

To: Members of an iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) group insurance plan

Ineligible service providers, clinics and associations

As part of our commitment to you, iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) remains diligent in fighting misuse and improper claims practices.

We regularly review, audit and investigate services in accordance with our administrative practices and the terms and conditions of our group policies, to delist any service provider, clinic and provider association that can have a negative impact on your group insurance plan.

Here are some examples of the many reasons that could lead iA Financial Group to determine that a service provider, clinic or association is ineligible:

- A service provider/clinic that issues a receipt with false information or for services never rendered
- A clinic that issues a receipt with the name of a service provider who did not provide the service or who does not work at the clinic
- A service provider/clinic that provides products such as fashion shoes and handbags falsely claimed as orthopaedic appliances or other items covered under the plan
- A service provider/clinic that uses profit-motivated marketing and advertising to promote the use of insurance benefits for services and items that are not medically necessary
- A service provider/clinic that bills for services outside of the provider's scope of practice/field of work, such as lifestyle programs (e.g. gym memberships, personal training, beauty/spa treatments, non-therapeutic or non-medical massages - this situation stems from a lack of government regulation for the services of certain professions)
- A service provider/clinic that inflates charges when there is co-insurance or does not bill the patient for the balance of the charges not reimbursed by insurance
- An association that accepts service providers as members who do not have the appropriate training or qualifications and/or who are associated with non-accredited schools

If we identify a clinic as ineligible, this means the affiliated or related providers at this clinic are also ineligible.

If we identify an association as ineligible, this means the providers who are members of this association are also ineligible.

When a service provider, clinic or provider association is identified as ineligible, it means that the services they provide **will not be reimbursed under your group policy**. It does not mean that you cannot continue to see them, only that their services are not eligible for reimbursement.

Finding more information about a service provider

Most health regulatory colleges and associations (where the services of the profession are not regulated by a provincial or federal body) have a public register that contains information on the provider's membership status, including those who are no longer practising. You can check with the colleges and associations whether there are any concerns related to the provider's conduct, competence or ability to practise their profession.

New online service to verify the eligibility of providers with iA Financial Group:

iA Financial Group recently launched a provider search tool, available in **My Client Space** and **iA Mobile**, that lets you search and see whether your service providers are eligible.

We encourage you to check the eligibility of your service providers periodically to avoid the possibility of not being reimbursed for their services.

Prevention against fraud and claims abuse is of the utmost importance at iA Financial Group. We remain vigilant in your best interest and ask you to remain vigilant as well. Should you witness ill-intended behaviours or practices from a provider, clinic or provider association please report them to iainvestigativeservices@ia.ca.

For more information, please refer to the frequently asked questions attached.

Prevention against fraud and claims abuse

Frequently Asked Questions (FAQ)

Ineligible service providers, clinics and associations

1. How do I find out if my provider is eligible?

You can use our provider search tool in **My Client Space** or the **iA Mobile** app.

2. What do you mean by eligible providers, clinics and associations?

These are the providers, clinics and association members whose services may be reimbursed when you make a claim.

3. What does it mean when my provider, clinic or provider's association is not eligible with iA Financial Group?

It means that the services provided will not be reimbursed under your group policy. This does not mean that you cannot continue to see them, only that their services would not be eligible for reimbursement.

4. Why does iA Financial Group deem my provider, clinic or provider's association ineligible?

When a provider, clinic or provider association is deemed ineligible, it is because we have reason to believe that they can have a negative impact on your group insurance plan (see the communication to which this FAQ is attached for more details). On a case-by-case basis, and after a thorough analysis, the insurer determines if a provider, clinic or provider association is eligible or not. Each analysis is based on the terms of your policy.

5. Will my provider, clinic or provider's association ever be eligible in the future?

It is up to the insurer to make that determination on a case-by-case basis, and after a thorough analysis based on the terms of your policy. You may revisit our provider search tool in My Client Space or iA Mobile at any time, to see if the status has changed.

6. If my provider, clinic or provider's association is eligible, why was I not reimbursed?

Even if your provider, clinic or provider's association is eligible, it does not guarantee that the services you submit claims for are eligible under your group policy.

To know what services are eligible under your group policy, you may:

- Consult the "Your coverage" section and group insurance booklet in My Client Space; or
- Contact our Customer Service representatives, via secure messaging in My Client Space, or toll-free at 1-877-422-6487.

7. If a clinic is ineligible does that mean the affiliated or related providers at this location are ineligible too?

As long as the providers are affiliated or related to the clinic and do not sever those ties, they are ineligible. You can use the provider search tool in My Client Space or iA Mobile for more information.

8. My provider is saying they should be eligible. Who can my provider speak with if they want to discuss this further?

Your provider can contact iA Financial Group's Association Services department at iaassociationsservices@ia.ca.

9. Why can't you tell me why the clinic, provider, or provider's association is not eligible?

Most health regulatory colleges and associations (where the services of the profession are not regulated by a provincial or federal body) have a public register that contains information on the provider's status. You can use these registers to obtain more information. However, if the information is not made public, we are unable to release it.

10. How often are provider statuses updated?

We regularly review, audit and investigate services rendered by providers, and updates are made when a decision has been made. You can always check the real-time status of your provider using our provider search tool in My Client Space or iA Mobile.