

Participation in the program is voluntary. Premiums are \$5.00 a month for single persons, \$10.00 a month for 2-person families, and \$12.50 a month for families of three or more. For eligible residents, 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. Welfare recipients are automatically covered without payment of premium.

Payment to physicians is made at 90 per cent of the current fee-schedule. Physicians either bill patients for services rendered, or accept payment directly from a licensed carrier. In the former case, the physician has to notify the patient in writing, before rendering a service, that he is a non-participating physician, and the patient has to agree in writing that he is prepared to pay more than the amount of reimbursement that he may receive from the public authority. In the latter case, the physician may also charge a fee in excess of the tariff, provided the patient has been duly notified, he agrees in writing to the extra charge, and the amount of the extra charge is made known to the Commission.

#### *Newfoundland*

This province, together with Nova Scotia and Manitoba, became a participant on April 1, 1969. The plan covers all medically-required services by doctors, plus a limited range of oral surgery in hospital. Refractions by optometrists are not a benefit.

All eligible residents are covered and there are no premium levies, the provincial portion of total costs for insured services being met from general revenues.

In Newfoundland, benefit payments are limited to 90 per cent of the fee-schedule. Physicians must formally select, and use exclusively, one of the modes of payment available. A participating physician must accept the 90 per cent as payment in full. A non-participating physician may impose additional charges, provided he informs the beneficiary that he is not a participating physician and that he reserves the right to charge in excess of the amount payable by the plan.

Early in 1971, the medical profession and the provincial government reached agreement on a formula that reduces the percentage payment on the fee-schedule beyond a monthly maximum limit on aggregate payments.

Customarily, large numbers of doctors in Newfoundland have contracted with the provincial government and with certain voluntary agencies to receive salaries for service in outlying areas. These arrangements were continued after April 1, 1969.