the consumer chooses not to accept the award or does not receive any award, he or she is free to pursue the complaint elsewhere.
- This includes going to court or to the CCRP.

CONTINUE WITH FIDREC

CCRP PROCESS:

Consumer chooses to take the case to CCRP by completing and submitting the CCRP Request for Determination Form.

EXPLORE CCRP AS AN OPTION

Submit all relevant data and materials to CCRP for review.

Make payment of \$50 to CCRP if all parties agree to the dispute resolution process.

All parties carry out the determination of the CCRP Panel, which is final and binding on the consumer.

Consumer makes his choice

CLOSE CASE

END