



BC FAMILY
DOCTORS
Your Specialists in Primary Care.

TRANSITION INTO PRACTICE

A GUIDE FOR RESIDENTS AND NEW TO PRACTICE PHYSICIANS

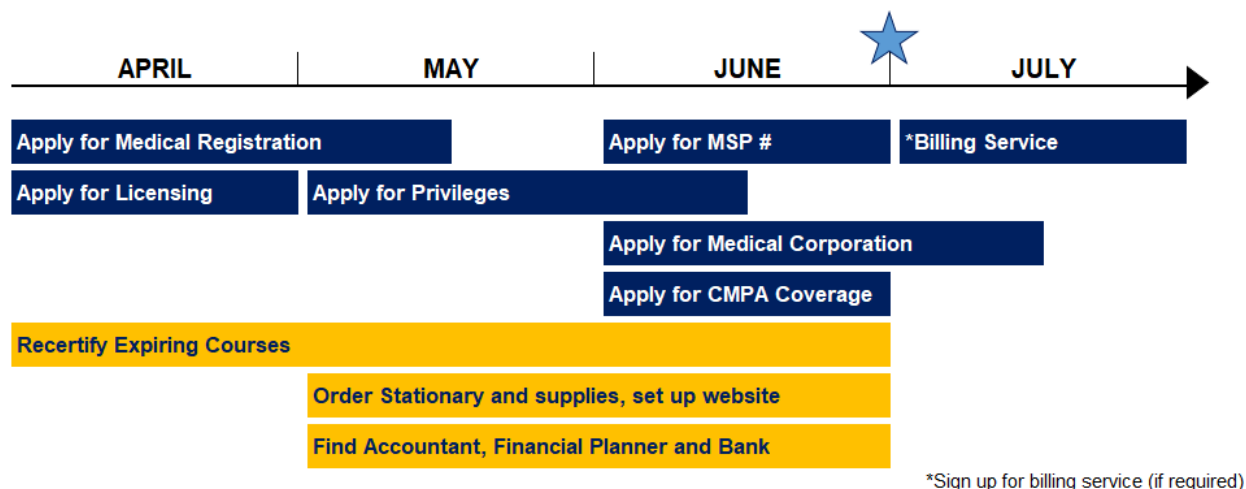
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I. PLANNING A SUCCESSFUL TRANSITION INTO PRACTICE



*Sign up for billing service (if required)

Although July 1st is considered to be your first day as an attending physician, you may not get your medical license and hospital privileges until mid July. To be on the safe side, plan to start working in mid-July.

3 months before you finish Residency, you can start your "Application for Medical Registration" on [PhysiciansApply](#). This is a process that may be initiated by your residency program.

- For a July 1st start date, the soonest you can apply is April 1st.
- You should complete your Application for Medical Registration **before** you begin your application for licensing with the College of Physicians and Surgeons of BC. Upon completion of your Application for Medical Registration, a File Manager from the College will reach out to you

COST OF APPLICATION FOR MEDICAL REGISTRATION:

- Physicians Apply Account Fee: \$285
- Application cost: \$200
- Provincial registration for BC: \$640



ENSURING APPROPRIATE MALPRACTICE COVERAGE

Malpractice Insurance is a requirement to practice and you must have proof of coverage when you apply for your license to practice. **You must have medical liability protection in place on the day you begin your medical practice.** The Canadian Medical Protective Association (CMPA) provides members with liability protection, advice, and resources to help manage medical-legal risk in clinical practice. Before graduation, once you decide what you want to do and where you want to practice, you must contact CMPA to ensure you have valid malpractice insurance in place upon beginning practice. You need to ensure you have appropriate coverage for your level of practice. The fee schedule depends on what type of work you do (ToW) and your region. In Family Medicine, there are 4 different categories:

- **“Basic” Family Medicine or General Practice (35):** Includes private practice office, hospital or ward work, walk-in/urgent care clinic, home care, nursing home or chronic/long term care facility. Also includes surgical assistance.
- **“Basic” Family Medicine plus shifts in ER (73).** If focused practice only in ER, choose code 82.
- **“Basic” Family Medicine plus Obstetrics (78):** Includes labour and delivery, anaesthesia, surgery and shifts in ER.
- **“Basic” Family Medicine plus Anaesthesia/Surgery (79):** Includes anaesthesia and surgery as well as shifts in ER

If you are going to do locums and the ToW changes with different host doctors or locations, you can change your coverage with CMPA on line month-by-month. If your practice will be restricted to one area of care (eg. addiction medicine, psychotherapy, geriatric, hospitalist, OT, palliative care, sport medicine) you will need to select the appropriate code from the CMPA fee schedule. If your work will be restricted to minor cosmetic procedures, choose code 37.





