

accordance with a formula combining contracted total payments amounts for x-rays plus fee for service payments for visits, the payments being progressively discounted as volume per chiropractor increases. Optometrists are paid \$11.50 per refraction.

Physicians may choose to receive payment in three ways. First, the physician may receive directly from the Medical Care Commission payment at 100 per cent of the negotiated schedule, and accept this payment as payment in full. Secondly, patients and physicians may enrol voluntarily with an "approved health agency" that serves as intermediary, with respect to payment, between the public authority and the physicians; here also, the physician receives the amount agreed on. Thirdly, a physician may choose to submit his bill directly to the patient, who pays him either before or after seeking reimbursement from the public authority; the physician may bill the patient directly for amounts over and above what the public authority has paid. No physician is compelled to confine himself to one or the other of these modes of payment. Physicians may also be paid through clinics that are financed by *per capita* contributions from the provincial authority.

British Columbia

This province became a participant under the federal Medical Care Act on July 1, 1968. The plan is governed by a public commission, originally with jurisdiction over a number of "licensed carriers", which are non-profit agencies charged with responsibility for day-to-day management of the separate components of the program. These are being phased out in favour of centralized administration. In addition to physicians' services and a limited range of oral surgery in hospital, the benefits include refractions by optometrists, some orthoptic services, limited physiotherapy, special nursing, chiropractic and naturopathy. Additional benefits include orthodontic services for cleft palate and harelip.

Participation in the program is voluntary. Premiums are \$5 a month for single persons, \$10 a month for two-person families and \$12.50 a month for families of three or more. For eligible residents (they must have lived in the province the preceding 12 months), the government offers subsidies totalling 90 per cent of the premium for persons with no taxable income and 50 per cent of the premium for persons with taxable income from \$1 to \$1,000. There are no special waivers of premiums as in Alberta and Ontario for persons 65 years and over.

The method of payment to physicians is similar to that in use in Saskatchewan, in this case the plan's payment schedule being about 100 per cent of the current negotiated fee-schedule of the