



MEMBERSHIP POLICY

Preamble

This policy addresses midwife registration categories, membership fees and procedures, and maintaining good standing with the MABC.

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1. Definitions, Fees, and Forms

A. Midwife Registration and Membership Categories

- i. **Practicing Midwife Registrant** - a member who is registered on the Practicing Midwife registry of the BC College of Nurses and Midwives (BCCNM).
- ii. **Practicing Midwife (w/o intrapartum care) Registrant** - a member who is registered on the Practicing Midwife (w/o intrapartum care) registry of the BCCNM.
- iii. **Provisional Midwife Registrant** – a member who is registered on the Provisional Midwife registry of the BCCNM.
- iv. **Non-Practicing Midwife Registrant** - a member who is registered on the Non-Practicing Midwife registry of the BCCNM.
- v. **Temporary (emergency) Midwife Registrant** - a member who is registered on the Temporary (Emergency) midwife registry of the BCCNM.
- vi. **Midwifery Student** - a member who is currently undertaking a formal education program in a BCCNM-recognized midwifery education program.

B. Definition of Fees

- i. **MABC Universal Dues** – The MABC membership dues are 2.9% on all midwifery gross billings. The dues are automatically deducted by the Medical Services Plan (MSP) from all midwifery billing claims. Consent forms for the MABC Universal Dues must be included with the membership application package. If not deducted by MSP, the MABC will invoice members for their membership dues.
- ii. **Midwives Protection Program fees** – The Midwives Protection Program¹ (MPP) is the malpractice insurance program for practicing midwives in BC and is administered by the MABC. All practicing midwives pay malpractice insurance premiums. The coverage is held by the Risk Management Branch of the Ministry of Finance. MPP premium amounts are found in the *Membership Fee Schedule* in this policy.
- iii. **Non-Practicing dues** – MABC Non-Practicing membership is optional for BCCNM Non-Practicing registrants. Non-Practicing dues fees are found in the *Membership Fee Schedule* in this policy.
- iv. **Administrative fees** – Include but are not limited to: quarterly and weekly payment fees, change of status fees, refund fees, and late fees. Administrative fee amounts are found in the *Membership Fee Schedule* in this policy.

¹ MPP website www.bcmpp.org

C. Membership Forms and Documents

- i. **New Membership Application** – This online form is used to apply for new or reinstatement of membership for Midwives and Students. It is emailed by the Registration Manager and can be requested by emailing registration@bcmidwives.com or completing the contact form available on the “[Become a member](#)” section of the MABC website.
- ii. **Universal Dues Consent** – This form gives consent to the Medical Services Plan (MSP) to automatically deduct the MABC Universal Dues from a member’s MSP billing claims. Consent forms are found in addendums A and B to this policy and are included in the online membership application.
- iii. **Certificate of Proof of Commercial General Insurance (CGL)** – This certificate must be submitted as proof of the requirement of the MPP that all practicing midwives carry CGL coverage. Members must contact their CGL broker and request that a **Certificate of Proof of CGL insurance** be forwarded to the MABC office as follows:
 - 1) Registration renewal: Proof of CGL must be submitted at the time of membership renewal.
 - 2) New members: Proof of CGL must be submitted as part of the registration process.Information on the CGL requirement and the CGL insurance program is found in the *MABC Policy on CGL*.
- iv. **MABC Bylaws, Policies, Statements, and Guidelines** - Compliance with MABC bylaws, policies, statements, and guidelines is a duty of membership.
- v. **Change of Status Application** – This online form is used to apply for a change of membership registration status.
- vi. **Membership Renewal** – This online form is required for annual membership renewal and is completed online at www.bcmidwives.com. The renewal form opens 60 days prior to the date of membership expiry and can be found on the home page of the member’s section².

2. Membership Applications and Renewals

A. New Midwife Member Application

Midwife applicants for membership may apply for only one membership category per application.

BCCNM Confirmation: All midwife applications will be completed upon confirmation that the applicant is registered as a midwife with the BCCNM.

² Membership renewal is not available to IEMBP and 4th year undergraduate students.

