



Canadian
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of Physician
Assistants

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Compensation Report

Canadian Association of Physician Assistants

Updated October 2024

Introduction

This compensation report was prepared to assess salary and overall compensation for physician assistants (PAs) in Canada. The report's objective is to help PAs assess employment opportunities and employers understand the landscape and remain competitive in their efforts to recruit and retain these advanced practice providers.

To provide clarity to employers regarding appropriate compensation and to ensure that PAs across the country are being paid fairly, the Canadian Association of Physician Assistants (CAPA) has collected some of the existing data on salaries and pay structures currently in place in Canadian and some international jurisdictions. This document ensures that proper guidance is in place so employers can pay their PA employees fair salaries consistent with their skills, training, and experience. This report aims to serve as a resource to help practicing PAs negotiate their next career opportunity, to help employers appropriately position PAs within their organizations, and to serve as a guide for anyone working to establish pay scales and compensation packages. The figures will guide all parties in the hiring process and advocate for the financial security and stability of the profession.

It is worth noting that the pay scales and salaries outlined in this document are based on data collected to date and are not comprehensive or all encompassing. The figures have been obtained from provincial governments and health authorities, as well as unions to provide further clarity and direction regarding acceptable PA wages.

Who are PAs?

PAs are highly skilled healthcare providers who practice medicine in collaboration with physicians. In a range of clinical settings, PAs work autonomously under the license of one or more supervising doctors to “extend” physician services and improve patient access to care. They diagnose illness, develop, and manage treatment plans, prescribe medication, perform procedures, act as first assist in surgery, and much more. In Canada, they were first introduced in the Canadian Armed Forces more than 40 years ago, but today have become “must haves” in provincial public health systems and physician practices across the country.

See Appendix A for a series of reports from the Conference Board of Canada, including recommendations on how Canada can better leverage PAs to meet service gaps and health system sustainability goals. See Appendix B for a detailed look at PA education, certification, scope of practice, and maintenance of competency.

Executive Summary

The below table reflects the mean national salary for an experienced PA.

However, the mean salary where PAs have been practicing for more than five (5) (Ontario, Canadian Armed Forces, Alberta, Manitoba, and New Brunswick) is \$130,996.

Since 2020, Nova Scotia, Saskatchewan, Prince Edward Island, Newfoundland and Labrador, British Columbia and Quebec have begun to introduce PAs. As these provinces move away from pilot projects and further integrate PAs into the health care system, the mean salary may potentially increase.

JURISDICTION	SALARY
Ontario	\$148,675
Quebec	\$137,500
Alberta	\$131,277
Manitoba	\$129,661
New Brunswick	\$123,045
Canadian Armed Forces	\$122,322
Saskatchewan	\$121,875
Prince Edward Island	\$121,719
British Columbia	\$118,797
Nova Scotia	\$117,761
Newfoundland and Labrador	\$103,000
<i>*Mean National Salary</i>	<i>\$125,057</i>

