

# Non-insured Services

A Patient's Guide  
to Non-insured Services:  
Services not Paid by MSI



For doctors. For health. For you.  
**Doctors**  
Nova Scotia

## What is a non-insured service?

Non-insured services are services provided to patients that are not paid for by Medical Services Insurance (MSI). Doctors have always been able to charge for some of these services; other services used to be covered by MSI but were de-insured in January 1997.

## Why does my doctor bill for non-insured services?

Because MSI does not cover these services, doctors need to charge for them to cover the costs to provide the service.

## How does my doctor decide how much to charge for these services?

There are a number of items doctors consider when deciding how much to charge for a non-insured service such as:

- How complicated the service is
- Time and expertise needed
- Cost of supplies

It is up to each doctor to decide whether or not and how much they are going to charge for a non-insured service. Up-to-date information on the services your doctor charges for, as well as how much, should be available at your doctor's office.

## As a patient, how will I know if I'm going to be charged for a non-insured service?

You can help by letting the office know why you need an appointment when you are booking it. This way you can find out ahead of time if the service is non-insured. Your doctor or the office staff will talk with you about a fee before providing you with a non-insured service. You will never be denied care because you can't pay. Please let your doctor know if you have concerns with your ability to pay. Your doctor will be happy to answer any questions you have about non-insured services.

## What are some examples of non-insured services?

### Common non-insured services include:

- Completion of forms, such as
  - certificate of illness
  - government forms
  - insurance forms
  - medical-legal reports
  - nursing home admission forms
- Examinations or physicals (required for the completion of documents such as reports and forms)
- Medicals and examinations required for driver's license and other licenses
- Medical advice over the telephone
- Medical supplies
- Missed appointments
- Prescriptions requested by telephone
- Transfer of medical records
- Photocopies
- Long distance telephone and fax charges
- Liquid nitrogen

### There are also procedures no longer covered by MSI.

#### Some of these include:

- Removal of wax from ear  
(Visit for diagnosis of ear symptoms remains insured. Necessary removal of wax from a child up to age 12 to help in diagnosis remains insured.)
- Removal of most non-cancerous warts and moles
- Removal of non-cancerous, superficial cysts, skin tags and other superficial skin blemishes
- Second and subsequent ultrasound examinations in uncomplicated pregnancy
- Routine circumcision of newborn
- Routine vision care from 10th to 19th birthday  
(Persons 20-64 years of age are also not covered)

We hope the information included in this brochure will be helpful in explaining non-insured services (which are those not paid for by MSI). Please remember that your doctor is there to provide you with the best care possible. Doctors will let their patients know if they are providing them with a non-insured service.

If you have any questions about non-insured services, please ask your doctor or contact Doctors Nova Scotia.



5 Spectacle Lake Drive, Dartmouth, Nova Scotia B3B 1X7

tel. 902.468.1866 fax. 902.468.6578

[www.doctorsNS.com](http://www.doctorsNS.com)