

PHYSICIAN GUIDE TO WORKSAFEBC REGISTRATION



INTRODUCTION

This document is a basic guide for physicians regarding WorkSafeBC registration, however the process and obligations of registration are often complex and unique to individual physicians' circumstances.

If you have questions or are uncertain about registration and/or classification after reading this guide, please contact WorkSafeBC or the Physician Advocacy department at Doctors of BC.

WorkSafeBC Assessment Department: 1-888-922-2768 (M-F 8:30am-4:30pm)

Doctors of BC: jharink@doctorsofbc.ca or 604-638-4865

REGISTERING WITH WORKSAFEBC

Why should I register?

Physicians who are employers, or operate through an incorporated company are required by law to apply for registration for WorkSafeBC coverage, unless deemed exempt by a WorkSafeBC Registration Officer. Registration is important because it ensures that workers (including MOAs, clinical staff, or individual physicians as workers of their own company) receive coverage for healthcare, wage loss, and rehabilitation benefits, and ensures that you aren't held liable for these costs. As such, physicians who don't register could be putting themselves at considerable legal and financial risk.

NOTE: WSBC coverage only provides wage loss benefits for work-related accidents or illnesses, up to a maximum wage rate. For example, the maximum wage rate in 2020 was \$87,100. Most physicians make more than this per year and also need protection for non-work related accident and illness. Therefore, physicians are strongly encouraged to purchase additional insurance to cover wage loss. This can be purchased from a number of insurance providers including [Doctors of BC Insurance](#).

How do I determine if I need to register?

Whether you operate through a corporation (i.e. you're incorporated), or as an unincorporated sole proprietor, typically you will need to apply for registration with WorkSafeBC.

We recommend that if you are unsure of whether you need to register, or if your practice has changed recently, you should complete the [WorkSafeBC physician registration form](#)* and email it to phpcreg@worksafebc.com.

If you are having trouble filling out the form you can contact WorkSafeBC. Whether you call or email WorkSafeBC, please insist that they provide any registration decision to you in writing through a letter or email. If you still have concerns or need assistance you can contact the Advocacy team at Doctors of BC.

***Please be aware that the exception on the first page of the current Physician Registration Form does not reflect recent policy changes at WorkSafeBC:** *"A corporation does not have to apply if the physician is the only shareholder and all of the corporation's revenue is received from a single health authority or health care facility, as the shareholder would be considered a worker of the health authority or facility."*

Physicians that fit this description should still apply for WSBC coverage. The rest of the form is up to date and physicians can still use the form to apply for registration. Doctors of BC will update this document to reflect the new registration criteria when WorkSafeBC makes it available.

NOTE: The Advocacy team at Doctors of BC cannot make determinations about registration or premiums, and can't access details of your WSBC account. This information can only come from WorkSafeBC. Instead, the Advocacy team can provide guidance on the registration process and connect you with relevant resources.

Who does not need to register?

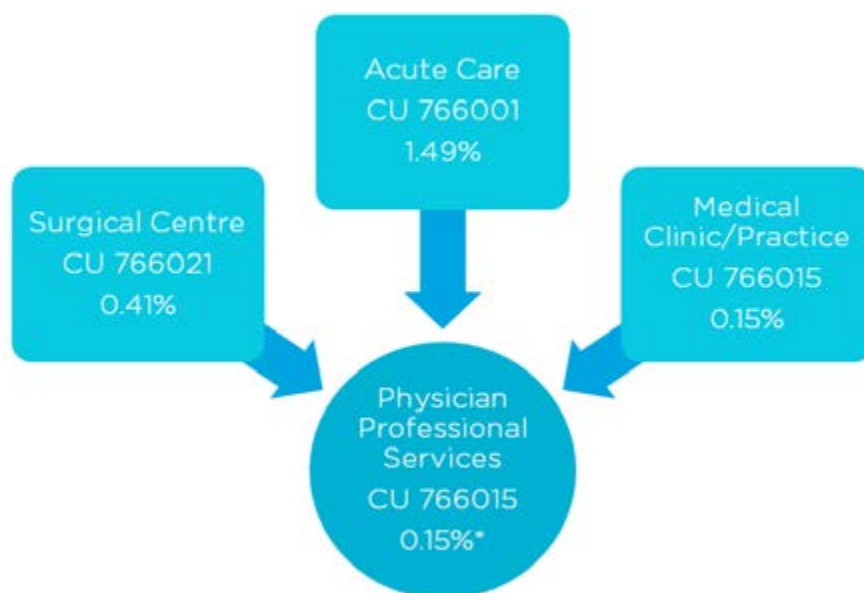
While we encourage most physicians to apply for registration, there are some physicians who generally do not need to apply, including those who meet one or more of the following criteria:

- 1.** You already have a WorkSafeBC account number, or received a letter after January 1st of the previous year advising that you are not required or eligible to be registered with WorkSafeBC, and your practice has not changed;
- 2.** Your compensation is **exclusively** reflected in a T4 Statement of Remuneration Paid or a T4A Statement of Pension, Retirement, Annuity and Other Income from a health services authority; or
- 3.** You **exclusively** provide your services to a health authority under a salary agreement (as described in the Physician Master Agreement)

PHYSICIAN CLASSIFICATION WITH WORKSAFEBC

How will I be classified?