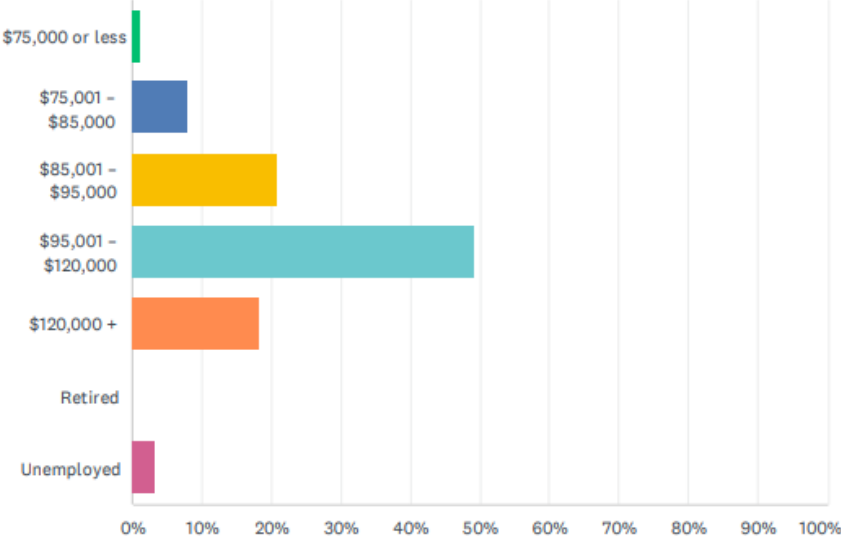
Salaries in Canadian Jurisdictions

Salary has been the most common approach to PA remuneration both in Canada and internationally. However, according to CAPA's 2023 Membership Survey, 51.34% of members are paid a salary while the remaining 48.66% are paid an hourly wage. Salaries provide a stable source of income, allowing PAs to be involved in non-clinical activities and encouraging collaborative care. Salaries are set at a rate reflective of the PA's experience and their specialty area.

In Canada, most PAs are remunerated via salary with most in Canada reporting an annual income between \$95,000 - \$120,000. This depends on the individual PA's education, experience, scope of practice, and hours worked. According to CAPA's 2023 Membership Survey, PAs currently make:

Q14 What is your base salary range excluding on call or overtime hours?

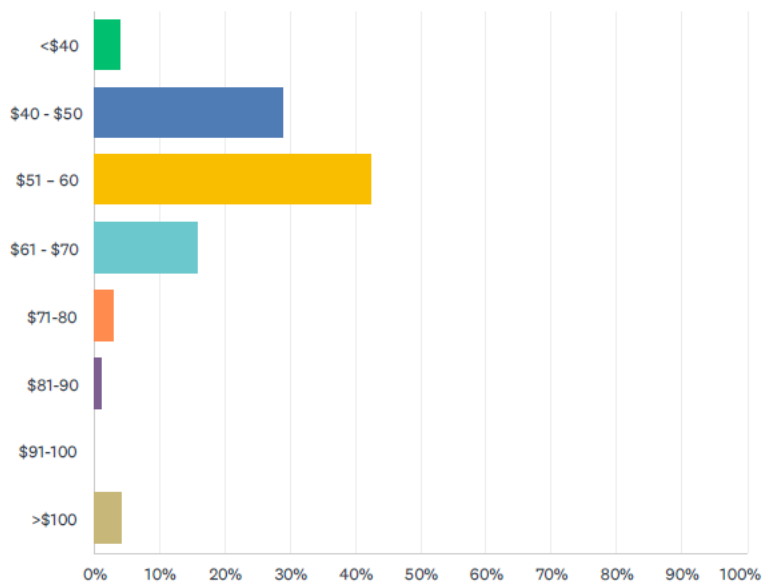
Answered: 192 Skipped: 231



For those PAs that earn an hourly wage, the breakdown is as follows:

Q15 What is your average hourly wage?

Answered: 368 Skipped: 55



MANITOBA

Unlike in many provinces, Manitoba has an established pay scale used by the various provincial health authorities. The collective agreement for all six health authorities can be found here: <https://pcam.ca/membership/collective-agreements/>

Below is the scale for the Winnipeg-Churchill Health Region Employer’s Organization. The salaries in the Northern Regional Health Authority (NRHA) have an additional 25% than what is outlined in the scale below. This is to account for the remote geographic differential. Except for NRHA’s compensation, all agreements are the same.

The steps increase annually. In 2025, the Physician and Clinical Assistants of Manitoba (PCAM), the organization that represents PAs and CAs in Manitoba will be negotiating a new pay ladder with the employer.

Manitoba: Winnipeg-Churchill Health Region Employer’s Organization						
	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
<u>Annual</u>	\$89,138	\$93,151	\$103,052	\$111,201	\$120,230	\$129.661

Hourly	\$42.855	\$44.784	\$49.544	\$53.462	\$57.803	\$62.337
Effective April 1, 2024 – March 31, 2025						

ONTARIO

While Ontario does not have an established salary scale for remuneration; various institutions have established their own scales based on labour market trends.

