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LOCATION/ENDROIT:
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PRINCIPAL(S)/PRINCIPAUX:
Lisa Calder, MD, MSc, FRCPC, CEO, CMPA

SUBJECT/SUJET: The Canadian Medical Protective Association holds an English information session as part of their annual meeting.

File Name: 2023 Aggregate fees by region

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Lisa Calder: We strive to ensure the fees we collect from members are used efficiently and appropriately. We are committed to containing growth and medical liability protection costs and we aim to optimize the stability and predictability of fees over time.

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As appropriate, we reduce membership fees when we are in a strong financial position and prudently increase them if we are in deficit. As you just heard in Cory's 2021 financial report, the CMPA's current financial position is strong and as a result we are reducing 2023 fees again this year across all four fee regions.

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The CMPA has four unique fee regions in response to the regional cost differences across the country, allowing for an equitable allocation of costs. The four regions are British Columbia and Alberta, Ontario, Quebec and Saskatchewan, Manitoba, Atlantic provinces and the territories. Each region is independent and there is no subsidization between regions. For example, if one region is in a positive or negative funding position, this does not impact the other regions.

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The aggregate cost per region is the total amount to be collected in each region. The aggregate fee per member is an illustrative number that is the aggregate cost per region divided by the number of members in that region. It is only an average and not an actual membership fee. When determining membership fees, we first calculate the aggregate costs for the region and use this as the foundation to determine regional fees based on the type of work.

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I will now share with you the 2023 aggregate amounts per fee region starting with British Columbia and Alberta.

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The forecast aggregate fee in BC and Alberta in 2023 is, on a per member basis, \$4,839. However due to our strong financial position we are able to reduce these fees by \$3,138 per member, resulting in an aggregate fee of \$1,701. The overall aggregate cost for BC Alberta is \$48.8 million which is down 56% from 2022 or a reduction of \$60.3 million dollars. All members in BC and Alberta will see a reduction in their membership fees.

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In Ontario, the cost of providing medical liability protection is greater than any other region and this is reflected in the membership fees. The cost of providing medical liability protection in Ontario in 2023 is forecast to be, on a per member basis, \$6,646. However, since Ontario is also in a positive funded position the aggregate fee per member is being reduced by \$3,448 to \$3,198. This is a 45% decrease from last year. Across the entire fee region, the reduction is \$107.8 million.

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As has been previously reported the projected costs of liability protection in Quebec have risen at a slower rate than in other parts of the country. In general, we have also not seen the same level of variance in compensation to patients year over year as in the other three regions. As a result, membership fees are generally stable in this region and the lowest of all four regions

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Given Quebec's positive funded position we continue to be able to reduce the membership fees in this region. This results in a per member aggregate fee of \$227, which is 56% lower than in 2022.

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I will now turn to Saskatchewan, Manitoba, the Atlantic provinces and the territories. For 2023 given the region's positive net asset position, the aggregate fee per member is \$345, a reduction of 90% from last year. For the entire region the reduction is \$41.6 million.

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As you can see there are significant regional differences in protection costs with Ontario being far and away the most expensive region. The CMPA is committed to charging members only those fees required to provide effective medical liability protection through a sustainable model, and this gives our members confidence that assistance will be available to you in the event of a medical legal difficulty. We will continue to modernize and enhance our member services to maximize the value we deliver to you, our members

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Having shared the aggregate fees, here's an example of the actual membership fees for family physicians practicing in type of work code 35 in 2023 versus 2022 across the four fee regions.

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The full listing of 2023 membership fees are now available on our website. You will be notified by email in the fall when the annual invoices are available on our website via the secure CMPA member portal. Moving forward we will continue to explore opportunities to leverage our knowledge to enhance patient safety and reduce fees while ensuring we remain financially sustainable and able to compensate patients and support physicians today, tomorrow and well into the future. Thank you.