

IMPORTANT MESSAGE TO PATIENTS

RE: Fees for Uninsured Medical Services

January 11, 2017

I have always strived to provide my patients with extraordinary care along with superior access and convenience.

The last few years have posed tremendous financial challenges on Ontario's hard-working physicians. Since 2012, the Ontario Government has cut family physicians' funding and billings by over 20%. All the while, the costs of overhead, inflation, and taxes have increased without relief. Furthermore, there have been recent advances in technology that improve patient care and convenience, but they also cost money.

The Ontario Health Insurance Plan (OHIP) pays for most of your medical visits and services. However, there are many uninsured services, which OHIP does not cover.

Did you know ... ?

- OHIP generally only covers medical assessments and advice that is given in person, face-to-face, with a patient.
- Medical advice, questions, forms or prescription renewals via telephone, fax, or email are not covered by OHIP (the physician is not being reimbursed a single dollar by OHIP for these services).
- Every single phone call, form, letter, note, email, fax, or other such request requires the time, skill, and resources of the staff and physician. Hundreds of such requests every day amount to enormous costs to operate a medical clinic efficiently and be able to offer the valued care and service that patients expect and deserve, yet many of these services are not covered by OHIP.

In light of all of the above, in order to continue to offer premium care and service, I must now strictly adhere to billing fees for uninsured services.

On a related note, there are some exciting new options of which you may wish to take advantage:

Medical Advice DIRECTLY BY PHYSICIAN via EMAIL or TELEPHONE:

- This exciting new option allows patients to connect directly with the physician via email or telephone.
- \$40 per issue, or now included in “Comprehensive OPTION B” Annual Block Fee.
- Note: this is medical advice and questions directly with the physician.
- i.e. Fees do *not* apply for emailing reception staff regarding appointments and administrative questions.

Improvements to Annual Block Fee Options:

- You may wish to consider opting in to one of the Annual Block Fee options, which is a flat rate that covers most of the uninsured services on an annual basis.
- “Basic Option A” now includes insurance notes for uninsured services, such as physiotherapy, chiropractor, massage, and orthotics.
- “Comprehensive Option B” now includes email and/or telephone advice DIRECTLY with the physician.
- Remember that Block fees cover August 1st to July 31st of each year. Normally, Block fees are not pro-rated if a patient signs up midway through the year. Further, one cannot change from one plan to another mid-term. Block fees are like insurance policies.
- NOTE: if you wish to take advantage of the above option for Medical Advice via Email or Telephone, but do not wish to pay the full Block Fee rate, you may opt for a **FLATE RATE for EMAIL/TELEPHONE** advice, available for the remainder of the cycle for \$80, which would cover up until July 31st, 2017.

For more information on Uninsured Services, Fees, and Annual Block Options, please visit www.stewartmedicine.com and go to the Policies Section.

(Direct Link: www.stewartmedicine.com/policies-procedures/uninsured-services)

Yours truly,

Dr. Adam Stewart