HOW TO OBTAIN A MEDICAL LICENSE TO PRACTICE IN BC

Once the College receives your Application for Medical Registration from [PhysiciansApply](#), you will be assigned a File Manager at the College. The File Manager will send you the complete licensing application package, including a list of everything that needs to be done. This multi-part process involves a fair amount of coordination on your part. Fortunately, the College has moved to an online Application Status tool that regularly updates as you submit each required element, ensuring you stay on-track. When you login to your account it will list the outstanding items.

Cost of application for medical license with CPSBC: \$1,124 pro-rated for July 1–February 28

Required documents:

- Application
- CV
- Criminal Record check: must be signed in ink, though you can then e-mail it
- Driver's license (notarized)
- Online orientation course: you have three attempts to score 100%; failure requires an in-person orientation.
- 3 references: 1 must be from your Program Site Director; the other two must be physicians who have had close professional relationships with you for at least (ideally) 18 months
- MINC authorization: send back page 3
- Registration Waiver form: only for the pending criminal record check; no need to add any details for items 1 through 10
- Acknowledgement of Registration Requirements Form
- CMA Code of Ethics Form
- English Language Proficiency documentation: if applicable
- Certificate of Professional Conduct: only required if you have completed parts of your residency training outside of BC



In addition, the following information should be sent to the College from your [PhysiciansApply](#) account as part of the Application for Medical Registration process that you previously completed:

- LMCC
- Medical Degree
- Passport

For more information, visit <https://www.cpsbc.ca>

RECERTIFICATION OF COURSES

Your program may offer ACLS, ATLS, and/or NRP recertification courses in June – be sure to check! This will ensure that your certificates are up to date when applying for hospital privileges.

HOW TO OBTAIN HOSPITAL PRIVILEGES

First, contact the Head of Family Practice Department at your desired hospital(s) in April.

Provide:

- Proof of: Medical license(s), MSP number, CMPA coverage certificate, Record of immunizations
- Curriculum Vitae
- Certificates of Good Standing (eg. NRP, ALARM, ACLS, CARE)
- Possibly **another set of references** (TIP: if you leave this until June, your references may be on vacation, so better to get this done in May where possible)

You will be required to complete some online training modules, dependent on the Health Authority (eg. hand washing module, safe prescribing module)



HOW TO OBTAIN A MEDICAL SERVICES PLAN (MSP) BILLING NUMBER

For UBC residents, this process is initiated by the UBC residency program. Applications for a MSP billing number are administered through the BC Ministry of Health. Have the following ready:

- full licensure from the College of Physicians and Surgeons of BC
- copy of medical degree
- exam certificates



The application for an MSP billing number can be found [here](#).

Each practitioner enrolled with MSP is assigned a billing number consisting of two numbers:

- a practitioner number, which identifies the practitioner rendering the service; and
- a payment number, which identifies the person or group (e.g. clinic, hospital) to which payment is to be made.

The practitioner and personal payment numbers assigned to each physician are the same. However, if you practice in multiple settings, you may need to have more than one payment number or you may be asked to complete an assignment of billing number form if locuming, joining another practitioner or group, such as a clinic or hospital. In these situations, your services will still be submitted using your practitioner number, but your MSP fee-for-service payments will be paid to the other practitioner/group/clinic/hospital and then you will be paid by them based on the contract/agreement. If you decide to incorporate, your company will have a different payment number and you will assign your practitioner number to your company's payment number.

All claims submitted to MSP must include the practitioner number of the physician who performed the service; therefore, a physician (locum or otherwise) cannot bill under another physician's practitioner number. The practitioner whose number appears on the MSP claim assumes full responsibility for the service provided.



