



## Administration Policy

The Medical Liability Reimbursement (MLR) program is provided through a Master Agreement between Alberta Health and the Alberta Medical Association (AMA). The program reimburses eligible physicians for part of their medical liability protection costs.

### Eligibility requirements

As a physician, you are eligible for reimbursement for the months when you are:

- A resident of Alberta with an active Alberta home address
- A regulated member of the College of Physicians and Surgeons of Alberta, who holds a practice permit issued under the Health Professions Act (excluding physicians on the postgraduate register).
- A member in good standing in category 05 or 15 (Insured Services), or 14 (First Year in Practice) or a non-member who has paid an administrative fee equal to category 05 membership (to receive the 2018 benefit you must be a 2017-18 member or have paid the administration fee equal to 2017-18 membership).
- Providing eligible services during the calendar year.

Eligible services are:

- Insured Services, whether billed on a fee-for-service basis, paid through Alberta Health Services (AHS) or another paying agency.
- Clinical services provided through an Alternative Relationship Plan.
- Services provided through the Physician On-Call Program.
- Services provided through AMA Physician Locum Services.
- Public health services provided through AHS.

If you are not billing on a fee-for-service basis but are still providing insured services or public health services provided through AHS, you will need to complete and return an *Eligibility Status Form*, available on the AMA website at [www.albertadoctors.org/services/physicians/paperwork](http://www.albertadoctors.org/services/physicians/paperwork).

### Income tax implications

Reimbursements received through the MLR program must be declared as income for tax purposes. You may continue to claim your Canadian Medical Protective Association (CMPA) fees as allowed under the current tax regulations.

### Claiming policies

If you've satisfied the requirements above, we will automatically reimburse your CMPA fees, less a prorated deductible of \$1,000. If you pay annual CMPA fees, you will be reimbursed in late April. If you pay your CMPA fees through pre-authorized monthly payments, you will be reimbursed in quarterly installments, approximately one month after the end of each quarter. For additional information on your CMPA fee payment method, **contact the CMPA at 1.800.267.6522.**

**Please note** that the CMPA provides the AMA with confirmation of your fee payment in order for the AMA to automatically reimburse you. If you have withdrawn your consent with the CMPA for this transfer to occur, you will need to provide the AMA with a copy of your CMPA acknowledgment form before reimbursement will be issued.

If you pay private insurance, you will be reimbursed up to the CMPA rates (less a \$1,000 deductible) once you provide the AMA with your proof of payment.

You are encouraged to sign up for electronic deposit of your benefit payment by completing a Payment Request Form available on the AMA website at [www.albertadoctors.org/services/physicians/paperwork](http://www.albertadoctors.org/services/physicians/paperwork). You may also choose the option to have the payment made to your professional corporation. If no Payment Request Form is completed, the payment will be sent by cheque to you personally, to your preferred AMA mailing address.

If you become ineligible during the year (e.g., you go on leave for part of the year), you should inform the AMA and will be required to return the reimbursement amount for the period in which you were ineligible.

#### **Early reimbursement process**

As a benefit for members, the AMA has arranged a process with CMPA that enables you to receive your reimbursement *before* the CMPA withdraws your annual premium from your bank account. To participate, you must have met the program eligibility requirements outlined on the previous page by December 31, and you must have enrolled in the CMPA's annual direct debit plan.

If you are a new physician or participating in the Alberta Early Reimbursement for the first time, you must enroll by login into our website at [www.albertadoctors.org/dashboard](http://www.albertadoctors.org/dashboard). Go to MLR and click on the box to confirm your participation. If you don't see your preference contact the administrator. You must also notify CMPA with your change of payment preference.

If you participate, the CMPA will debit your account on May 1, and the AMA will deposit or mail your reimbursement in late April. (Consider signing up for direct deposit to ensure your reimbursement arrives before CMPA debits your bank account.)

#### **Contact us**

If you have questions, please contact:

Deanna Longmuir

Membership and Benefits Administrator

T 780.482.0324

Toll-free 1.866.714.5724 (ext. 5324)

Email [deanna.longmuir@albertadoctors.org](mailto:deanna.longmuir@albertadoctors.org)

If you have questions about your CMPA fees or CMPA payment method, please contact the CMPA at 1.800.267.6522.

Revised Sept 2018