

Uninsured Services: Billing and Block Fees - Draft Policy

Welcome!

A draft of the [Uninsured Services: Billing and Block Fees](#) policy has been approved by Council for external consultation. This draft policy is an update to the current [Block Fees and Uninsured Services](#) policy.

The draft policy sets out expectations for physicians who charge for uninsured services and/or offer patients the option of paying for uninsured services by way of a block fee.

On the [Uninsured Services: Billing and Block Fees consultation page](#), you will find a copy of the draft policy along with background information about the College's policy review process.

The following survey asks you a few questions about the draft policy and will take approximately **15 minutes** to complete. Please be sure that you have enough time to complete the survey in one sitting as you will not be able to save your progress and complete the survey at a later time.

If you would like to review the questions prior to complete the survey, you can download a copy of the survey [here](#).

Aggregate survey results and a summary of the open ended feedback will be posted on our website at the close of the consultation process, in accordance with the College's [posting guidelines](#); however, the identity of all respondents will be kept confidential.

All of your comments will be carefully considered as we seek to finalize the draft policy.

Thank you for your participation in this important initiative.

For review only.
Surveys must be completed and submitted online.



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About you...

* 1. Do you live in...

- Ontario
- Rest of Canada
- Outside of Canada
- Prefer not to say

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About you...

* 2. Are you a...?

- Physician (including retired)
- Medical Student
- Member of the public
- Other health care professional (including retired)
- Organization
- Prefer not to say

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* 3. Please tell us which organization you are responding on behalf of:

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Policy Questions

While physicians have the right to charge for uninsured services, patients may not always know this. As such, the draft policy recommends that physicians help educate patients about uninsured services and the fees associated with these services.

This includes the following recommended actions:

- Actively engaging office staff in informing patients about fees associated with uninsured services;
- Posting a general notice to patients in physicians' offices listing common fees; and
- Providing patients with a copy of the College's policy and/or appended Patient Information Sheet or providing instructions on how to access these documents.

* 4. Please indicate the extent to which you agree or disagree that it is important for physicians to take an active role in educating patients about uninsured services and the fees associated with them.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

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Policy Questions

* 5. Please indicate the extent to which you agree or disagree with each of the following recommended actions:

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
Actively engaging office staff in informing patients about fees associated with uninsured services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Posting a general notice to patients in physicians' offices listing common fees.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Providing patients with a copy of the College's policy and/or appended Patient Information Sheet or providing instructions on how to access these documents.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

6. Please feel free to elaborate on your answers above. (Optional)

7. Are there any other steps physicians should take in order to support patient education about uninsured services and fees for those services? (Optional)

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Policy Questions

In accordance with physicians' legal obligations, the draft policy requires that fees for uninsured services be "reasonable" and anchors reasonableness to the nature of the services provided and the physician's professional costs.

The draft policy also includes the requirement that physicians *consider* the patient's ability to pay. In particular, to consider the financial burden that these fees might place on the patient and consider whether it would be appropriate to reduce, waive, or allow for flexibility with respect to fees based on compassionate grounds.

* 8. To what extent do you agree or disagree with the requirement that fees for uninsured services be reasonable?

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

* 9. Are there other factors that play into what constitutes a reasonable fee and that should be captured by the policy?

- No
- Yes (please specify)

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* 10. To what extent do you agree or disagree with the requirement to consider the patient's ability to pay?

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

11. Please elaborate on your answer above. (Optional)

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The draft policy also includes the requirement that physicians *consider* the patient's ability to pay. In particular, to consider the financial burden that these fees might place on the patient and consider whether it would be appropriate to reduce, waive, or allow for flexibility with respect to fees based on compassionate grounds.

- * 12. The Canadian Medical Association's Code of Ethics states that "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."

Before today, were you aware that the Canadian Medical Association sets out this ethical principle?

- Yes
- No

- * 13. In light of the Canadian Medical Association's position, please consider again the extent to which you agree or disagree with the draft policy requirement that physicians consider the patient's ability to pay.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

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In accordance with physicians' legal obligations, the draft policy requires that fees for uninsured services be "reasonable" and anchors reasonableness to the nature of the services provided and the physician's professional costs.

The draft policy also includes the requirement that physicians *consider* the patient's ability to pay. In particular, to consider the financial burden that these fees might place on the patient and consider whether it would be appropriate to reduce, waive, or allow for flexibility with respect to fees based on compassionate grounds.

