

## OPTING OUT OF NOVA SCOTIA MEDICAL SERVICES INSURANCE PLAN

We have recently received questions from dentists regarding how they can opt of the MSI Plan. This document is intended to provide general information regarding the opt out process and requirements.

The *Nova Scotia Health Services and Insurance Act* (the "Act") sets out dentists' obligations in respect of insured services under the MSI Plan.

The Act permits a dentist to opt out of the MSI Plan and collect fees for insured services directly from a patient. If a dentist opts out, he or she will not be entitled to any payment under the MSI Plan. It is also important to be aware that opting out of the MSI Plan will not permit a dentist to charge higher fees. Even if a dentist opts out of the MSI Plan, the dentist cannot charge a patient more than fees which otherwise could be charged to MSI (set by the Insured Dental Services Tariff Regulations) for an insured service.

To opt out of the MSI Plan, dentists must meet the following requirements:

1. The dentist must notify the Department of Health of his or her intention to opt out of the MSI Plan and to collect fees other than under the MSI Plan.
2. The notice must be provided in writing.
3. The election to opt out does not take effect until the first day of the month beginning after the expiration of 60 days from the date the Department receives the notice. (For example, if the Department receives the written notice on July 15, the election to opt out would take effect on October 1.)
4. Dentists cannot seek payment from patient for insured services immediately after providing notice to the Department. They must wait until the date that the election to opt out takes effect.

After a dentist has opted out of the MSI Plan, the dentist must continue to meet the following requirements:

1. The dentist must provide reasonable notice to a patient (or a person acting on the patient's behalf) that he or she has opted out of the MSI Plan before providing services.
2. At the request of a patient (or a person acting on the patient's behalf), the dentist must complete an MSI claim form or provide that person with enough information to complete the claim form.

Finally, dentists who opt of the MSI Plan have the ability to opt back in. A dentist can notify the Department of Health at any time of their revocation of the election to opt out. However, the decision to opt back in does not take effect until the first day of the month beginning after the

expiration of 30 days from the date the Department receives the notice. (For example, if the Department receives the written notice on July 15, the election to opt in would take effect on September 1, 2016.)

*NSDA Note to members:*

Mailing address to send the letter of notice:

Barb Butler  
Manager, Claim Services  
Green Shield Canada  
8677 Anchor Drive  
PO Box 1606  
Windsor, Ontario N9A 6W1

Copy to:

Leo Glavine  
Minister of Health & Wellness  
Department of Health & Wellness  
17<sup>th</sup> Floor Barrington Tower  
1894 Barrington Street  
PO Box 488  
Halifax, NS B3J 2R8

**Note at the top of the letter – “Notice of Opting out of MSI”**