

BILLING TIPS FOR UNINSURED SERVICES

Why bill for Uninsured Services?

- Not all services are covered under MSP
- Forms require your valuable time and signature

The benefits of billing appropriately for uninsured services:

- Patients will recognize your time is valuable.
- You will be paid for services you currently provide gratis.
- Your revenue will increase, which enhances your bottom line.

At least 10 – 15 per cent of your practice income can appropriately be generated by Third Party and Uninsured Services billings. Family doctors are often hesitant to bill patients for uninsured services. While many patients believe the Medical Services Plan pays for all services, in fact many are provided for free by physicians. It's important for you and your patients to acknowledge and value the services you provide, including uninsured services.

Common uninsured services

- Sick notes and medical certificates
- Telephone prescription renewals
- Chart transfers
- Missed appointments
- Insurance reports
- Cosmetic procedures
- Lifestyle counseling
- Drivers, pilots, industrial first aid, camp and other medical examinations
- Cryotherapy for non-plantar warts
- Flu shots for patients not in high risk group
- Medical legal letters and opinions
- Travel advice
- Medical CPP examinations and forms

Practice standard for uninsured service provision

The College of Physicians and Surgeons of BC's [practice standard on charging for uninsured services](#) should act as your guide in providing non-MSP covered care services. The practice standard addresses:

- how to set reasonable rates,
- how to communicate fees,
- how to go about combining uninsured and insured fees, and
- how to manage block/annual fees.

Setting rates for uninsured services

Doctors of BC sets [recommended rates](#) for Uninsured Services. The rates are increased annually (April 1) but are only a guideline. You may set your own rates to reflect the time, intensity and complexity of the service you are providing. One way to determine your hourly rate is to base it on a non-MSP visit rate that accounts for your usual working style. See an example below:

- Check BC Family Doctors [Simplified Guide to Fees](#) to determine the current Doctors of BC rate.
- Use the current Doctors of BC rate for an office visit (0100) and multiply by your average number of hourly visits (usually 4 – 6.)

Billing patients for uninsured services

You can bill patients for uninsured services:

1. individually as a fee for service, or
2. annual or block fee.

Use discretion when billing for uninsured services:

- Inform the patient about the cost of the uninsured service, and ensure the patient agrees prior to providing the service;
- Communicate clearly why there is a charge and treat patients with respect when discussing fees and payment;
- Consider the patient's ability to pay when determining the fee, and the possibility of reducing or waiving fees on compassionate grounds;
- Ensure patients are not required to pay an annual or block fee before accessing care-whether uninsured or insured;
- Do not refuse or offer to treat patients preferentially based on their choice to pay an annual or block fee;
- Stay current on changes to the fee schedule and not bill MSP for uninsured services;
- Offer various payment options: VISA, Mastercard, Direct Debit, cash, cheques, payments by installment.

Combining insured and uninsured services

You may provide a patient with insured and uninsured services together or offer an uninsured service as an alternate to an insured service. If you do so, it is important to communicate which service is not covered by MSP and get the patient's consent prior to treatment.

Charging for missed or cancelled appointments

You can bill patients for missed or cancelled appointments as long as you have fully informed your patients of this policy ahead of time. It's good to have a policy and process in place to support the collection of such fees.



BC Family Doctors uninsured services billing package

Educating your patients and staff will help you successfully bill for these services. Informing patients about uninsured services billing and fee collection can be uncomfortable or stressful for your staff. Help your staff understand the value of the services and why it's important to be remunerated. You may wish to provide extra compensation or incentives to your staff for collecting these payments. BC Family Doctors recommends discussing any potential tax implications of staff incentive payments with your accountant.

BC Family Doctors [Uninsured Services Billing Package](#) includes a number of resources to help educate your patients and support your staff in the billing process and collection process. The package includes:

- Waiting room posters
- Patient invoices
- Certificate of illness and absence
- Billing tips for uninsured services

Invoicing patients

BC Family Doctors patient invoices reflect current Doctors of BC recommended fee values. You can amend the invoices to charge what you think is appropriate for the service you provided. If you want to reduce the fee, simply strike it out and write in your desired fee – this allows the patient to see the “true” value of the fee compared to your charge.

You have the option to reduce the fee or even to strike out the fee and write in “no charge”. This is known as a “null invoice”. The value of a null invoice lies in both the goodwill generated and the education of patients about the value of your time.

It is imperative that patients be informed in advance if a service they request is not covered by MSP. Advise them that you are happy to provide the service and inform them of the fee and how they may arrange for payment. Explain that most forms and letters cannot be completed during their appointment and tell them when you expect the form or letter to be ready for pick up.

When invoicing patients, ensure the invoice includes the patient's name, physician's name, date of service, description of service provided, and value of the service.

Be proactive and make billing for uninsured services part of your practice from the start.