



Professional Standards Regarding Block Billing and Charging for Uninsured Services

This document is a **standard** approved by the Council of the College of Physicians and Surgeons of Nova Scotia.

A **standard** reflects the minimum professional and ethical behavior, conduct or practice expected by the College of Physicians and Surgeons of Nova Scotia. Physicians licensed with the College are required to be familiar with and comply with the College standards.

Preamble

Most of patients' medical fees are covered by the Nova Scotia Medical Services Insurance plan (MSI). However, there are some services that are not covered. Patients can be charged for these services one by one, or charged an annual fee which would cover all the services which are not paid by the MSI plan.

For the purposes of this document, the following definitions apply:

- "Uninsured services" are those services provided by a physician to a patient which are not paid for by MSI.
- A "block fee" is a flat fee charged for a predetermined set of uninsured services. If this fee covers a period of 12 months it may also be referred to as an "annual fee."

Physicians are expected to adhere to the [Canadian Medical Association's Code of Ethics](#) in providing all professional services (insured and non-insured, public and private), specifically:

13. Do not exploit patients for personal advantage.

16. In determining professional fees to patients for non-insured services, consider both the nature of the service provided and the ability of the patient to pay, and be prepared to discuss the fee with the patient.

43. Recognize the responsibility of physicians to promote equitable access to health care resources.

44. Use health care resources prudently.

50. Avoid promoting, as a member of the medical profession, any service (except your own) or product for personal gain.

Professional Standards

1. Physicians cannot charge patients for insured services. Physicians are permitted to charge patients for uninsured services, and physicians must ensure that the fees charged are reasonable. This applies whether patients are charged individually for each service at the time it is provided or through a block fee.
2. Additionally, while block fees may be a more convenient or economical option for physicians or patients, the standard requires physicians to give patients the option of paying for each service individually at the time it is provided and requires that decisions regarding payment for uninsured services not pose a barrier to accessing health care services.
3. If physicians charge patients for uninsured services, they must make a list of fees available to the patient. This list must be available regardless of whether the fee will be paid on an individual per service basis, or in the context of a block fee.
4. Physicians cannot charge a patient an annual fee for a period of less than a year;
5. The bill for the annual fee must list in writing each of the services that is covered by the fee. The patient has the right to ask the doctor about any charge he/she does not understand;
6. The patient must be told how much each service would cost if paid for by itself;
7. The patient does not have to pay an annual fee. Patients are allowed to pay for each service which is not covered by the Medical Services Plan one by one;
8. The patient can decide whether or not to pay for services not covered by MSI as an annual fee. The physician cannot refuse to see the patient if he/she does not wish to pay this way;
9. Before a patient is charged an annual fee, the physician must:
 - a. give the patient a copy of these rules; and
 - b. ask the patient if he/she agrees to pay an annual fee
10. Physicians cannot promise or provide preferential treatment to patients paying a block fee. For example, a physician cannot charge the patient a fee for “being available” in advance (for example, being available to take calls from patients); and

11. Physicians may not charge patients for services not performed. A physician may charge for the cancellation of an appointment less than twenty four hours before the appointment time, or in psychotherapy practice, in accordance with any reasonable written agreement with the patient.

Acknowledgements

In developing this standard, the College incorporated information provided in the policies of the Colleges of Physicians and Surgeons of Alberta, British Columbia and Ontario.

Document History

Approved by the Council of the College of Physicians and Surgeons of Nova Scotia: **May 27, 2016**

As recommended by the Executive of the Provincial Medical Board (now known as the College of Physicians and Surgeons of Nova Scotia): **December 22, 1995**

Approximate date of next review: **2019**

Unless otherwise noted, this material is © College of Physicians and Surgeons of Nova Scotia. This material may be reproduced for non-commercial purposes, in whole or in part, provided that credit is given to the College of Physicians and Surgeons of Nova Scotia or other original source identified in this document. Any other use requires permission from the College of Physicians and Surgeons of Nova Scotia.