

provincial medical association. Physicians either bill patients for services rendered or accept payment direct from the public authority. 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 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 and agrees in writing to the extra charge, and the amount of the extra charge is made known to the Commission.

Newfoundland

This province, with Nova Scotia and Manitoba, became a participant on April 1, 1969. The plan covers all medically-required services by doctors, as well as a limited amount 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, payments by the plan are limited to 90 per cent of the physicians' 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.

For many years, 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, when the province joined the national medical plan.

Nova Scotia

Nova Scotia became a participating province on April 1, 1969. All eligible residents are covered. Registration is required but there are no premiums, the entire amount of the provincial portion of the costs of insured services being obtained from general revenues.

The insured services include all medically-necessary procedures by practitioners, as well as a number of oral-surgery procedures in hospitals. Refractions by optometrists constitute another benefit.

Under the plan, benefit payments amount to 85 per cent of the