

Medical Liability Reimbursement Program Administration Policy

The Medical Liability Reimbursement program is provided through the AMA Agreement between the Alberta Medical Association and Alberta Health. 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 (make your home in and are ordinarily present in Alberta).
- Are 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).
- Are a full member of the AMA or a non-member who has paid an administration fee equal to full membership.
- Have provided insured medical services whether paid by Alberta Health, Alberta Health Services or any other party; or have provided public health services funded by AHS. Insured medical services includes clinical services provided through an alternate relationship plan or the academic medicine health services program.

You are responsible for letting us know if you've been reimbursed in another province as you would not be eligible for reimbursement under the program for that month(s).

If you are not billing on a fee-for-service basis but are still providing eligible insured medical services or public health services, you will need to complete and return an *Eligibility Status Form*, available on the AMA website at 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 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 If you have withdrawn your consent with the CMPA for this transfer to occur, you will need to provide the AMA with a copy of your CMPA acknowledgment form before reimbursement will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. You may also choose the option to have the payment made to your professional corporation. If a *Payment Request Form* is not 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 are reimbursed in another province) you must inform the AMA and return the reimbursed 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 participating in the Alberta Early Reimbursement process for the first time, you must enroll by logging into the AMA website at www.albertadoctors.org/dashboard. Go to MLR and click on the early reimbursement box to confirm your participation. If you are a new physician or you don't see the early reimbursement preference on your dashboard contact the administrator. You must also notify CMPA with your change of payment preference at 1.800.267.6522.

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

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

Revised May 2019