APPLYING FOR AN ICBC VENDOR NUMBER

An ICBC vendor number is used to identify the clinic or practitioner that ICBC pays for the treatment service, allowing for combined payment for all services that are included under the Teleplan submission process, along with a statement listing all paid reports or invoices. Payments can be received via electronic fund transfer (EFT), which is deposited directly to your nominated account. Keeping on top of your business accounts is easier when you're enrolled in the ICBC vendor system. For more information, review the physician page of the [ICBC website](#).

OWNERSHIP OF ELECTRONIC CHARTS

If you are joining a practice, it is important to have a data sharing agreement. Make sure to get this in writing from the start. It will be critical to have this clearly defined if you decide to change work settings and want to bring patient charts with you to a new location.

Read more here: [CMA's advice about Data Sharing Agreements](#)

HOW TO SUBMIT BILLING

Most new grads will either work as a locum or join a practice where MSP Teleplan submissions are already set up. As a locum, you will need to complete an [assignment of payment form](#). This allows the practitioner for whom you are covering to receive the your MSP fee-for-service payments, keep a portion for overhead, and cut you a cheque for the remaining amount.

In BC, all MSP, WorksafeBC and most ICBC claims are submitted using Teleplan, a web-based telecommunications system, over an encrypted Internet connection. 95% of claims are processed within 30 days, with the majority being paid within 14 days.

All claims submitted to MSP must use the practitioner number of the physician who performed the service. You cannot bill under another physician's practitioner number. Not only is it a legal requirement to submit claims under your own practitioner number, Doctors of BC negotiated benefits such as the CMPA rebate, CME benefit, CPRSP benefit and Parental Leave Program are all calculated based on your MSP billings.



Payments are made bimonthly. MSP must receive claims for payment within 90 days from the date the service was rendered. If you are setting up your own practice, click to access the [application for Teleplan service](#).

[All MSP forms can be found here.](#)

II. BUILDING YOUR TEAM

The most important step to take as you make this transition into life as an attending/staff physician is to build your team.

- Accountant
- Lawyer
- Banker
- Financial planner
- Insurance broker

This team will help you to figure out how your priorities in life can be matched with your financial goals and actions. They will help you do the following things (among others):

- Determine your insurance needs: life insurance, disability insurance
- Develop your will and appropriate powers of attorney
- Prepare for your first (often hefty) tax payments
- Plan your budget
- Establish a debt load reduction strategy
- Spend less than you earn

[Use this checklist to help you get started.](#)



III. WHAT TO KNOW ABOUT TAXES

It's important to remember that you are a doctor and not an accountant. Most doctors do not have accounting skills. Your time has value. You will almost certainly save money and time by employing the services of an accountant. Consult with an accountant early, preferably before you complete residency or soon after.

If you plan on doing locums or are starting a new community Family Practice, you will be a self-employed professional and you will not have taxes deducted from your pay cheques. This means you will need to put money aside to pay your taxes.

TIP: Put 1/3 of every pay cheque into a separate account that you will not touch except to pay taxes at the end of the year. **Put aside 1/3 of your revenue for taxes and CPP**

THE BASICS

A few basic things every Doctor should know about taxes:

- Consider opening a separate account and a separate credit card for your business expenses. This allows for separation of your business and personal expenses, which allows you to do your taxes much more easily!
- To put money aside for your taxes, create a tax savings account. If you are incorporated, this tax savings account may be a Business account. If you are not incorporated, you can use a Personal account to save money for your taxes. Some personal accounts have lower bank charges than Business accounts.

THREE BANK ACCOUNTS YOU WILL NEED

- **Personal chequing account** – for your personal expenses
- **A separate chequing account for business expenses** – everything in is income and everything out is business expense. If you are incorporated, make this a Business chequing account. If you are not incorporated, make this a separate Personal chequing account.



- **High interest tax savings account** - If you are incorporated, make this a Business savings account. If you are not incorporated, make this a Personal savings account.

DEDUCTIBLE EXPENSES

What expenses are tax deductible? Professional dues are generally considered tax deductible expenses.

