

# Are you covered? Physicians and WorkSafeBC insurance

Ninety-four percent of the employed population in BC is covered by WorkSafeBC—are you?

**W**orkSafeBC, also known as the Workers' Compensation Board of British Columbia, is a provincial agency dedicated to promoting safe and healthy workplaces across BC. WorkSafeBC partners with workers and employers to prevent work-related injury, disease, disability, and death. Its services include education, prevention, compensation, and support for injured workers, and no-fault insurance to protect employers and workers.

If you're a physician in BC, you may be required to register with WorkSafeBC.

## You are required to register if:

- You employ workers (e.g., medical office assistants or clinic staff).
- You operate through an incorporated company. The incorporated company is generally considered to be the employer, and you, the physician, are considered the worker.

## Benefits of registering

Registration as an employer ensures you are not subject to lawsuits from workers or other employers—if that were to happen, the costs could be significant. Also, if you are not registered and a worker is injured, you could be responsible for both the worker's WorkSafeBC claim costs and your unpaid premiums.

If you are a physician operating through an incorporated company, you will receive coverage for health care, wage loss, and rehabilitation benefits in the event of a work-related illness or injury. However, if the corporation is not

registered at the time of injury, compensation will not be provided.

## You do not have to apply to register if:

- You receive a T4 Statement of Remuneration Paid or a T4A Statement of Pension, Retirement, Annuity, and Other Income from a health authority.
- You provide your services to a health authority under a salary agreement (as described in the Physician Master Agreement). In these cases, you are most likely a worker and receive worker coverage.

**You can choose how much wage-loss coverage you purchase, up to a maximum that is adjusted each year.**

## You may apply for personal optional coverage if:

- You operate as an unincorporated individual (proprietor or partner). For example, you provide your services to a health authority as an independent contractor in your own name.

Personal Optional Protection (POP) is an optional insurance plan designed to cover income loss and medical costs should you suffer a work-related injury or disease. If you employ workers, you must register as an employer to cover any workers; however, POP coverage is optional.

## Benefits of POP

POP coverage, once accepted, will pay health care, wage-loss, and rehabilitation benefits if you can't work as a result of a work-related injury or illness. In that event, WorkSafeBC generally pays wage-loss benefits based on 90% of net average earnings (the average amount remaining after probable deductions), up to the yearly maximum.

You can choose how much wage-loss coverage you purchase, up to a maximum that is adjusted each year. In 2022, for example, the minimum monthly coverage is \$2500 and the maximum coverage you can purchase is equal to your current monthly earnings or \$8333, whichever is less. POP coverage also protects you from lawsuits from injured workers or employers.

## How to apply

WorkSafeBC offers physicians working in BC a streamlined process to determine whether they are required or eligible to register. To determine your status as a physician, please complete the physician registration application, which can be found by searching "1800PHPC" on [www.worksafebc.com](http://www.worksafebc.com). Email completed forms to [phpcreg@worksafebc.com](mailto:phpcreg@worksafebc.com).

For more information, review the recently released *Physician Guide to WorkSafeBC Registration and Insurance Coverage* on [www.worksafebc.com](http://www.worksafebc.com), which was developed with Doctors of BC. ■

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*This article is the opinion of WorkSafeBC and has not been peer reviewed by the BCMJ Editorial Board.*