# **Non-insured Services**

#### Services not paid by MSI

#### What is a non-insured service?

Non-insured services are not paid for by Nova Scotia's Medical Services Insurance (MSI) program. That means the doctor is not paid by MSI to provide that service.

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

Your doctor bills you for non-insured services because they still need to cover the cost of providing the service, plus office and staffing costs.

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

Your doctor considers how complicated the service is, the time and expertise needed, and the cost of supplies. Each doctor can decide whether or not to charge a fee and what that fee will be.

### How will I know if I'm going to be charged for a non-insured service?

Tell your doctor's office why you need an appointment when you make the booking. This may help you know right away if the service is non-insured. Your doctor or the office staff will talk with you about a fee before providing you with a service. You will always receive needed services even if you cannot pay, so talk to your doctor if you have a concern about the cost.

#### 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 reports and forms
- · Liquid nitrogen
- Medicals and examinations required for work, school, driver's licence and other licences
- Medical supplies (does not include free medication samples)
- Missed appointments without appropriate notice
- Photocopies, long distance telephone and fax charges
- Removal of ear wax
- Removal of most non-cancerous warts, moles, minor cysts, skin tags and other minor skin blemishes
- Routine circumcision of newborn
- Routine vision care from ages 10 to 64
- Sick notes
- Transfer of medical records



Your doctor or the office staff will always discuss the cost of these services with you. You will always receive needed services even if you cannot pay, so talk to your doctor if you have a concern.