- College of Physicians and Surgeons of BC
- Doctors of BC Dues
- BC Family Doctors Dues
- College of Family Physicians and BC College of Family Physicians
- Canadian Medical Protective Association (CMPA)

EXPENSES TO DISCUSS WITH YOUR ACCOUNTANT

Remember to ask your accountant about:

- Moving expenses (if you move at least 40 kilometers closer to your new place of work)
- Computers if used mostly for work
- Phone expenses for portions used for work
- Expenses related to having a home office
- Work performed as a locum and using your home as the office base
- A portion of your car expenses related to business mileage
- Continuing medical education
- Bank charge (on business accounts) and Accounting fees
- Child care
- Other expenses





TAX DEDUCTIBLE EXPENSES TO TRACK

Here are some tax deductible expenses that you will need to track if you want to claim them:

1. Car expenses

- Have an auto log book and track business kilometers and total kilometers for the year as well as the auto expenses by category: repairs, gas, parking
- When you are a locum with a “home office,” your mileage to work may be deductible. When working in own office, mileage from your office to hospital, or to nursing home or housecall, etc is generally considered deductible.
- One way to track total kilometers for the year is take the odometer reading January 1st each year and to keep a log book of business kilometers throughout the year.
- Your accountant will have specific suggestions for you that fit your circumstances

2. Home office expenses – discuss with your accountant

INCORPORATION

- The benefit is mainly tax deferral
- Seek advice from your accountant about whether incorporation makes sense for you
- You must have a lawyer to help you incorporate, as per the requirements of the College of Physicians and Surgeons of BC for a Medical Corporation
- If you are incorporated, you must register your corporation with WorkSafe BC





IV. JOIN PROFESSIONAL ORGANIZATIONS

Join all your professional organizations. It will save you money, save you grief, keep you up to date, and support the advocacy work all the organizations do on behalf of all family doctors.

In most cases, it's a tax deductible business expense. This means the net cost of these dues is less than what you pay.

ORGANIZATION	RESIDENT	FIRST YEAR	GENERAL MEMBER	
BC FAMILY DOCTORS	FREE	\$238	\$475	
DOCTORS OF BC	\$100	\$1,018.18	\$1,497.00	
*COLLEGE OF PHYSICIANS & SURGEONS OF BC (LICENSE)			\$1,715.00	
*CANADIAN MEDICAL PROTECTIVE ASSOCIATION		Dependent on type of practice		
*COLLEGE OF FAMILY PHYSICIANS OF CANADA	NATIONAL	CHAPTER	TOTAL	
	ACTIVE	\$823	\$190	\$1,013
	AFFILIATE	\$529	\$190	\$719
	SENIOR	\$559	\$95	\$654
	SUSTAINING	\$559	\$95	\$654

* MANDATORY

BC Family Doctors

- Joining BC Family Doctors is **FREE** for residents and a reduced cost for physicians in their first year in practice. If you join BC Family Doctors before you finish residency, you receive 6 free months of membership in your first six months of work.
- The website offers valuable tools such as a Simplified Billing Fee Guide, resources for transitioning into and out of practice, and a search engine for locum opportunities
- Members can seek advice from our Billing Team who answer billing questions as only an experienced and strategically placed family doctor can do.
- The latest updates in the BC medical arena, with a unique lens on family medicine.

Doctors of BC

- As a Doctors of B.C. member, you get access to a number of negotiated benefits including RRSP Benefit (Basic and Length of stay after 5 years-no longer require



matching contribution), CME funding (higher level if rural), disability insurance, extended health insurance, a parental leave program, etc.

- Reimbursement of most of your CMPA dues is a negotiated benefit through DoBC.
- If you are not a member, then access to negotiated benefits requires payment of a management fee that will top out at the same value as full membership dues.

College of Family Physicians of Canada

The College of Family Physicians of Canada (CFPC) is the professional association that represents family doctors across the country. The CFPC establishes the standards for and accredits family medicine residency training for medical schools in Canada. Family Physicians who are CCFP-certified can maintain these credentials through ongoing membership in the CFPC and your participation in the College's Maintenance of Certification Program (Mainpro+). As a full member of CFPC, you can also join the provincial chapter, the [BC College of Family Physicians](#).

Divisions of Family Practice

Divisions of Family Practice are community-based groups of family physicians working together to achieve common health care goals. There are 35 Divisions of Family Practice around the province, representing more than 230 communities. Divisions work collaboratively with community and health care partners to enhance local patient care and improve professional satisfaction for physicians.

We encourage you to [find the division in your region](#) and join. There is no cost to you.

