



Charging for Uninsured Services

What to Expect

The College of Physicians and Surgeons of British Columbia is committed to your protection and safety.

This is a summary of what you can expect of your physician in situations when they charge you for an uninsured service (i.e. a service that is not covered by your health insurance).



What is an uninsured service?

The Medical Services Plan (MSP) of British Columbia covers most medical fees for services provided by your physician, however, there are some medical services (referred to as uninsured services) that may not be covered by MSP or other insurers.

Examples of uninsured services include the completion of certificates and forms, tests required for employment or driving a motor vehicle, and elective cosmetic procedures.

How might you be charged for an uninsured service?

- **Fee-for-service:** this is a one-time fee for a single service. This is the most common option.
- **Block fee:** this is a lump sum that covers the costs for a group of uninsured services.

Your physician must only charge you a block fee for services that have occurred within a one-year period.

If this option is offered, your physician must not

- require that a that you pay a block fee before accessing an insured or uninsured service,
- treat or offer to treat you preferentially because you agree to pay a block fee, or
- terminate your relationship or refuse to accept you as a new patient because you choose not to pay a block fee.

Can you be charged for a missed appointment?

You may be charged for a missed appointment only if your physician has warned you about this in advance and has a cancellation process in place.

What can you expect from your physician?

Transparency: your physician must communicate how much each service will cost and make sure that you agree to pay for the service(s) before they are provided. If both insured and uninsured services are being combined, your physician must clearly describe which services are insured and which are uninsured.

Integrity: your physician must set reasonable fees that align with the service(s) being provided.

Compassion: your physician must act compassionately and consider your ability to pay when determining a fee.

To learn more, read the College's practice standard [Charging for Uninsured Services](#).