* 14. To what extent do you agree or disagree with each of the following statements:

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
There are some uninsured services where it would be appropriate for physicians to reduce, waive, or allow for flexibility with respect to fees on compassionate grounds.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There are some uninsured services where it would not be appropriate for physicians to reduce, waive, or allow for flexibility with respect to fees on compassionate grounds.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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In accordance with physicians' legal obligations, the draft policy requires that fees for uninsured services be "reasonable" and anchors reasonableness to the nature of the services provided and the physician's professional costs.

The draft policy also includes the requirement that physicians *consider* the patient's ability to pay. In particular, to consider the financial burden that these fees might place on the patient and consider whether it would be appropriate to reduce, waive, or allow for flexibility with respect to fees based on compassionate grounds.

- * 15. There may be some uninsured services where it would not be appropriate for physicians to reduce, waive, or allow for flexibility with respect to fees on compassionate grounds.

Is the draft policy clear that physicians must use their judgement to make this determination on a case-by-case basis?

- Yes
- No
- Don't know/not sure

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Policy Questions

The law permits physicians to charge patients for missed appointments or appointments that are cancelled less than 24 hours before the appointment time (or in a psychotherapy practice, any reasonable time that the patient has agreed to in writing).

* 16. Before today, did you know that physicians (with the exception of psychotherapists) are only permitted to charge patients for cancelled appointments where less than 24 hours notice is given?

Yes

No

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Policy Questions

The law permits physicians to charge patients for missed appointments or appointments that are cancelled less than 24 hours before the appointment time (or in a psychotherapy practice, any reasonable time that the patient has agreed to in writing).

- * 17. The draft policy sets out additional requirements that physicians must satisfy if they intend to charge patients for missed or cancelled appointments without the required notice. Please indicate the extent to which you agree or disagree with each additional requirement:

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
Physicians must have a system in place to facilitate the cancellation process.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physicians must ensure that the patient was informed of the cancellation policy and associated fees in advance.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physicians must have been available to see the patient at the time of the appointment.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Policy Questions

The law permits physicians to charge patients for missed appointments or appointments that are cancelled less than 24 hours before the appointment time (or in a psychotherapy practice, any reasonable time that the patient has agreed to in writing).

- * 18. The draft policy also requires physicians who intend to charge patients for missed or cancelled appointments without the required notice to consider the specific circumstances of the patient and the reason for missing or cancelling the appointment. Please indicate the extent to which you agree or disagree with each of the following requirements.

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
Physicians must consider granting exceptions to this fee where it is reasonable to do so (e.g., first or isolated incident, intervening circumstances).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physicians must consider granting exceptions to this fee on compassionate grounds, and in consideration of the patient's ability to pay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Policy Questions

A block fee is a flat fee charged to patients for a predetermined set of uninsured services during a predetermined period of time.

- * 19. The draft policy includes the requirement that a block fee cover a period of not less than three (3) months and no more than twelve (12) months.

Do you think a 3 month minimum is too short?

- Don't know/not sure
- No
- Yes (please explain)

- * 20. Do you think that it should be required that block fees cover a period of 12 months?

- Don't know/not sure
- No
- Yes (please explain)

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A block fee is a flat fee charged to patients for a predetermined set of uninsured services during a predetermined period of time.

- * 21. The draft policy notes that block fees may not be appropriate in all practice settings and that appropriateness may depend on, but is not limited to, the nature of the physician-patient relationship.

In addition to family practice settings, are there other settings or areas of practice where you think a block fee might be appropriate?

- Don't know/not sure
- No
- Yes (please provide examples)

- * 22. Are there any practice settings where you think a block fee would be inappropriate?

- Don't know/not sure
- No
- Yes (please provide examples)

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Policy Questions

A block fee is a flat fee charged to patients for a predetermined set of uninsured services during a predetermined period of time.

* 23. The draft policy includes expectations regarding how block fees are offered to patients or portrayed to patients. Please indicate the extent to which you agree or disagree with each of the following:

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
Physicians must indicate that payment of a block fee is optional and that patients may choose to pay for uninsured services individually as they use them.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physicians must indicate that the patient's decision to pay for uninsured services individually or through a block fee will not affect their ability to access health care services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physicians must use plain language when offering the block fee in writing.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physicians must refrain from using language that is or could be perceived as coercive or which suggests that without payment of the block fee, services will be limited or reduced, or that quality of care provided may suffer.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physicians must invite patients to consider whether payment of a block fee is in their best interest given their needs or usage of uninsured services.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

24. Please elaborate on your answers above. (Optional)

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A block fee is a flat fee charged to patients for a predetermined set of uninsured services during a predetermined period of time.

