

Version	Date	Comments / Changes
1.0	May 2007	Initial Policy Released
2.0	January 2017	Revision
3.0	January 2020	Revision
4.0	September 2021	Revision

PURPOSE

To ensure Fraser Health is in compliance with the Canada Health Act in providing emergent services to all individuals in Fraser Health facilities including delivering health care services to non-residents of Canada and uninsured residents of Canada (patients who do not have Canadian provincial medical coverage) and that Fraser Health complies with Ministry of Health patient billing and collection policies and procedures for these patient groups.

SCOPE

This policy covers all services provided to non-residents of Canada and uninsured residents of Canada including those admitted to a Fraser Health care facility for inpatient care through:

- Emergency admission or
- Direct admission from a physician's office

This policy covers the provision of insured services which are services that are deemed by the Medical Services Plan to be medically necessary. Non-medically necessary services should not be provided.

POLICY

1. Emergency or Direct Admission

- All non-residents of Canada and uninsured residents of Canada who are admitted through an emergency admission or direct admission from a physician's office will receive medical attention.
- All non-residents of Canada and uninsured residents of Canada are required, on admission, to deposit an amount as requested on the Responsibility for Payment form.

2. Booked Admission

Fraser Health will not provide booked healthcare services to non-residents of Canada and uninsured Residents of Canada.

3. Payments

- The Financial Reporting Working Group (FRWG) of the Ministry of Health establishes the billing rates for uninsured patients on an annual basis.
- Accounts Receivable and Registration Services will distribute the uninsured patient rates within Fraser Health and will post these onto Fraser Health's Intranet site.
- Accounts Receivable is responsible for billings and collections (see Appendix 1 for details).

PROCEDURE

Patient care is of paramount importance and the collection of information should not delay care to the patient.

1. Registration Services Responsibilities

1.1. Emergency or Direct Admission

- Make all reasonable efforts to clearly identify the status of non-residents of Canada and uninsured residents of Canada. The following information is to be requested, recorded in the registration system and appropriate copies obtained in addition to all other required demographic information:

- Citizenship.
- Passport number, issuing country, date of birth, place of birth, date of issue, expiry date.
- For United States citizens who do not have a passport, collect their driver's licence number, date of issue, expiry date and the address on the licence.
- Permanent resident (landed immigrant) document number and date of issue.
- Refugee claimant document number and date of issue.
- Work visa number, date of issue, date of expiry and employer name, address and phone number.
- Student visa number, date of issue, date of expiry and educational institution name, address and phone number.
- For uninsured residents of Canada collect their driver's licence number, date of issue, expiry date and the address on the licence.
- If the patient is a minor, collect the above information for the admitting parent as well as for the admitted minor.
- Ensure that the Responsibility for Payment form is completed for in-patients, signed and a deposit collected by Registration Services or the cashier. Obtain the patient's signature at the time of admission.
- Collect guarantor name and required information on the 'Guar/Ins' screen of the in-patient admission system. Obtain the guarantor(s) signature on the Responsibility for Payment form if the guarantor is available at the time of admission.
- Record uninsured residents of Canada who have no fixed address as "*No Fixed Address*".
- Follow the "Financial Responsibility – Insurances, Payments, Preferred Accommodation and HIA-14" policy when registering an uninsured patient.
- Provide non-residents of Canada and uninsured residents of Canada with a copy of the patient brochure "Fees for Medical Treatment of Non-Residents and Uninsured Residents".
- Provide MSP-eligible uninsured patients who are residents of British Columbia with an MSP patient brochure.
- Request and obtain a copy of current Notice of Exemption from uninsured residents of British Columbia who identify that they have opted out of the BC Medical Services Plan.
Note: if they do not have the Notice of Exemption form note this in the system as "No Exempt"
- Use the insurance type NRC for non-residents of Canada.
- Use insurance type NLAN (non-resident of Canada – landed Immigrant) for patients who are not currently a resident of Canada or have not resided in Canada long enough to qualify for MSP coverage but can prove their landed immigrant status. A copy of their landed immigrant papers and a Responsibility for Payment form must be forwarded to the Finance Department along with the pre-established deposit.
- NVISA (non-resident of Canada – student/work visa) for non-residents of Canada with an employment or student visa who can prove their status. A copy of their visa papers and a Responsibility for Payment form must be forwarded to the Finance Department with the pre-established deposit. Patients who cannot prove status should have their financial responsibility listed as NRC.
- Use the insurance type SP (self pay) for uninsured residents of Canada.
- Generate and distribute a list of non-residents, non-insured patients to all Access Departments twice a day. The list is to include patient name, residing country/province, acute care location, and level of coverage if any.

2. Physician Responsibilities

2.1. Emergency or Direct Admission

- Provide care for all non-residents of Canada and uninsured residents of Canada who are admitted through an emergency admission or direct admission from a physician's office.
- Discuss with the patient their earliest possible discharge or transfer back to their home

country or province as soon as possible after their admission.