The Divisions of Family Practice initiative is funded by the [General Practice Service Committee \(GPSC\)](#), one of four joint collaborative committees that represent a partnership of the provincial government and Doctors of BC.



V. WHAT TO KNOW ABOUT BILLING

Most physicians in BC are self-employed professionals who bill fee-for-service (FFS) for each individual service provided.

The [MSC Payment Schedule](#) is the list of fees approved by the Medical Services Commission payable to enrolled physicians for insured medical services provided to beneficiaries enrolled with the Medical Services Plan. For most services the provincial Ministry of Health is responsible for payment of insured services. WorkSafeBC and ICBC also pay for some services related to workplace injuries/illnesses and motor vehicle accidents, respectively.

The anatomy of a fee-for-service bill

For each clinical encounter, there are several essential billing components. All appropriate components must be completed when a claim is submitted for payment.

- **Fee code:** Indicates the type of service provided during the patient encounter. Fee codes are usually specific to the specialty. Common fee codes for in-office family medicine services are in-office visit codes, counselling codes, and prenatal visit codes. There are many others, including codes for specific procedures.
- **Diagnostic code:** This indicates the diagnosis for the medical assessment or procedure. BC uses modified International Classification of Diseases (ICD-9) codes

As member of BC Family Doctors, you can access our [Simplified Guide to Fees](#) which outlines the most common fee codes used by family doctors for in-office, hospital, long-term care and other settings.





Uninsured Services

Even if a BC resident is insured under the Medical Services Plan (MSP) and/or other affiliated medical plans (i.e. Blue Cross, Sun Life, etc.), not all services provided by a doctor are covered. These services are considered not medically required and can be billed directly to the patient. Doctors of BC has established recommended fees for some uninsured (not covered) services to help guide doctors on setting a reasonable value for these services.

Members of BC Family Doctors can access our [Uninsured Services Package](#), which includes:

- [Uninsured Services Poster](#)
- [Uninsured Services Invoice](#)
- [Certificate of Illness and Absence](#)
- [Uninsured Services Billing Tutorial](#)

VI. HOW TO LEARN ABOUT BILLING

Billing Webinars

BC Family Doctors and GPSC co-host a series of billing education webinars each year. Led by physician educators, the 90-minute webinar sessions help family physicians to increase confidence when billing, better support appropriate billing, improve understanding about fee rules, and bill for all eligible services.

These cover both select MSP fees and GPSC incentive fees. This series has six sessions which are offered in winter, summer, and fall.

Session 1: MSP Basics – Introduction to Billing for Family Practice

Targeted to new-to-practice family physicians, and of interest to all family physicians, this session is designed as an introduction to family practice billing and will cover content including:

- General Preamble review
- Basic billing rules
- Basic visit (00100 series) and house calls
- Complete physical (00101)
- Counseling (00120)



Session 2: GPSC Billing Part 1

- GPSC Preamble overview
- GPSC Portal & Locum portal (14070, 14071)
- Overview of responsibilities for Most Responsible Provider as per GPSC preamble
- Locums
- Communicating with patients (14076, 14078, 14023)
- Conferencing about patients (14077, 14018, 13005)
- Advice to another provider (13005, 14019, 14021, 14022)

Session 3: GPSC Billing Part 2

- Complex Care (14033, 14075)
- Chronic Disease Management (14050, 14051, 14052, 14053)

Session 4: GPSC Billing Part 3

- Prevention/Personal Health Risk Assessment (14066)
- Mental Health (14043, 14044, 14045, 14046, 14047, 14048)
- Palliative Care (14063)
- Recap of definitions and what can be done face-to-face vs. non face-to-face

Session 5: GPSC Billing Part 4

Targeted to family physicians working in teams, including family physicians who are part of primary care networks, this cumulative session reviews content covered in sessions one through four, as well as:

- Billing in Team Based Care Environments
- Delegation & Communication

Session 6: Case-based exercises

Participants in this session will be led through more challenging, complex family practice billing scenarios. This cumulative session includes all content covered in sessions one through five, including all GPSC incentives and relevant MSP fees covered to-date.