Midwife member applications must be received two weeks prior to the BCCNM registration date. Applications for MABC membership are complete once the MABC office receives the following:

- a. Online application
- b. Proof of CGL insurance
- c. Universal Dues Consent form
- d. MPP premiums or Non-Practicing Dues Payment

B. Student Member Application

Midwifery students may apply for MABC membership for the school year term from September to September by submitting their completed student membership application form and membership dues. The annual membership fee will not be pro-rated. Proof of enrolment in a midwifery program at an institution recognized by the Board is required.

UBC Midwifery and Internationally Educated Midwives Bridging Program (IEMBP) students are eligible for complimentary student membership. Steps for complimentary MABC student membership are communicated directly to UBC students by MABC admin via the UBC Midwifery Student Services Manager.

C. Membership Renewal Process

- i. **Midwife memberships** are renewed every year on April 1. Midwife members will receive email notifications about the opening of the membership renewal period and reminders. Renewal applications are complete once the MABC office receives the following:
 1. Online Membership Renewal Application
 2. Proof of CGL insurance³
 3. Payments due
- ii. **Student Memberships** are renewable every year on September 15th. Student members will receive email notifications of the opening of the membership renewal period and reminders. Renewal applications are complete once the MABC office receives the following:
 1. Online Student Membership Renewal Application
 2. Payment (if applicable).

³ CGL coverage is not required for Non-Practicing midwives.

3. Member Change of Information

Members can access and edit their personal and professional information on their MABC accounts available at www.bcmidwives.com. Members must ensure their contact information is up to date.

4. Registered Midwife Change of Status

A. Change of Status Application

Midwives changing their BCCNM registration class status must also complete an MABC online change of status application and payment at least two weeks before the effective date of change of BCCNM registration. The change of status application is completed upon receipt of BCCNM's confirmation of the registrant's change of status. When BCCNM does not confirm an application for MABC change of status, the application is canceled, incurring a cancellation fee.

B. How Fees Apply to a Mid-quarter Change of Status (Quarterly payments only)

Midwives who have a change of status mid-quarter (two or more statuses in the same quarter) will follow payment rules as follows:

i. Changing to Practicing Midwife

From Practicing (w/o intrapartum care) or Provisional Midwives: Members who change their status to Practicing Midwife mid-quarter will not be required to pay an additional MPP premium for the quarter.

From Non-Practicing: Members who change their status to Practicing Midwife mid-quarter will be required to pay the Practicing Midwife status MPP premium in addition to their Non-Practicing membership fee.

ii. Changing to Practicing Midwife (w/o intrapartum care)

From Practicing Midwife or Provisional Midwife: Members who change their status to Practicing Midwife (w/o intrapartum care) mid-quarter will not be required to pay an additional MPP premium for the quarter.

From Non-Practicing: Members who change their status to Practicing Midwife (w/o intrapartum care) mid-quarter will be required to pay the Practicing Midwife (w/o intrapartum care) MPP premium in addition to their Non-Practicing membership fee.

iii. Changing to Provisional Midwife

From Practicing Midwife or Practicing Midwife (w/o intrapartum care): Members who change their status to Provisional Midwife mid-quarter will not be required to pay an additional MPP premium for the quarter.

From Non-Practicing: Members who change their status to Provisional Midwife mid-quarter will be required to pay the Provisional Midwife MPP premium in addition to their Non-Practicing membership fee.

iv. Changing to Non-Practicing

From Practicing Midwife, Practicing Midwife (w/o intrapartum care), or Provisional Midwife:

Members who change their status to Non-Practicing mid-quarter will not be required to pay the Non-Practicing membership fee until the following quarter.

5. Payment Information

Refer to the *Membership Fee Schedule* in this policy for MPP premiums, Non-Practicing dues, and admin fees.

A. Methods of Payment

- a. **Payments by credit card** are accepted online via [My Account](https://www.bcmidwives.com) section available at www.bcmidwives.com. Payments are processed using an Internet Secure Payment Processor hosted by the MABC.

If paying by credit card, the MPP and Non-Practicing quarterly payments will be automatically processed on the first of each subsequent quarter. An email reminder of the next payment is sent three (3) weeks prior to the payment withdrawal. A payment receipt is sent via email when the online payment is processed.