Classification at WorkSafeBC is based on a firm's main business undertaking and the activities carried out by the firm or its workers. This allows for similar industries or workplaces to be grouped together based on similar levels of risk, and pay the same base premium rate. As of July 31, 2018, all physicians who register with WorkSafeBC should be assigned to CU 766015: Physician Professional Services (formerly "766015: Medical Clinic or Medical Practice"). This is a significant change from previous years where physicians could be classified into the following three CUs shown in the diagram below:



*Rate for CU 766015 in 2018. Please visit WorkSafeBC site for latest rate.

Why was this change made?

Doctors of BC advocated to WSBC for this change to better reflect how physicians work. Inconsistencies in the classification of physicians had significant impacts because those physicians who were assigned CU 766001 or 766021 paid significantly higher rates for coverage than those assigned to 766015, when their business undertaking was quite similar. To simplify the registration process, reduce confusion for physicians, and minimize administrative burden, Doctors of BC advocated that WorkSafeBC merge all physician CUs into a single CU at the lower rate starting on July 31, 2018.

NOTE: The Advocacy team at Doctors of BC cannot make determinations about registration or premiums, and can't access details of your WSBC account. This information can only come from WorkSafeBC. Instead, the Advocacy team can provide guidance on the registration process and connect you with relevant resources.

How are my premiums determined?

Premiums paid are calculated based on a percentage of your assessable payroll. Assessable payroll is the total amount paid out to you and any workers of your business.

Premiums are determined by multiplying your firm's net premium rate by your total assessable payroll, up to the maximum wage rate. For example, the maximum wage rate for 2020 is \$87,100 per worker*. If an incorporated physician with no workers receives payroll of \$200,000 per year, and they are assigned to CU 766015 Physician Professional Services at a current premium rate of 0.18%, their premium 2020 would be calculated as: $\$87,100 \times 0.18\% = \156.78 .

***Up to date maximum wage rates can be found [here](#).**

OTHER REGISTRATION AND CLASSIFICATION QUESTIONS

What if I am not assigned to CU 766015?

If you register for coverage from WorkSafeBC and you are not classified as CU 766015, please contact WorkSafeBC. If the classification is not reviewed or changed, please contact the Advocacy team at Doctors of BC. Please note that physicians who own a Surgical Centre facility will be appropriately classified in CU 766021 for the operation of that facility.

Why did I receive a letter retroactively invoicing me for premiums?

If a physician meets the WorkSafeBC registration criteria, WorkSafeBC has the legal right to invoice that physician retroactively for previous years where assessments were not paid.

This is because, if the physician met the WorkSafeBC registration criteria, coverage was provided for the workers of the physician's firm even though the physician was not paying premiums into the workers' compensation system.

WorkSafeBC may retroactively invoice physicians for the time they were receiving workers' compensation coverage but were not registered. Typically, WorkSafeBC will only retroactively invoice up to a maximum of three years. WorkSafeBC may also charge an additional penalty for not registering.

Because of this, it is important that physicians inquire about registration by using the WorkSafeBC physician registration form, or by contacting WorkSafeBC directly.

NOTE: The Advocacy team at Doctors of BC cannot make determinations about registration or premiums, and can't access details of your WSBC account. This information can only come from WorkSafeBC. Instead, the Advocacy team can provide guidance on the registration process and connect you with relevant resources.

Is there anything I can do about my retroactive invoice?

There may be cases where a physician can request an adjustment based on the rates or time period used to calculate the retroactive invoice. Physicians should contact WorkSafeBC to determine if they can adjust your retroactive invoice to reflect the rate for the current CU for physicians. If this is unsuccessful, please contact the Advocacy team at Doctors of BC. Physicians should be aware that these efforts may not be successful and that payment may still be required after exhausting these options.

I am not a worker, but also not an employer, can I register for WorkSafeBC coverage?

Some physicians who are not incorporated, are not required to register with WorkSafeBC, and are also not covered through an employer may wish to purchase Personal Optional Protection (POP). POP provides healthcare, wage loss, and rehabilitation benefits for work-related injury or illness. For more information on POP, physicians can go to the [POP website](#) or call 1-888-922-2768.

NOTE: The Advocacy team at Doctors of BC cannot make determinations about registration or premiums, and can't access details of your WSBC account. This information can only come from WorkSafeBC. Instead, the Advocacy team can provide guidance on the registration process and connect you with relevant resources.

HELPFUL LINKS

WSBC Maximum Wage Rate

<https://www.worksafebc.com/en/law-policy/claims-rehabilitation/compensation-related-maximum-wage-rates>

WSBC Classification Units

<https://www.worksafebc.com/en/insurance/know-coverage-costs/find-classification-industry-rate>

WSBC Premium Calculations:

<https://www.worksafebc.com/en/insurance/know-coverage-costs>

WSBC Benefits and Services

<https://www.worksafebc.com/en/claims/benefits-services>

WSBC Benefits of Coverage

<https://www.worksafebc.com/en/insurance/need-coverage/benefits-of-coverage>

WSBC Wage-Loss Benefits

<https://www.worksafebc.com/en/claims/benefits-services/wage-loss-benefits>

Doctors of BC Insurance

<https://www.doctorsofbc.ca/member-area/insurance>

For all other concerns or questions regarding registration, classification, or WorkSafeBC in general, please contact WorkSafeBC or the Physician Advocacy department at Doctors of BC.