Hospitals

The Ontario Physician Assistant Association is the official bargaining agent for PAs at various hospital locations. Their recent compensation report from 2023 reveals the following:

PHYSICIAN ASSISTANT SALARY DATA - ONTARIO

Economic Research Institute Salary Assessor

Classification: Physician Assistant

Annual Salary by Geographic Area					
Area Name	10th Percentile	25th Percentile	ERI Survey Mean Annual Salary	75th Percentile	90th Percentile
Toronto, Ontario	\$110,851	\$118,532	\$128,786	\$138,618	\$148,675
Hamilton, Ontario	\$104,444	\$111,741	\$121,473	\$130,790	\$140,301
Kingston, Ontario	\$102,411	\$109,567	\$119,110	\$128,246	\$137,564
Ontario - Province Average	\$103,059	\$110,270	\$119,895	\$129,120	\$138,543

Hourly Rate by Geographic Area					
Area Name	10th Percentile	25th Percentile	ERI Survey Mean Hourly Salary	75th Percentile	90th Percentile
Toronto, Ontario	\$53	\$57	\$62	\$67	\$71
Hamilton, Ontario	\$50	\$54	\$58	\$63	\$67
Kingston, Ontario	\$49	\$53	\$57	\$62	\$66
Ontario - Province Average	\$50	\$53	\$58	\$62	\$67

PAs employed at non-union hospitals:

Royal Victoria Hospital – Barrie, ON
(Non-Union)

Physician Assistant Salary Grid – 2023					
	Step 1	Step 2	Step 3	Step 4	Step 5
Hourly Rate	\$52.23	\$54.55	\$56.86	\$59.16	\$61.46
Annual Salary	\$101,848.50	\$106,372.50	\$110,877.00	\$115,362.00	\$119,847.00

Lakeridge Health – Durham Region, ON
(Non-Union)

Physician Assistant Salary Grid – 2023									
	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9
Hourly Rate	\$48.05	\$49.83	\$51.60	\$53.38	\$55.16	\$56.94	\$58.70	\$6.047	\$62.29

University Health Network – Toronto, ON
(Non-Union)

Physician Assistant Salary Grid – 2023			
	Minimum	Maximum	Merit Maximum
Hourly Rate	\$46.50	\$58.13	\$67.43

Ontario Average Salary by Experience					
Base Annual Salary					
Years of Experience	10th Percentile	25th Percentile	Mean	75th Percentile	90th Percentile
15	\$113,950	\$121,942	\$132,585	\$142,835	\$153,291
14	\$112,194	\$120,060	\$130,539	\$140,623	\$150,911
13	\$110,421	\$118,160	\$128,473	\$138,391	\$148,509
12	\$108,627	\$116,237	\$126,383	\$136,131	\$146,079
11	\$106,806	\$114,286	\$124,261	\$133,838	\$143,614
10	\$104,952	\$112,299	\$122,102	\$131,504	\$141,106
9	\$103,059	\$110,270	\$119,895	\$129,120	\$138,543
8	\$101,120	\$108,191	\$117,636	\$126,678	\$135,920
7	\$99,137	\$106,066	\$115,325	\$124,180	\$133,236
6	\$97,114	\$103,897	\$112,967	\$121,632	\$130,498
5	\$95,057	\$101,691	\$110,568	\$119,039	\$127,713
4	\$92,971	\$99,454	\$108,135	\$116,410	\$124,888
3	\$90,862	\$97,193	\$105,676	\$113,753	\$122,033
2	\$88,740	\$94,916	\$103,200	\$111,077	\$119,157
1	\$86,611	\$92,633	\$100,717	\$108,392	\$116,272

NEW BRUNSWICK

PAs working in Horizon Health that are full-time work 37.5 hours.

	April 2024	April 2025	April 2026	April 2027	April 2028
Hourly	\$52.66-\$60.67	\$54.77-\$63.10	\$56-\$64.52	\$57.26-\$66.97	\$58.41-\$67.29
Salary	\$102 687 – \$118 307	\$106 801 – \$123 045	\$109 200 – \$125 814	\$111 657 – \$130 591	\$113 899 – \$131 215

These are base salaries-guaranteed minimums. Because of shift premiums (for working evenings or weekends) and stat holiday pay, one’s salary is always greater than base (because everyone works weekends, evening and stat holidays).

