PHYSICIAN'S BULLETIN
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NOVA SCOTIA MEDICAL SERVICES INSURANCE

Notice to Physicians

OPOR – INCOME STABILIZATION GRANT AND LOAN PROGRAMS

Western, Northern and Eastern zones Only (Wave 3)

The Department of Health and Wellness (DHW) has launched the income stabilization program for fee-for-service physicians affected by the Wave 3 One Patient One Record (OPOR) planned service slowdown.

The slowdown aims to create capacity for physicians and staff to care for patients at the same time as they adjust to the new system. DHW, the NSH and DNS recognize that this will result in income loss for some fee-for-service physicians and this program is designed to minimize those impacts.

The income stabilization program is voluntary and has two components: a grant program and a loan program.

GRANT PROGRAM https://forms.cloud.novascotia.ca/opor-income-stabilization-grant-program
The first component is a grant program, applications open on November 2, 2026 and aims to help stabilize physician remuneration during the approved clinical slowdown. Physicians may voluntarily apply in advance of or during the slowdown.

- Physicians will be paid at a half-day or full-day (four or eight hours, respectfully) at a calculated rate using fee-for-service (FFS) billings for their specialty, based on 2024-25 earnings with MOU adjustments applied.
- Physicians can withdraw from the grant program at any time but will not be able to return to the grant program after withdrawing.
- All grants will cease for services ending on December 18, 2026, however, if service volumes have not returned to baseline for reasons directly attributable to OPOR, NSH can request a grant extension by service area.

The program includes both a proactive and a reactive element:

- **PROACTIVE:** This is available only for physicians in NSH-designated wave 3 slowdown areas. You can proactively apply for income stabilization for the number of days of service delivery affected, using the webform application process (link above) starting Nov. 2 for physicians working in designated slowdown areas in wave 3 zones.
- **REACTIVE:** Physicians working outside NSH-designated slowdown areas who experience an unanticipated clinical slowdown as a result of OPOR implementation may also apply using the webform application. This will be available after OPOR rollout (not in advance). DHW will consult with NSH for an understanding of the OPOR impact and timelines for rectification.

LOAN PROGRAM https://forms.cloud.novascotia.ca/opor-income-stabilization-loan-program

The second component is a loan program, which will begin processing applications on December 1, 2026. Unlike the grant program which is designed to respond to volume reductions during the slowdown period, the loan program is focused on billing delays attributable to OPOR reporting. The loan program will provide a prepayment for clinical services delivered after the OPOR go-live but that could not be billed due to the OPOR implementation (e.g., unavailable reports, delayed documentation access).

- Physicians will identify the number of days affected and will be paid a daily stipend of $1,714.58. Radiologists will be paid a daily stipend of $3,320.11.
- This rate may be more or less per day than the physician normally earns but will effectively provide a pay advance on future FFS earnings.
- The total amount requested ($1,714.58 x number of days per week x number of weeks) will be "smoothed" over the number of weeks requested, based on current pay periods.
- Once billings are submitted, FFS earnings will be reduced by 10% until the loan is paid in full by August 31, 2027. If more than 10% per pay is required to ensure all loan payments are repaid by August 31, 2027, Medavie will establish a payment plan with the physician.

FAQ: https://doctorsns.com/sites/default/files/Wave3-OPOR-IS-FAQ.pdf

For questions, please reach out to psaccountability@novascotia.ca