- b. **Payments by cheque** must be made payable to the “Midwives Association of BC” and mailed to the MABC office. When selecting “quarterly” payments, all post-dated cheques for the year must be sent to the MABC office.

B. Annual Payments of MPP Premiums and Non-Practicing Dues

All applicable MPP Premiums and Non-Practicing membership dues are paid as a lump-sum payment. This payment is due at the end of the fiscal year, on March 31. When selecting this payment option, either at the time of membership renewal or as a new applicant, the MABC will waive all administrative fees. When selecting an annual payment option, at the time of change of membership status, one (1) administration fee plus other applicable administrative fees will apply.

C. Quarterly Payments of MPP Premiums, Non-Practicing Dues

- i. Each quarterly payment of MPP fees or Non-Practicing membership dues will include an administrative fee. Subsequent quarterly invoices in the current year will be automatically charged on day 1 of each consecutive quarter based on the payment method provided when completing the new membership application.
- ii. **Renewing members:** The first payment must be received by the MABC office by April 1st of each year. Each subsequent quarterly payment will be processed on the first day of the quarter: July 1, October 1, and January 1.
- iii. **New members:** The first payment must be received by the MABC office two weeks prior to their registration start date. Each subsequent quarterly payment will be processed on the first day of the subsequent quarter until the end of the fiscal year -March 31-.

D. Weekly Payments of MPP Premiums for short-term practice⁴

- i. The weekly rate for MPP is intended to provide malpractice insurance coverage for short-term periods of practice (i.e., up to 8 weeks within a quarter). Members who require more than 8 weeks of MPP coverage in a quarter, must select a “Quarterly” or “Annual” payment.
- ii. Each short-term practice period paid at the weekly rate MPP rate will have a minimum charge of 2 weeks.
- iii. Each short-term practice period paid at the weekly MPP rate will have an administrative fee.
- iv. The weekly MPP rate short-term practice coverage period can be extended up to 9 weeks in a quarter. Each extension requested will have an administrative fee.

E. Refunds

Quarterly MPP fees and Non-Practicing dues cannot be pro-rated and will only be refunded prior to the beginning of a quarter. A refund fee will apply to all MPP refunds.

MPP and Non-Practicing refunds will be processed upon receipt of:

1. MABC completed online *Change of Status* application and payment; and
2. BCCNM Confirmation of change of status.

Refunds will be processed within 30 calendar days upon receipt of the BCCNM confirmation of change of status.

F. MABC Universal Dues

If not deducted by MSP, the MABC will invoice members for the MABC Universal Dues on a quarterly basis. Members will receive quarterly emails with the Universal Dues invoice and corresponding Universal Dues Statements by May 1, August 1, November 1, and February 1. Invoices and Universal Dues statements can be found online via [My Account](#) section and [Universal Dues](#) sections available at www.bcmidwives.com. Universal Dues invoice payments are due within 30 days of receipt.

G. NSF Charges

All NSF cheques will be subject to a 1st NSF cheque in the year. A subsequent NSF in the year will be subject to a 2nd NSF cheque in the year. Members will be notified of their NSF cheques. A replacement cheque, including the NSF charge, must be received by the MABC office within seven (7) business days of the notification.

⁴ Members must contact the office to apply for the weekly rate.

H. Member Good Standing

All members shall maintain their good standing with the MABC. Requirements for maintaining good standing are found in the *Policy on Suspending and Revoking Membership*.

Maintaining good standing, as it pertains to this policy means that:

1. Midwife members shall maintain registration with the BCCNM.
2. Members shall pay all required fees as determined by the MABC Policies, including MPP premiums, MABC Universal Dues, Non-Practicing dues and administrative fees.
3. Members shall submit applicable forms, such as change of status and membership renewal as required.

5. Lapse of Membership

A. Lapse of BCCNM Registration: When the MABC is notified of a member's lapse or termination of their registration with the BCCNM, their MABC membership will be automatically canceled.

B. Lapse of Student Membership: When the MABC is notified that a midwifery student is no longer enrolled in a midwifery program, their MABC student membership will be automatically canceled.