Stat holiday and overtime are double time. There is a shift differential of an additional \$2.10 on top of hourly wage for working evenings. For working weekends it’s an additional \$2.60 per hr.

For a full-time employee, standard benefits include health and dental, paid holidays and sick time. While casual employees do not receive these benefits, they get an additional 3% on top of their hourly wage to offset this.

There is no official CPD amount, but the Health Authority does support funding for this (it is mentioned in the contract but without a set yearly maximum amount) and will generally support and reimburse for courses/conferences when requested.

ALBERTA

PAs practicing for AHS are included in salary grade CL7, Job Code DC009

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7
\$92,546	\$98,097	\$103,984	\$110,221	\$116,835	\$123,846	\$131,277

For compensation there is an added 7% flex spending account.

For example: Step 6 = \$123, 846 + \$8669.22 (7%) for total wages of \$132,515.

NOVA SCOTIA

The Nova Scotia Health Authority compensates PAs using the following pay scale:

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7
\$88,629	\$94,168	\$99,707	\$105,246	\$111,097	\$114,221	\$117,761

PRINCE EDWARD ISLAND

Hourly	\$54.44 to \$62.42
Annual (based on 1,950 hours)	\$106,158 to \$121,719
Benefits	\$23,000 annually (Can fluctuate depending on the FTE that an individual works).

NEWFOUNDLAND AND LABRADOR

The province has approved a three-year PA pilot project with a signing bonus of \$30,000 plus a \$10,000 relocation stipend. Starting salary range is as follows:

Step 1	Step 2	Step 3
\$85,000	\$94,000	\$103,000

SASKATCHEWAN

Physician Assistants in Saskatchewan are members of the Health Sciences Association of Saskatchewan and are paid the following:

- \$51.10 - \$62.50 (5 step range) per hour

Recruitment Incentives up to \$10,000 plus up to \$3,000 relocation.

Pension and Benefits

- Defined Benefit Pension
- Enhanced Dental and Health Benefits
- 3 weeks' vacation
- Coaching and therapy services through MyWellBeing

BRITISH COLUMBIA

The Health Employers Association of BC identifies PAs in CRP Salary Range 8:

Minimum	Control	Maximum
\$88,990	\$111,237	\$127,923
Target Reference Rates		
Experience	FY 2024/2025 Salary	Compa Ratio
New Grad	\$100,113	90.00%
1 Year	\$104,563	94.00%
2 Years	\$109,012	98.00%
3 Years	\$113,462	102.00%
4 Years	\$117,911	106.00%
5+ Years	\$122,361	110.00%

QUEBEC

There is currently a pilot project underway in region 18 with the Cree Board of Health. At the time this report was updated, the province did not yet have an established pay scale for PAs.

Hourly	\$110.00
Annual	\$135,000 - 140,000

CANADIAN ARMED FORCES (CAF)

Below is a summary of the pay, entitlements, and benefits for a certified PA starting employment in the CAF. The information below is for a fully certified PA only. There are several different entry plans into the CAF whereby the CAF will pay for the education and provide a salary while a member completes school, which varies greatly depending on the entry plan.

All new incoming PAs will start at the rank of Lieutenant (Lt). Members are a Lt for 3 years with an automatic promotion to Captain. Although the incoming PA may be fully certified in their clinical occupation, they still require military training. The initial pay scale represents this requirement, as the CAF cannot fully employ the PA until they have completed this military training. It takes about 18-24 months for a new officer to reach what we call the occupational function point (OFP).

