

1.0 PURPOSE

The purpose of this policy is to inform Doctors Nova Scotia (DNS) members and direct DNS staff of the actions that will be taken in the event of non-payment of DNS membership dues.

2.0 POLICY

This policy has been developed based on the authority granted by the *DNS Act* and the Physician Services Master Agreement (2019).

2.1 The *DNS Act* states the following regarding the requirement to be a member of DNS and to pay the prescribed fees (dues):

Membership

- 8 (1) A person, who is a medical practitioner as defined by the Medical Act, or such other person who may be admitted by the Society, shall be a member of the Society and have full voting rights and benefits therein upon payment of the prescribed fees.
- (2) Subject to the by-laws, the Society may admit persons to different classes of membership in the Society.
- (3) The Society may withdraw, suspend, withhold or terminate any right, privilege or benefit to which a member of the Society is entitled, including the right to receive any payment owed by the Society to the member, if the member fails to pay the prescribed fees, until all such fees are paid by the member to the Society.
- 2.2 The Physician Services Master Agreement (2019) states the following regarding DNS's ability to direct DHW to garnishee a physician's "wages" until the outstanding dues are paid in full:

Remit Payments to DNS

4(1)(I) DNS may, at its sole discretion, direct DHW to remit any payments owing to an individual Physician under this Agreement to DNS in the event that the Physician has failed to pay their required DNS dues in a timely manner. Such payments could include any of the payments pursuant to this Article 4. DNS agrees that DHW is in no way liable for the remittance, nor for any challenges, legal or otherwise associated with them. In the event that DHW has engaged a third party to administer payments, DHW agrees to make every reasonable effort to effect any remittance requests through that third party. Any costs associated with these requests shall be the sole responsibility of DNS. DNS may choose to recover those costs from the Physician in question, as determined by DNS.



3.0 SCOPE

This policy applies to all Nova Scotia physicians who are required to pay dues for one of the following categories of membership: full members, retired members, clinical assistants, members on leave, locum and non-resident members.

4.0 PROCEDURES

- 4.1 The categories of membership and the applicable dues are outlined on the DNS website: Membership categories | Doctors Nova Scotia (doctorsns.com)
- 4.2 Member dues can be paid by the following payment methods: online banking, direct debit, credit card, cheque or money order.
- 4.3. Annual dues invoices are sent to members on September 1 for the period September 1 August 31.
- 4.4 Dues must be paid in full by October 1, after which time a failure to remit dues will result in the following actions:
 - (i) October 6 email reminder and notice of a 10% late fee being applied on October 13.
 - (ii) October 13 late notice sent by email and mail with 10% late fee applied.
 - (iii) October 16 to November 1 DNS staff will attempt to contact the member by phone to collect the balance owing.
 - (iv) November 15 the member is notified by email and mail that they are no longer in good standing with the association, and as of November 30 all benefits and privileges will be withheld until payment is received, which includes removal from the health and dental plan where applicable.
 - (v) December 1 final notice sent by mail and email outlining the potential actions to be applied as of January 15.
- 4.4 DNS will authorize one of the following actions if membership dues are not paid in full by January 15 (in no particular order):



- (i) Evoke clause 4(1)(I) of the Physician Services Master Agreement (2019), directing the Department of Health and Wellness to garnishee MSI payment to the physician; or
- (ii) Retain a collections agency to pursue the outstanding amount.

4.5 Missed monthly payments

- (i) First missed payment
 Members are permitted one missed payment without penalty. In this case,
 members will be notified within five business days of a missed payment
 and for alternate arrangements to be made to make the payment. The
 member has two weeks from the date of notification to make the monthly
 payment.
- (ii) Second missed payment
 In the event of a second missed payment, or failure to make payment
 within two weeks after notification of the first missed payment, the option
 for monthly payment through direct bank withdrawals is removed. The
 member must make monthly payments using a credit card or pay the
 remaining balance.
- (iii) Subsequent missed payments
 Any subsequent missed payments will result in the member being required to pay the remaining balance for annual membership dues. The member will have one month from notification to make this payment in full, otherwise section 4.4 of this policy will apply.
- 4.6 DNS staff will work with members to devise an alternate plan for payment if an individual's circumstances prevent payment of dues by the deadlines outlined in this policy.
- 4.7 It is the responsibility of the member to ensure DNS has current contact information (email address, mailing address, telephone number) for issuing invoices and reminders.

Any questions regarding payment of member dues can be directed to DNS staff: Catherine Gervais at catherine.gervais@doctorsns.com
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