Billing Questions Service

BC Family Doctors provides a [Billing Questions service](#) to assist our members to resolve billing questions. Our physician billing experts can help you:

- Accurately interpret fee rules (within the larger context of other fee items).
- Reduce missed or rejected billings.
- Prevent inappropriate billing practices

You can also access billing advice by emailing the [GPSC Incentives Program](#) and [Doctors of BC](#).

Billing and Practice Management Conferences

BC Family Doctors hosts our *Dollars and Sense of Family Medicine* conference every 2 years focused on billing education and practice management. Watch for it in 2021!

UBC Continuing Professional Development hosts a practice management conference each year entitled [Practice Survival Skills: What I Wish I Knew in My First Years of Practice](#).

VII. LOCUM WORK

There are many advantages to working as a locum before making a long-term practice commitment. Locums range from short-term coverage for a vacation or long-term relief for a maternity leave or sabbatical. Working as a locum gives you an excellent opportunity to gain experience before committing to a long-term practice.

Locum & Job Listings

BC Family Doctors has a [locum and job listing service](#) that is free for members. This is the #1 Google search for family practice locums in BC. Our website averages 15,000 page views/month and the locum listings had 20,000 page views last year.

We also send a monthly locum newsletter to a large subscriber list of recent graduates and physicians looking for locum work.



Locum Tips and Tools

You can find additional [resources](#) to assist you with setting up locums on our website.

- Locum contract template
- Locum-host checklist
- Provincial Assignment of Payment form

VIII. CONTINUING MEDICAL EDUCATION

In order to continue to have a license to practice medicine, under section 2-5 of the **College of Physicians and Surgeons of BC** Bylaws under the *Health Professions Act*, all physicians in BC must comply with requirements for continuing professional development (CPD), which requires the registrant to enroll in and be compliant with CPD expectations of either the Royal College of Physicians of Canada (RCPSC) or the College of Family Physicians of Canada (CFPC).

There are 2 levels of membership in CFPC:

- Full membership allowing continued use of CCFP designation (\$823)
- Non-member Mainpro+ participants (NMMP) supporting tracking of CPD requirements for licensure only (\$625)

Keep track of your Continuing Medical Education using Mainpro credits on the [College of Family Physicians of Canada website](#)

- Mainpro credits are monitored on a 1-year and 5-year cycle
- You can carry-forward a significant amount of MainPro credits earned during residency into your first few years of practice

There are many great options for continuing your medical education after residency. The [BC College of Family Physicians](#) provides high-quality continuing professional development to support your evolving practice needs. [UBC Continuing Professional Development](#) is another great resource for in-person and online courses, programs, resources and support.



IX. RECAP

Administrative steps required to practice family medicine in BC

- Contact Canadian Medical Protective Association (CMPA) to ensure resident coverage is transferred to appropriate level the type of work and location where you will be in practice
- Obtain medical license through College of Physicians and Surgeons of BC
- Obtain Medical Services Plan (MSP) number
- Obtain ICBC Vendor number
- Join College of Family Physicians of Canada and decide Full membership vs. Non-member Mainpro + (NMMP)
- Obtain hospital privileges, if you plan to do hospital-based care
- Read more at www.practiceinbc.ca

X. BC FAMILY DOCTORS RESOURCES

Simplified Guide to Fees

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- Provincial Assignment of Payment form

One page summaries

There are a number of other [tools and resources](#) available on our website to assist you.

- [Common In-Office Billing Codes](#)
- [GPSC Fees One Pager](#)
- [Obstetrics + Newborn Hospital Billing Record](#)
- [Obstetrics + Newborn Billing Tutorial](#)
- [Facility Billing Codes](#)
- [Common ICD-9 codes](#)

Billing and Practice Management Conference

- BC Family Doctors hosts our *Dollars and Sense of Family Medicine* conference every 2 years focused on billing education and practice management. Watch for it in 2021!



XI. ADDITIONAL RESOURCES

Doctors of BC resources

- [Virtual Care resources and best practice guides](#)
- [Privacy Toolkit for BC Physicians](#)
- [Billing and Audit information](#)
- [Physician Health Program](#)

CMA resources

You will also find the [CMA Joule website](#) useful. It has great tools for New in Practice physicians:

- [New in Practice Guide](#)
- [Practice Management Curriculum](#)
- [Locum Evaluation Checklist](#)
- [Practice Evaluation checklist and Action Plan](#)