Basic pay and annual pay increments (PI)

Lieutenant Pay level C	Basic pay	PI 1	PI 2	PI 3	PI 4	PI 5	PI 6	PI 7	PI 8	PI 9	PI 10
Annual	\$64,032	\$69,552	\$71,640	\$74,220	\$76,752	\$79,248	\$82,368	\$84,288	\$86,808	\$89,304	n/a
Monthly	\$5,336	\$5,796	\$5,970	\$6,185	\$6,396	\$6,604	\$6,864	\$7,024	\$7,234	\$7,442	
Hourly	\$32.98	\$35.67	\$36.74	\$38.06	\$39.36	\$40.64	\$42.24	\$43.22	\$44.52	\$45.80	
Captain	Basic pay	PI 1	PI 2	PI 3	PI 4	PI 5	PI 6	PI 7	PI 8	PI 9	PI 10
Annual	\$94,092	\$97,656	\$101,244	\$104,808	\$108,288	\$111,636	\$114,948	\$118,368	\$120,360	\$122,340	\$124,268
Monthly	\$7,841	\$8,138	\$8,437	\$8,734	\$9,024	\$9,303	\$9,579	\$9,864	\$10,030	\$10,195	\$10,364
Hourly	\$49.79	\$50.08	\$51.92	\$53.75	\$55.53	\$57.25	\$58.95	\$60.70	\$61.72	\$62.74	\$63.78
Major	Basic pay	PI 1	PI 2	PI 3	PI 4	PI 5	PI 6	PI 7	PI 8	PI 9	PI 10
Annual	\$127,248	\$129,468	\$131,688	\$133,884	\$136,080	\$128,252	\$140,472	\$142,668	n/a	n/a	n/a
Monthly	\$10,604	\$10,789	\$10,974	\$11,157	\$11,340	\$11,521	\$11,706	\$11,889			
Hourly	\$65.26	\$66.39	\$67.53	\$68.66	\$69.78	\$70.90	\$72.04	\$73.16			

Entitlements/Benefits

1. Vacation: 20 days (increases to 25 days at 5 years, 30 days at 25 years)
2. Benefit package (level 3 Federal Service Medical/Dental), all OTCs fully covered
3. Maternity/Paternity: 93% normal salary
4. Full Pension Plan – may start annuity after 25 years regardless of age
5. License and Fees: Fully reimbursed annually (CAPA and Provincial included)
6. CF H Svcs members are eligible for reimbursement of registration fees for one OS CPD activity per fiscal year (i.e., transportation, accommodations meals and incidentals)
7. Personal subscription to PEPID platform annually

Benefit Packages

Hospital-Based PAs

PAs employed by hospitals have compensation opportunities that are distinct from those employed in private practice, family health teams, community health centres etc. Their compensation packages tend to be more competitive, including a higher base salary, paid vacation and sick leave, medical and dental benefits, pension, and in some cases, a CPD budget. Hospital-based PAs may also be eligible to receive evening, night, and weekend premiums, and on-call hours.

Privately Employed PAs

Privately employed PAs negotiate compensation packages directly with their employer. Compensation packages include paid vacation and sick leave, medical and dental benefits, and a CPD budget.

Salaries in International Jurisdictions

There are some differences between Canadian and international jurisdictions when it comes to the PA profession. For example, despite PAs having been part of the health care system in Canada longer than in some other countries, Canadian PAs remain some of the most underpaid PAs internationally.

The United States provides PA remuneration through a discounted fee-for-service model. According to the American Academy of PAs, 2023 salary report, **PA median compensation increased to \$127,000**, up from \$120,000 in 2022 with a \$6,000 Median Bonus for Full-Time PAs.

According to the National Association of PAs (NAPA), the Dutch Association of Physician Assistants, in the Netherlands, PA services can be billed to insurance companies and deducted from practice expenses. Individual PAs negotiate their own salaries with their employer, with **the average pay for a Physician Assistant is €94,864 a year and €46 an hour in Netherlands**.

The averages outlined here for both the United States and the Netherlands are base salaries only. Total compensation for PAs may include bonuses, call hours, profit sharing, etc. The final salary may change depending on someone's experience, previous education, and personal negotiation skills.

PA Perspectives

"I was able to secure employment as a new graduate through the Career Start Program with a salary of \$90,000 working four days per week. But Career Start funding lasts for a maximum of two years and after this point the employer couldn't renew my contract for full-time hours.

I've been offered contracts in the range of \$30 to \$40 per hour, but I feel this significantly undervalues my skills and training and doesn't appropriately compensate an experienced PA like me for the workload and responsibilities I undertake or the value I bring to a physician's practice.

