

CAN MEDICAL DOCTORS IN BRITISH COLUMBIA CHARGE PATIENTS FOR HOSPITAL AND PHYSICIAN CARE?

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Physicians in BC can choose to enroll in the province's Medical Services Plan (MSP) and be paid by the government, usually on a 'fee for service' basis – or not enroll, and be paid privately by patients only.

Physicians enrolled in MSP are not allowed to charge patients insured with MSP any amount for medically required hospital and physician care, since the government already pays doctors for these services. Nor can they charge patients extra for services connected to that care.

Physicians enrolled in MSP must choose to either opt-in or opt-out. Enrolled physicians who opt-in may not bill patients directly for MSP benefits. Enrolled physicians who opt-out can bill patients directly, but they cannot charge more than the MSP payment schedule permits.

Most physicians in BC choose to enroll in MSP and to opt-in meaning most physicians cannot bill patients directly for insured hospital and physician care. There are only two physicians in BC who are enrolled but opted-out.

Physicians not enrolled in MSP – a rare occurrence – may bill patients privately as much as they like for their services, **so long as they are not providing care in hospitals or community care facilities** (as defined by legislation).

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BC MSP
BC's publicly funded health care plan covers the vast majority of BC residents.

ENROLLED PHYSICIANS

Physicians who register with MSP are called **enrolled physicians** and the insured services they provide to patients who are covered by MSP is paid for by MSP. Enrolled physicians may choose to be opted-in or opted-out.

UNENROLLED PHYSICIANS

Unenrolled physicians are not registered with MSP. This means that services provided by them are not insured by MSP, so are not reimbursed by MSP.

Unenrolled physicians may charge patients as much as they want for their services, so long as the service is not provided in a hospital or community care facility.

OPTED-IN PHYSICIANS

Opted-in physicians are enrolled in MSP and choose to bill MSP directly for insured services provided to patients covered by MSP. They may not charge those patients directly for any insured services.

Most physicians in BC choose to enroll in MSP and opt-in meaning most physicians cannot bill patients directly for insured hospital and physician care.

OPTED-OUT PHYSICIANS

Opted-out physicians are enrolled in MSP but choose to bill patients directly for insured services. They may not charge patients covered by MSP more for insured services than the MSP payment schedule permits. Patients may then claim reimbursement from MSP.

Opted-out physicians can choose soft opt-out or hard opt-out.

SOFT OPT-OUT PHYSICIANS

Physicians with a **soft opt-out** continue to be reimbursed by MSP because their patients authorize MSP to pay the physician directly, on their behalf, for insured services.

HARD OPT-OUT PHYSICIANS

Physicians with a **hard opt-out** choose to collect payment in full directly from patients. MSP then reimburses the patient for insured services.

SOURCES: British Columbia government: <http://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/msp/physicians/enrolment>
<http://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/msp/opting-out-of-msp>

LEGISLATION: BC Medicare Protection Act: http://www.bclaws.ca/civix/document/id/consol26/consol26/00_96286_01
BC Hospital Act: http://www.bclaws.ca/civix/document/id/complete/statreg/96200_01
BC Community Care and Assisted Living Act: http://www.bclaws.ca/civix/document/id/consol21/consol21/00_02075_01