

WORKING IN THE PRIVATE SECTOR, INSURED HEALTH AND DENTAL BENEFITS: IMPORTANT CONSIDERATIONS FOR YOUR PRACTICE



The delivery of healthcare services is the collective responsibility of healthcare providers, who deliver care, as well as the systems and structures that support its delivery. When it comes to the services of hundreds of thousands of Canada's healthcare providers, much is delivered in the private sector and is not funded through our provincial insurance plans. Your patients often rely on supplementary healthcare coverage provided to them through employment (group benefit plans), or by purchasing individual coverage to access the services of healthcare providers. As healthcare providers, you have a duty of care to your patients and you are often advocates for them. To effectively deliver care, healthcare providers need to understand:

- Coverage under provincial plans
- Scope of practice and other regulations
- Patients' reasons to seek care

Companies that provide private health insurance have worked together to provide you with some helpful pointers to protect your practice.

These considerations are not professional practice advice, standards or guidance.

Protect Your Identity

- Do not share your professional information (e.g. license number) with anyone you don't have an agreement with on how and when it will be used.
- Know where your professional information is stored, who has access, and understand why they access it.
- Keep your college license or association registration number safe.
- Once you stop working for any clinic, have an agreement in writing that no further invoices or claims will be made with your license after your date of departure.
- Follow the guidelines of your college and advise them if you have changed practice. Contact all insurers to advise them of this change by going to the "Practice changes" page on www.clhia.ca.



- Avoid mixing business practices (i.e., marketing with treating patients).
- Know that insurers do not support offering incentives.
- Treatment decisions should always be driven by your patients' health needs, not the nature of their insurance coverage.
- Regularly review billings submitted under your name to ensure accuracy of care delivered and invoiced.

Submitting Claims

- Ensure the services you provide fall within your scope of practice.
- Be aware of what is being billed under your name.
- Follow the CLHIA receipt best practices. Ensure your receipt accurately reflects the required information such as name of patient, actual date of service, product or service received. For complete details check out the [industry document](#) on receipt best practices. Ensure the receipt clearly states who provided the service. For example, if any part of your service was delivered by someone other than yourself, but under your supervision, their name should also appear on the invoice.
- Receipts should not be provided until the product or service has been provided and is paid in full.



Good Practice Practices

- Joining a practice requires diligence. When doing your homework on whether a practice is a good fit for you, be sure that the clinic is in good standing with insurers.
- Ask questions before you join a clinic and ensure they have good processes in place on benefits administration and that they align with your expectations. (Do they offer incentives? Have they recently changed names? Do they have a process to have you review claim submissions made under your name?)