I've since returned to my first career as an ultrasound technologist, where I'm paid \$47/hour with benefits, a pension plan, four weeks of paid vacation, and paid sick days. I'm passionate about being a PA, but poor compensation models are jeopardizing the profession in Ontario."

-PA, Southern Ontario

Recommendations for Employers

Consider All the Factors

When developing salary scales employers must consider, among several factors, the skills, training, and experience of the PA. They should also consider labour market trends, annual inflation rates, and the increased specialization and expertise that PAs develop over time. Given the nature of the profession, each PA's scope of practice is unique and directly linked with the supervisory relationship, and the level of autonomy and delegation of various controlled acts from the supervising physician.

Competitive Salaries and Benefits

A key to recruitment and retention of advanced practice providers, especially in provinces where there are no clear scales or collective agreements in place, is to offer competitive salaries and benefits that are both appropriate for the PA and feasible for the employer. Examine the median to get an idea of what you should expect to compensate the PA and don't forget to consider the full package – vacation days, sick days, health benefits, pension or RRSP contributions, and a budget for CPD.

To have PAs who routinely perform exceptional work and strive to do their best, it's important that they feel sufficiently compensated for their worth and comfortable discussing their growth. Appropriate compensation inspires above average performance and ensures employee loyalty.

Appendix A: Conference Board of Canada Reports

A series of reports from the Conference Board of Canada also provides important evidence on how PAs can help alleviate demand and save money.

- 2023 Report – [Unlocking Potential: Exploring Physician Assistant Funding Models and Impact Potential for Three Practice Settings](#)

Highlights the important role that Physician Assistants (PAs) are playing in health systems across Canada and calls for governments to explore a new funding model that would make it easier for hospitals, primary care teams and physicians to employ PAs allowing for reduced wait times and better access to physicians.

- [Value of Physician Assistants: Understanding the Role of Physician Assistants Within Health Systems](#)
- [Funding Models for Physician Assistants: Canadian and International Experiences](#)
- [Gaining Efficiency: Increasing the Use of Physician Assistants in Canada](#)
- [Value of Physician Assistants: Recommendations for Action](#)

Notably, the Conference Board states that hiring more PAs and properly integrating them on health care teams could save the Canadian health care system up to \$1 billion by the year 2030.

Appendix B: About PAs

Education

There are five accredited PA programs which meet national standards of education, including a defined set of competencies outlined in the professions [Entrustable Professional Activities](#). The programs are:

- University of Calgary Master of Physician Assistant Studies
- Dalhousie University Master of Physician Assistant Studies
- McMaster University Physician Assistant Education Program
- The Consortium of PA Education (University of Toronto in collaboration with the Northern Ontario School of Medicine and the Michener Institute at UHN)
- University of Manitoba Master of Physician Assistant Studies

By aligning PA education with the medical model, it lays the foundation for a collaborative working relationship with physicians.

The intensive PA program extends over 24 months and begins with classroom instruction in basic medical sciences. This is followed by physician-directed rotations with multidisciplinary teams in medical and surgical disciplines. The students participate in over 2,000 hours of clinical training in areas that include trauma, anesthesia, general surgery, sports medicine, orthopedic, internal medicine, emergency medicine, pediatrics and family medicine. See Table 1 below for links to more information on each program.

Table 1: PA Education Programs in Canada

Institution	Degree	Admission Requirements	Curriculum
Dalhousie University	Master of Physician Assistant Studies	Complete details – requires at least a four-year bachelor’s degree and undergraduate course in anatomy, physiology, and biochemistry.	Condensed two-year medical curriculum. Year one academic to build on knowledge followed by clinical rotations in year two. Curriculum overview including program requirements and sample schedule.

