

Study examines how Ontario family doctors charge for uninsured services

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Sick notes, form completions, prescription renewals outside of a doctor's visit: these are some of the services that patients across Ontario sometimes have to pay for outside of OHIP-covered care.

Family doctors can charge for these services because they are not part of "medically necessary" services, as defined by the province. A new study led by St. Michael's Hospital and Columbia University aimed to uncover how these services are paid for across Ontario.

"Charging for medically unnecessary services is not a new practice but there has been a shift from paying for services on an 'à la carte' basis to so-called 'block fees,'" said Dr. Danyaal Raza, a Family Physician at the St. Michael's Academic Family Health Team and the study's co-lead.

A block fee is an optional, annual fee that covers all uninsured services in a year that would otherwise be charged as the patient needed them, or on an à la carte basis.

The study team consulted with a sample of 166 [family](#) health practices across the province. They found that one in five of the Ontario [family doctors](#) surveyed offered [patients](#) the option of either paying a block fee or paying à la carte, while almost three in five charged à la carte only and 11 percent charged no fees at all for uninsured services. The average annual block fee rate was \$106 per individual and \$194 per family.

"For patients who do pay block fees, the typical fee for an individual is not an insignificant amount," said study co-lead Dr. Jamie Daw, Assistant Professor at Columbia University's Mailman School of Public Health.

"The average Canadian spent \$972 out of pocket on [health](#) care expenses in 2016. That could include dental care, prescription drugs, counseling or eyeglasses. The typical block fee in Ontario represents about 10 percent of that amount."

Dr. Raza said this study was a first attempt to "crack open the black box of fees for uninsured services."

"How block fees are communicated to patients, how many patients actually choose to pay block fees, and how patients perceive the effect of these fees on their access to care are all open questions for potential further study," he said.

More information: Jamie R. Daw et al. Fees for uninsured services: a cross-sectional survey of Ontario family physicians, *CMAJ Open* (2020). DOI: [10.9778/cmajo.20190189](https://doi.org/10.9778/cmajo.20190189)

Provided by St. Michael's Hospital

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