6. Registered Midwife Late Payments

Failure to maintain your MABC account will initiate a member's lack of good standing with the MABC. When the MABC does not receive payments as due, the following steps will be taken:

- a. Renewal payments: A late fee charge is applied when renewal MPP fees or Non-Practicing dues payment is not received by April 10th.
- b. Quarterly payments: A late fee charge is applied when quarterly MPP fees or Non-Practicing dues payment is not received on the 10th day after the payment's due date.
- c. A practicing member who has not remitted payment of the MPP premium by the 20th day of the quarter will no longer be in good standing with the MABC. Access to the member's section of the MABC website will be canceled, and members must contact the MABC office to remit payment.
- d. A practicing member who has not remitted payment of the MPP premium by the 50th day of the quarter will cease to be a Member and the BCCNM and MPP will be notified.
- e. A member who has not remitted payment for an MABC Universal Dues invoice on or before the due date will be subject to a late fee charge.
- f. A member who has not remitted payment for an MABC Universal Dues invoice within 20 days of the due date will no longer be in good standing with the MABC.
- g. A member who has not remitted payment for the Universal Dues invoice within 50 days from the due date may have their membership suspended and the BCCNM and MPP will be notified.

- h. A member who has not remitted payment of the Non-Practicing dues by the 50th day of the quarter will cease to be a member.
- i. A member who incurs a second late fee in a calendar year will incur a 2nd Late Fee in a Calendar Year charge.
- j. An individual may be restored to good standing at the discretion of the Executive by paying the arrears, including late fees.
- k. If membership is suspended, the individual's membership may be reinstated at the discretion of the Executive by paying the arrears, including late fees.

7. Non-Practicing dues waiver due to long-term Medical Leave

The MABC will waive the Non-Practicing membership dues and administrative fees of members who are on a “long duration” LTD claim, which is more than two years and as defined by the terms of the LTD insurance policy, up to a maximum of three (3) consecutive years.

- i. For members on medical leave for more than two years, but without an LTD claim in place, proof of medical leave will be required on an annual basis and must include the start date of the medical leave.
- ii. The annual waiver will be applied at membership renewal. Members will receive a “discount code” by email that must be entered at checkout when completing the online renewal process.

8. Summary of Administrative fees, change of status fees, and late penalties

- An administration fee will be charged on quarterly and weekly payments of MPP premium and Non-Practicing membership dues.
- An administration fee will be charged on all canceled applications that do not align with the BCCNM registration dates and status.
- The administrative fee will be waived at renewal if the annual MPP premium or Non-Practicing dues are paid in full.
- The administrative fee will be waived for new midwives’ applications if the MPP premium or Non-Practicing dues are paid annually for the balance of the year.
- A change of status fee will be charged for each Change of Status application.
- A late fee will be charged for late MPP premium or Non-Practicing payments received 10 calendar days from the start of the quarter.
- A late fee will be applied to members who have a second MPP late payment in a calendar year.
- A refund fee will apply to all MPP refunds.

Membership Fee Schedule

with new BCCNM Registration classes

MABC REGISTRATION STATUS (BCCNM Class)	MEMBERSHIP EFFECTIVE	MALPRACTICE INSURANCE (MPP)			MEMBERSHIP FEES	
		Annual Payment	Quarterly Payments	Weekly Payment (minimum 2-week payment)	Annual Payment	Quarterly Payments
GENERAL (Practicing Midwife)	Apr 1- Mar 31	\$1,800	\$450 + admin fee	\$50 + admin fee	Universal Dues 2.9%	
TEMPORARY - LIMITED SCOPE (Practicing Midwife no intrapartum care)	Apr 1- Mar 31	\$1,000	\$250 + admin fee	N/A	Universal Dues 2.9%	
CONDITIONAL (Provisional Midwife)	Apr 1- Mar 31	\$1,800	\$450 + admin fee	\$50 + admin fee	Universal Dues 2.9%	
NON-PRACTICING Midwife	Apr 1- Mar 31	N/A			\$150	OR \$37.50 + admin fee
Midwifery Students	Sep 15 - Sep 14	N/A			WAIVED for UBC midwifery students \$50 for other Midwifery students	