Institution	Degree	Admission Requirements	Curriculum
McMaster University Physician Assistant Education Program	Bachelor of Health Sciences Degree (Physician Assistant)	Applicants must have completed at least two years of undergraduate work and only degree courses at an accredited university will be considered. Applicants are expected to have achieved an overall simple average of at least 3.0 on the Ontario Medical School Application Service scale for consideration. Complete details.	A 24-month program – year one focuses on clinical sciences and year two involves 48 weeks of supervised clinical placements.
The Consortium of PA Education (University of Toronto in collaboration with the Northern Ontario School of Medicine and Michener Institute for Applied Health Sciences)	Bachelor of Science Physician Assistant Degree	Admission requirements include at least 10 full-year courses or the equivalent of four semesters full-time of undergraduate university education from a recognized university. Complete details	A 24-month program – year one focuses on clinical sciences and year two involves 40 weeks of supervised clinical placements, with specific experience in rural Ontario settings.
University of Calgary	Master of Physician Assistant Studies	Admission requirements include completion of a four-year baccalaureate degree, a minimum 3.20 GPA and prior client-facing health care experience. Complete details.	Year one focuses on PA fundamentals, foundations of practice, and clinical skills, followed by core rotations, electives and foundations of practice in year two. Curriculum overview.
University of Manitoba	Master of Physician Assistant Studies	Complete details – requires a four-year bachelor's degree and requires undergraduate courses in anatomy, physiology and biochemistry	Educational philosophy and curriculum – an academic first year followed by 13 months of clinical rotations in various medical and surgical environments, with one quarter of clinical education in rural environments.

Certification and Maintenance of Certification

Graduates of accredited Canadian PA programs are eligible to write the Physician Assistant Entry to Practice Certification Exam. Individuals who successfully pass the exam are awarded the Canadian Certified Physician Assistant (CCPA) designation from CAPA.

Importantly, the Physician Assistant Certification Council of Canada (PACCC) maintains a strict policy regarding the maintenance of certification that involves partnering with the Royal College of Physicians and Surgeons of Canada for use of the MY MOC system.

Continuing Professional Development

Like other health professionals, after graduation PAs continue learning in the clinical work environment and through CPD. A PA's scope of practice grows and shifts over time with advanced or specialized knowledge, with changes or advances in the medical profession overall, or with changes in the PA's practice setting or specialty.

In terms of maintenance of certification (MOC) requirements to maintain certification, PAs must earn and report:

- **250 credit hours over a five-year cycle by participating in educational activities that meet the identified needs of their professional practice.**
- **A minimum of 25 credit hours** annually.
- **A minimum of 25 credit hours in Section 3** at the end of the five-year cycle and **must include one *Feedback Received* activity** focusing on meaningful learning and continuous practice improvement.

Credits are documented using the MY MOC platform, the CPD reporting tool for meeting the MOC requirements established by PACCC. In addition to the education component, PAs must annually renew their professional membership with CAPA to maintain their CCPA certification designation and access to the MY MOC platform.

Scope of Practice

A PA scope of practice is physician-delegated, and the medical services assigned to the PA must be within the scope of the supervising physician. In Canada, the PAs degree of autonomy will vary in each provincial jurisdiction where they practice.

Prior to assigning clinical work, supervising physicians must consider:

- the best interest of the patient
- the competence of the PA to safely complete the task
- the amount of supervision the PA should have in completing the task, and how that supervision will be provided
- the organization's policies and procedures.

Each PA and their supervising physician(s) will establish a practice agreement that documents the types of clinical work the PA will perform in that practice setting, how that work will be assigned and the type of supervision they will receive when performing that work.

Standards of Practice

The [CanMEDS-PA](#) and the [EPA-PA](#) is a framework that describes the abilities of PAs to meet the needs of the patients they serve.

CAPA's objective in the development of this document is to communicate to the public and to the PA profession a set of standards that all physician assistants are expected to acquire for entry to practice. It is intended to help employers, PAs, physicians, educators and others to understand the breadth and depth of practice for PAs in Canada.

The EPA-PA defines how and under what circumstances the PA may exercise their competencies within the health care system. The EPA-PA is relevant to practice in any health care setting or role.

Professional Liability Protection

Many PAs are responsible for securing their own professional liability coverage for their practice. Employers may require professional liability insurance as a condition of employment. Through a group plan offered to CAPA members, all certified PAs have access to coverage through BMS Canada Risk Services Ltd. (BMS). The Canadian Medical Protective Association (CMPA) can provide further information about managing risks to practicing physicians. The CMPA also provides some guidance on [its website](#).