- * 25. A block fee creates a financial link to a particular physician that may limit the patient's ability to seek care from a different physician or that may, for example, penalize patients financially for leaving the geographic area. Similarly, if the patient is terminated or the physician ceases to practice, a patient who had paid a block fee would be penalized financially.

For these reasons, the draft policy advises physicians to consider whether it would be reasonable to refund a portion of a block fee if the patient leaves a practice, is terminated from a practice, or the physician ceases to practice.

Please indicate the extent to which you agree or disagree with this advice.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

26. Please elaborate on your answer above. (Optional)

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Policy Questions

* 27. In order to answer the next few questions, it is important that you have read the draft Uninsured Services: Billing and Block Fees policy (click [here](#) to view a copy).

Have you read the draft Uninsured Services: Billing and Block Fees policy?

Yes

No

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Policy Questions

* 28. While we recognize that there are significant variations between practice areas and specialties in terms of how uninsured services are offered, provided, charged for etc., the intention of the draft policy is set principles or expectations that apply broadly regardless of practice area or specialty.

Are there any specific expectations in the draft policy that in your view do not apply to particular types of uninsured services, practice areas or specialties?

- Don't know/not sure
- No
- Yes (please specify)

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Policy Questions

* 29. We'd like to understand whether the draft policy is clear. Please indicate the extent to which you agree or disagree with each of the following statements regarding the clarity of the draft policy.

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
The policy is easy to understand.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The policy is clearly written.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The policy is well organized.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

30. How can we improve the draft policy's clarity? (Please feel free to elaborate on your answers above or touch on other issues relating to clarity) (Optional)

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Policy Questions

* 31. We'd like to understand whether the policy is comprehensive. That is, it addresses all of the relevant or important issues related to uninsured services, including block fees.

Please indicate the extent to which you agree or disagree that the policy is comprehensive.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

32. How can the draft policy be made more comprehensive? (Optional)

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Additional Feedback

33. If you have any additional comments that you have not yet provided, please provide them below, by [email](#) or through our [online discussion forum](#). (Optional)

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Consultation Experience

Almost done!

We have just a few more questions for you regarding your experience and participation in College consultations. Your answers to these questions will help us improve our consultation process but are not required.

If you'd like to be added to our mailing list to participate in future consultations please [click here](#).

34. How many College consultations have you/your organization participated in previously?

- 5 or more
- 3-4
- 1-2
- None
- Don't know

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Consultation Experience

35. How did you find out about this consultation? (Select all that apply)

- Email from colleague/friend
- Social Media (e.g. Facebook, Twitter, LinkedIn)
- Dialogue/Patient Compass
- College's Homepage
- Council Update from the College
- Consultation Specific Newsletter from the College
- Other (please specify)

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Consultation Experience

36. Which of the following best describes why you/your organization participated in this consultation?
(Select all the apply)

- The issues were of personal or professional interest
- Opportunity to express views directly to those making decisions
- Wanted to exchange views with others
- Was invited by the organization or someone involved in the issue
- Other (please specify)

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Consultation Experience

37. Please indicate whether you agree or disagree with each of the following statements.

	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
I/we would only participate in future College consultations if the issue has a direct impact on me/my family/our organization.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My/our contribution to this consultation will have an impact on the final decisions made.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I/we appreciate the opportunity to contribute to College consultations.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This consultation survey was convenient and easy to complete.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The right questions were asked in this survey.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Uninsured Services: Billing and Block Fees - Draft Policy

Consultation Experience

38. In addition to the feedback provided through this survey, have you provided feedback through...

	Have Already	Intend to	Will not
Online Discussion Forum (i.e. WordPress)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mail	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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Uninsured Services: Billing and Block Fees - Draft Policy

Thank You!

Those are all the questions we have for you today. Aggregate survey results and a summary of the open ended feedback will be posted on the Uninsured Services: Billing and Block Fees [consultation page](#) at the close of the consultation process, in accordance with the College's [posting guidelines](#); however, the identity of all individual respondents will be kept strictly confidential.

If you think that your friends or colleagues might be interested in this policy issue or completing this survey, please click [here](#) to send them an invitation email.

The feedback obtained through this survey will be carefully reviewed alongside all other feedback collected through this consultation and will be used to evaluate the draft policy. Once the draft policy has been revised, it will be presented to College Council for final approval. If approved, it will be posted on the College's website. While it may not be possible to ensure that every comment or suggested edit will be reflected in the final policy, all comments will be carefully considered in light of the College's mandate to protect and serve the public interest.

The College would like to thank you for your participation in this process. Please press "done".

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