

TRANSCRIPTION/TRANSCRIPTION EVENT/ÉVÉNEMENT

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PRINCIPAL(S)/PRINCIPAUX: Lisa Calder, MD, MSc, FRCPC CEO, CMPA
Michael T. Cohen, MD President, CMPA

SUBJECT/SUJET: Canadian Medical Protective Association's 2021 Annual Meeting and Education Session - English.

2022 Membership fee requirements

00:00

Michael Cohen:

Thank you, Cory. And now Lisa will share the 2022 membership fee requirements and the 2021 Council election results. Lisa.

00:19

Lisa Calder:

We recognize that the pandemic has placed financial strain on Canada's health care system. We are committed to using our resources effectively and efficiently and to containing growth in medical liability protection costs.

00:37

I am pleased to announce that in 2022 fees will be reduced across all four fee regions. Our aim is to continue to use fee reductions to draw down on our net asset position in each fee region in the coming years, which will help to stabilize our financial position.

01:03

Before I get into the aggregate fees by region, I would like to clarify what I mean by fee regions and what an aggregate fee actually is. Recognizing there are different medical liability protection cost structures across the country and with a view to an equitable allocation of costs, the CMPA has four fee regions. They are British Columbia and Alberta, Ontario, Quebec and Saskatchewan, Manitoba, Atlantic provinces and the territories.

01:41

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.

01:55

Aggregate fees are the total fee requirement for the region divided by the number of members in each region. The aggregate fee is only an average; it does not represent the fee that an individual member pays. When determining member fees we first calculate the aggregate fee for the region and use this as the foundation to determine

regional fees based on the type of work.

02:28

I will now share with you the 2022 aggregate fees per fee region starting with British Columbia and Alberta.

02:42

The forecast aggregate cost in BC and Alberta in 2022 is on a per member basis \$5,283. However due to our strong financial position we are able to reduce these fees by \$1,418 per member. The overall aggregate fee for BC and Alberta is down 16% from 2021 or a reduction of \$17 million to \$109.1 million. All members in BC and Alberta will see a reduction in their membership fees.

03:26

Let's look next at Ontario. The cost of providing medical liability protection in Ontario is greater than in any other region and this is reflected in the membership fee. In Ontario, the cost of providing medical liability protection in 2022 is forecast to be on a per member basis \$7,537.

03:57

However since Ontario is also in a positive funded position, the aggregate fee per member is being reduced by \$1,756 or a reduction of \$55 million across the entire fee region. This is a 20% decrease from last year.

04:23

As has been reported at previous annual meetings, the projected costs of liability protection in Quebec has 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 fee regions

04:58

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 that is 45% lower than in 2021.

05:17

I will now turn to Saskatchewan, Manitoba, the Atlantic provinces and the territories. This region has the fewest number of members, which means that one or two medical legal cases can have a drastic impact on the region's overall funded position. Therefore, we take a conservative approach when we set fees for this region. For 2022, given the region's positive net asset position, the aggregate fee per member is reduced by 4%.

06:00

As you can see in the summary slide, 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 that gives our members confidence that assistance will be available to you in the event of medical legal difficulty. Our commitment to you, our members, has not and will not change.

06:39

Having shared the aggregate fees by region, here's a practical example of the actual membership fees that family physicians practicing and type of work code 35 will pay in 2022 versus 2021 across the four fee regions.

07:04

The full listing of 2022 membership fees are now available on our website. Members individual fee invoices will be available online through the secure member portal on our website in the fall and you will be provided with an email notification at that time.

07:20

Moving forward we will continue to explore opportunities to leverage our knowledge to enhance patient safety and reduce fees while ensuring we remain financially stable and able to compensate patients and support physicians today, tomorrow and well into the future. Thank you.