

## EXECUTIVE SUMMARY

### ***Response of the Council of the Nova Scotia College of Chiropractors to Proposed Changes to the Nova Scotia Auto Insurance Product: Discussion Paper***

The Council of the Nova Scotia College of Chiropractors has participated in discussions with the Office of the Superintendent of Insurance repeatedly over the past several years. It is disheartening to see that the content of these discussions is not reflected in proposed improvements or changes to the Nova Scotia Auto Insurance Product. As first-line health care practitioners serving consumers in our communities, we offer an experienced, professional perspective from a clinical and patient perspective. The demands on our existing health care system are at a dangerous point and there is a missed opportunity to address these challenges in this document.

#### **Nova Scotians do not have adequate access to primary health care professionals that are required in the Auto Insurance Section B administration.**

- Over 116,000 Nova Scotians do not have a family physician or nurse practitioner. **(3)**
- Those that are fortunate to have access to one usually experience delays of weeks or even months to schedule an appointment for examination.
- Virtual medicine can be helpful in quicker access, however, the nature of MVA injuries is frequently neuromusculoskeletal (whiplash, strain, sprain, neck pain, back pain, etc.) and these require an in-person examination to accurately diagnose and determine severity. **(4)**
- MVA injury patients then add additional burdens to walk-in clinics and emergency rooms to access a physician for MVA injuries, documents, or referrals. **(5)**
- Our communities deserve access (without redundant medical referral) to regulated primary care professionals and financial support for recovery. It is time to re-think the obligations we place on health care professionals, like family physicians.
- There are educated, regulated and available professionals in other disciplines, like chiropractic, who already hold the scope of practice and expertise to manage care for MVA patients with proven competence within their existing scope of practice.

#### **Chiropractors are trained, regulated and available across the province of Nova Scotia. We must use our resources to their fullest capacity to address consumer needs.**

- Chiropractors in the Province of Nova Scotia have been regulated for over 60 years under The Chiropractic Act. **(8)**
- There are clear requirements for education, licensure/registration, and ongoing continued education.
- Chiropractors are educated in a manner similar to medical physicians with undergraduate requirements as well as a specific professional degree program of 4 years, including internship. **(9)**
- Rigorous licensing examinations are required to demonstrate competency prior to registration for practice in Nova Scotia. **(10)**
- Chiropractors are available in Nova Scotia's communities from tip to tip. The existing scope of practice for chiropractors includes neuromusculoskeletal diagnosis and treatment.

(Please refer to the full response document for additional information and reference material: [www.knowyourback.ca](http://www.knowyourback.ca).)

**Chiropractic care is evidence informed and proven to be effective AND cost-effective for injuries like whiplash, neck pain and back pain.**

- Chiropractic care is not a passive treatment but an effective, evidence-informed area of expertise that involves education, activity modification, home based exercise programs as well as the use of proven interventions such as joint mobilization and manipulation to restore proper function to injured tissues.
- Evidence-informed health care recognizes that chiropractic treatment is one of the more effective and recommended modalities in both acute and subacute cases of WAD and neck pain. **(12,13,14)**
- Early and active intervention has repeatedly proven benefits in terms of both recovery and costs. **(15,16)** Restricting timely access to neuromusculoskeletal expertise and treatment by chiropractors (e.g. requiring additional referrals or capping payment prior to maximum medical recovery) has the potential to limit client recovery, increase chronic pain sequelae and create additional expenses for clients, insurance, and the overall health care system. **(7,22)**
- This document does little to address the wellbeing of Nova Scotians who suffer from injury due to motor vehicle accidents. Despite the financial pressures to reduce insurance costs, we must invest in the benefits of timely access to effective treatment. We must be mindful of the cost of chronic pain and the complications that arise due to long term disabilities, addictions to pain medications like opioids, and the loss of workers in our industries. **(22)**

**Barriers to appropriate, trained, and licensed professionals that limits access for Nova Scotians who have suffered injury in a motor vehicle accident must be removed.**

- Additional referral requirements and financial disincentives are both unjustified and out of step with the collaborative health care approach we need to serve our communities in 2023 and beyond.

**Additional concerns related to delivery of services for MVA injury consumers:**

- The existing fee schedule for services to MVA injury patients within the initial treatment Protocols has been in place since 2013 without revision.
- The Consumer Price Index (CPI) from 2013 to 2022 was just under 25% according to the Bank of Canada calculator. There are numbers quoted as high as 29% applied to Nova Scotia specifically.
- Current rates of compensation are outdated and reviewing these once per decade is insufficient.

**We invite you to read our full submission and response to Proposed Changes to the Nova Scotia Auto Insurance Product: Discussion Paper here: [www.knowyourback.ca](http://www.knowyourback.ca)**

We can do better for our communities than what is reflected in this discussion paper.



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President, Council of the Nova Scotia College of Chiropractor

Full document and executive summary submitted to the Office of the Superintendent of Insurance, February 3, 2023

(Please refer to the full response document for additional information and reference material: [www.knowyourback.ca](http://www.knowyourback.ca).)