

The Sibley Report

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...the place to find valuable information to help make your job and your life easier! If you have a topic idea please call Angela Veri our National Director of Customer Relations. Sibley & Associates is a national disability management firm with over a decade of experience, nearly 300 staff/consultants and state-of-the-art technology.

Overview of Section 42 Paper Assessments

Insurance professionals who have handled Section 42 assessments in the past will likely remember the "Fast Track Assessment"; the old DAC system option of a "paper assessment" as a way to challenge entitlement to certain benefits.

Although the DAC system has been eliminated, the pending legislative amendments still allow for Section 42 paper assessments in certain circumstances.

What is it?

Similar to the previous "Fast Track Assessment", the Section 42 paper assessment limits the assessor's examination to just the client's paperwork, such as OCF documentation, medical notes or prior test and examination results. The assessor does not actually meet the client face-to-face. Also similar to the "Fast Track Assessment", it provides valuable information in a cost-effective manner.

What is the purpose?

Overall, the purpose of conducting Section 42 assessments is to determine if a client is entitled to a benefit(s) or continuation of a benefit(s).

When considering the use of a paper assessment in lieu of an in-person assessment, it is important to have a clear idea of the desired outcome. If the insurer is questioning entitlement based on particular OCF documentation, a paper review is appropriate.

However, if the insurer is questioning diagnosis, prognosis or duration of a disability, the paper assessment is *not* appropriate. In this case, the insurer should pursue an in-person assessment.

When to use it?

Please see the attachment for a flow chart to assist you in deciding when to use a Section 42 paper assessment.

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