

# Take care in discussing payment with a patient insured by another province

## INQUIRY COMMITTEE CASES

Registrants often have questions about providing medical services to a patient insured by another province. For example, when will they get paid for their services and can they ask the patient for payment directly? Having a discussion with a patient about payment can be sensitive and it may impact the patient, especially if they have emergent medical needs.

These issues were considered by the Inquiry Committee when reviewing the complaint of a patient from Quebec. The patient presented to a hospital in need of emergency surgery. Prior to the procedure, the patient had conversations with the anesthesiologist and the surgeon regarding payment for their services. This patient was unaware of the difficulties BC physicians and surgeons have in receiving remuneration from Quebec.

The patient was taken aback by the perceived pressure to pay in order to have the necessary operation. The patient erroneously believed they would not have the operation unless they paid in advance. In the midst of a medical emergency, this was a distressing and traumatic experience.

Registrants have expressed frustration due to delayed payments, no payments, and payments at rates well below those paid by the BC Medical Services Commission. Registrants have a number of options for obtaining payment from Quebec and patients should never be made to feel responsible for addressing bureaucratic issues beyond their control.

Registrants are permitted to discuss the issue of payment but it must be done in a sensitive manner and in a way that does not impact the provision of medical care. Consideration should be given to the patient's frame of mind at the time—are they able to comprehend the information? The College asks registrants to consider the fine line between a reasonable conversation regarding payment options and a conversation that could later be viewed as unprofessional or unethical. As always, registrants should act in the best interest of their patient.