MABC Membership Admin Fees

Quarterly and weekly payments admin fee	\$25	Late fee	\$50
Change of Status	\$25	2 nd Late fee in a calendar year	\$75
1 st NSF cheque in the year	\$35	MPP fee refunds	\$25
2 nd NSF cheque in the year	\$70	Canceled applications	\$25



**CONSENT TO MEDICAL SERVICES PLAN OF BC (MSP) TO DEDUCT THE UNIVERSAL DUES OF 2.9%
FROM MSP BILLINGS AND DEPOSIT INTO A DESIGNATED ACCOUNT WITH THE MIDWIVES
ASSOCIATION OF BRITISH COLUMBIA (MABC).**

In order for the MABC to receive your membership dues, we ask that you complete this form. Please note that the MABC office will fill in your MSP number(s) once you begin billing MSP.

MABC Membership Dues: The following consent gives permission to the MSP to deduct the Universal Dues of 2.9% at source and to deposit this fee directly into a designated MABC account.

I, _____, being a currently registered midwife with the MABC, hereby give permission to the MSP to deduct the **Universal Dues of 2.9%** directly from my gross earnings with each billing payment.

Practitioner Number (MSP billing number): **89** _ _ _

Payee #: i) _____ ii) _____

*** You may include your own payee number (i.e. billing number as above), or another midwife's or group payee number to which you are assigning payment.**

If at any time you will be assigning payment to another number (including a group payee number), it is necessary to contact the MABC office for another consent form.

Signature

Full Name

Date (mm/dd/yy)





**GROUP CONSENT FORM FOR UNIVERSAL DUES OF 2.9%
TO BE DEDUCTED FROM A GROUP PAYEE NUMBER**

The following consent gives permission to the Medical Services Plan of BC (MSP) to deduct the **Universal Dues of 2.9%** at source, from a group payee number, and to deposit this fee directly into a designated MABC account.

PLEASE NOTE: If at any time another midwife joins your practice and uses the group payee number, it is necessary to contact the MABC office immediately so that their name can be added to our records.

We, being-currently registered midwives and members with the MABC, hereby give consent to MSP to deduct the **Universal Dues of 2.9%** directly from billings assigned to the group payee number below, and to deposit this same fee directly into a designated account with the MABC.

Name: _____ Practitioner # (MSP #): _____

Name: _____ Practitioner # (MSP #): _____

Name: _____ Practitioner # (MSP #): _____

Name: _____ Practitioner # (MSP #): _____

Name: _____ Practitioner # (MSP #): _____

Name: _____ Practitioner # (MSP #): _____

Group Payee Number#: _____

MSP requests one signature per practice for this form.
Any midwife assigning payment to this group payment number may sign below.

Signature

Full Name

Date (mm/dd/yy)
Date



ADDENDUM:

On September 1st, 2020, new midwife registration classes came into effect for the newly amalgamated BC College of Nurses and Midwives (BCCNM).

The MABC website and database is in transition to be updated with the new BCCNM registration classes.

In the meantime, any MABC registration process for current and new applicant members will be done by selecting the equivalent, as determined by the table below, to their current BCCNM registration class:

Current BCCNM registrant class:	Equivalent MABC registrant class:
Practicing Midwife	General
Practicing Midwife (w/o intrapartum care)	Temporary (limited scope)
Provisional Midwife	Conditional
Non-Practicing Midwife	Non-Practicing

MPP fee update - effective January 1, 2021

MPP conducted a risk review and determined that the risk for the Provisional class is the same as the risk for the Practicing class.

New MPP weekly rate for short-term practice: In response to the elimination of the “Temporary” registration class, MPP and the MABC will continue to offer a weekly MPP rate as determined by Section 5.D - ***Weekly Payments of MPP Premiums for short-term practice.***

MPP rates for Conditional (Provisional Midwife) and the weekly MPP rate for General (Practicing Midwife) and Conditional (Provisional Midwife) are increasing effective January 1, 2021. Information on the new MPP fees is included on the membership schedule on this policy.