- Work with the site access & flow staff, as soon as possible, to prepare, where possible, for the discharge of the patient back to their home country or province.
- Expedite the completion of discharge summaries/notes for non-resident Canadians so that documentation required by the non-resident's insurance company can be provided within 30 days of the patient's discharge. Note on the dictation "Rush transcription".
- Advise the uninsured patient who is a Direct Admission from a Physician's Office of the expected charges for their admission or enlist the assistance from the acute care site access & flow team.

3. Surgical Booking/Operating Room Booking Responsibilities

- 3.1. Fraser Health does not provide booked healthcare services to non-residents of Canada and uninsured residents of Canada.

4. Site Access & Flow Responsibilities

- 4.1. Follow regional processes to repatriate a patient who is a non-resident of Canada or an uninsured resident of another province as soon as possible to their home country or province. International repatriations must be approved by the Vice President, Quality, Access and Flow.
- 4.2. Assist patient registration in the collection of required information from non-residents of Canada and uninsured residents of Canada by acting as liaison between the patient, their family and patient registration (involve unit manager as required).
- 4.3. Raise up any barriers for discharge to admin to assist in the timely discharge of patients.

5. Social Work/Patient and Family Counselling Responsibilities

- 5.1. Should not discuss billing or the collection of payments with non-residents of Canada and uninsured residents of Canada. Any discussion regarding payment or collection should be referred to the Accounts Receivable (AR) department (see Appendix 1 for AR responsibilities).
- 5.2. Provides uninsured residents with patient brochures for MSP coverage or MSP premium assistance and "*Fees for Medical Treatment of Non-Residents and Uninsured Residents*", as appropriate.

DEFINITIONS

Non-residents of Canada are individuals who are:

- From outside of Canada either with or without a visitor visa.
- Unable to provide proof of valid residency status (i.e. landed immigration papers or permanent residency card or student or work visas issued for six or more months).
- Refugee claimants without valid Interim Federal Health Coverage on the date of the service.
- Returning Canadians who are not permanent residents of Canada (not physically present in Canada at least six months in a calendar year).

Uninsured residents of Canada are individuals who are:

- Canadian residents without British Columbia medical coverage or valid medical coverage from another province.
- Returning Canadians who are in the waiting period for their British Columbia medical coverage.
- Residents with proof of valid residency status (i.e., landed immigration papers or permanent residency card or with a student or work visa issued for six or more months) without valid medical coverage.

Emergency Admission: a patient presents to the Emergency Department of a health care facility for care. As a result of examination by an emergency physician it is determined that, the patient requires admission for in-patient care.

Note: The patient may be further assessed as Emergent or Urgent in the Registration System.

Direct admission from a physician's office: a patient presents to a physician's office and the physician determines that the patient requires immediate in-patient care at a health care facility. The patient is admitted

directly from their home or the physician's office to an in-patient bed bypassing the emergency department.

Note: the patient may be further assessed as emergent or urgent in the registration system.

Note: if the care can wait for a booked appointment at a health care facility, then the admission becomes a booked admission.

Booked admission: Any admission to a Fraser Health facility that is not urgent or emergent.

Insured services: included are services that are deemed by the Medical Services Plan to be medically necessary and are considered insured services to insured patients.

Guarantor: the guarantor(s) is the person(s) committing themselves to the payment of the patient's financial debt.

RELATED RESOURCES:

- Financial Responsibility – Insurances, Payments, Preferred Accommodation and HIA-14 Policy
- The Financial Reporting Working Group (FRWG) of the Ministry of Health Non-Resident and Uninsured Services billing rates
- Fraser Health Patient brochure "*Fees for Medical Treatment of Non-Residents and Uninsured Residents*"
- OR Booking Package
- Surgical Policy – Booking Request Submission

REFERENCES

CMPA - Quick Reference Guide for Treating Non-Residents, December 2004, Information Sheet, IS0446E

Appendix 1

1. Accounts Receivable Responsibilities

- 1.1. Contact the patient care coordinator or unit manager to discuss patient demographics, any outstanding patient documents, estimated discharge date and any repatriation plans.
- 1.2. Ensure information required for billing non-residents of Canada and uninsured residents of Canada is complete by collecting:
 - Information missing on the registration form.
 - Copies of supporting documentation for determination of the patient's status.
 - Signature(s) on the Responsibility for Payment form, the registration form and other forms relating to the patient's insurance or the determination of the patients immigration and nationalization status.
- 1.3. Assess the financial risk to Fraser Health for all non-residents of Canada and uninsured residents of Canada.
- 1.4. Where the uninsured patient has private medical insurance, contact the insurance company and obtain a written guarantee of payment from the company.
- 1.5. Maintain contact with the insurance company until payment is received or the insurance company denies payment.
- 1.6. Pursue payment from the patient or patient's guarantor if a written guarantee of payment is not secured from the insurance company or if the insurance company denies payment.
- 1.7. Develop, update and distribute the patient brochure "*Fees for Medical Treatment of Non-Residents and Uninsured Residents*" and other brochures that may be required to enhance communication with non-residents of Canada and uninsured residents of Canada.