

Do you know the **cost of hospital care** in Canada for “uninsured residents” and for visitors?

Do you understand the market of **private medical plans** available to new residents and visitors?

[Read on >](#)



*Be informed and prioritize  
doing what you need to do  
to get healthcare coverage!*

### New Residents' Pre-Arrival Checklist!

- Learn about Medicare eligibility and enrolment rules in the Province/Territory you will move to.
- If you will have a Medicare waiting period (or if due to your immigration status or short duration of stay you won't be eligible for Medicare) then buy private medical insurance that best fits your needs.
- Bring a copy of your medical records to Canada.

### After arrival in Canada...

- Apply for Medicare in your new home Province or Territory as soon as possible.
- Until you receive your government health card, carry a copy of your Canadian immigration document to show if hospitalized.
- Learn about extended health and dental plans available to cover the types of healthcare expenses that Medicare does not cover.
- Do not leave Canada without buying travel medical insurance because Medicare offers negligible coverage outside Canada!
- If you will have extended absences outside your home Province/Territory, confirm if you meet residency requirements for Medicare. If you become ineligible for Medicare, make sure to replace it with private medical insurance.
- Ensure that your visiting family and friends have emergency medical coverage for Canada!

THIS BROCHURE PRODUCED BY:



For links to Medicare plans for each Province & Territory and to inquire about private medical plans:

[www.david-cummings.com](http://www.david-cummings.com)

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# Health Insurance Matters in Canada.™



Essential information for New Residents & visitors.



**Did you know** that if you move to a jurisdiction in Canada that has a waiting period for public healthcare (Medicare) you will need private medical insurance for your first **3 months?**

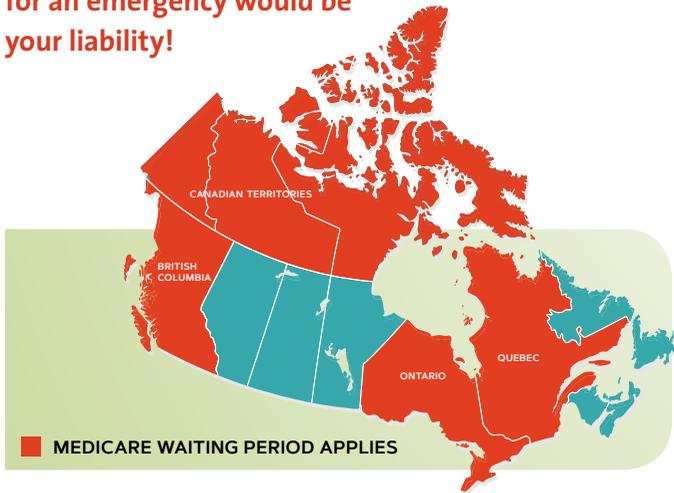
**Otherwise, you could be risking your life savings!**



## Not every part of Canada is the same.

Under the Canadian healthcare system (called Medicare), each Province and Territory administers its own health plan.

In some Provinces\* (currently British Columbia, Ontario, and Quebec), and in ALL Territories, new residents wait up to 3 months before being eligible for public healthcare. **During the waiting period even the high cost of hospitalization for an emergency would be your liability!**



### Temporary Residents & Visitors *should know...*

- Work permit and study permit holders are eligible for Medicare in most (not all) Provinces and Territories, but it can depend on the type and duration of your permit, and in some cases you will need to provide proof of your employment contract or school registration. Expiration of your work/study permit will affect your Medicare eligibility.
- Visitors and other “Non-residents” are not eligible for Medicare and need private insurance for the duration of their time in Canada.
- For certain immigration visas (such as PG-1 Super-Visa, and IEC Visa) Citizenship and Immigration Canada have specific criteria for private medical insurance that must be presented upon entry into Canada.

**ADVICE TO ALL:** be informed and prioritize doing what you need to do to get and maintain healthcare coverage.

## What interim (private) medical insurance options are available for Canada?

### 1. “VISITORS TO CANADA” MEDICAL INSURANCE

This is the lowest cost type of medical plan marketed for visitors **and** new residents awaiting Medicare. It covers the initial **emergency** medical services (hospitalization, doctor fees, ambulance, repatriation, etc.) required to treat an accident or unexpected sickness.



Worth noting is that Visitor plans offer little to no coverage for ‘continuing medical care’ once the initial emergency treatment has stabilized the condition to the point a plan member is declared medically fit to travel back to their ‘country of origin.’

### 2. “EXPATRIATE’S” MEDICAL INSURANCE

A more robust (and more expensive) form of interim medical coverage is a health plan designed for expatriates—people living outside their home country. While most expatriate health plans are only available on an annual basis, some offer short term coverage. Expatriate health plans offer higher sums of insurance and more generous coverage of continuing medical care, beyond the point an unexpected sickness or injury gets stabilized by emergency treatment.

Aside from the type of plan, the cost to buy private health insurance is determined by one’s age, the sum of insurance (\$100,000 is the minimum recommended), and your choice of insurance deductible.

## Canadian Hospital Rates for those not covered by Medicare

### For Un-insured Residents

Standard Ward:	\$1,000–\$4,000+ per day
Intensive Care:	\$3,000–\$12,000+ per day
Emergency Room:	\$300–\$700+ per visit

### For Visitors and Non-residents

Standard Ward:	\$3,000–\$7,000+ per day
Intensive Care:	\$5,000–\$13,000+ per day
Emergency Room:	\$700–\$1,000+ per visit

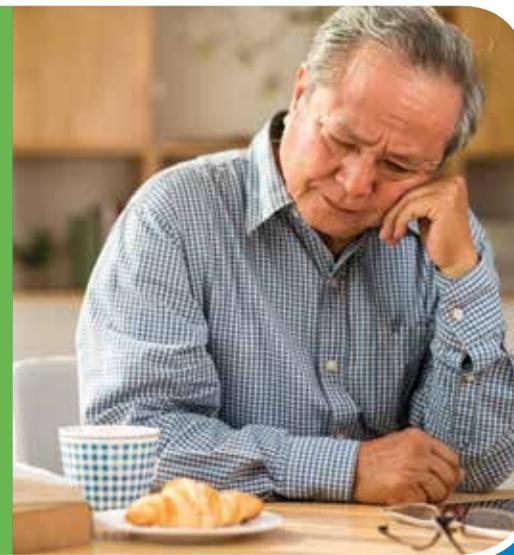
\*Cost ranges (in CAD) are approximate based on data collected from ten urban hospitals February 2017

## Are existing medical conditions covered?

The good news is that in all Provinces and Territories, Medicare covers healthcare for new and pre-existing medical conditions.

However, *short term private medical plans* typically exclude or restrict medical expenses relating to one’s medical history.

First note that interim medical plans exclude *routine medical care*, such as treatment to maintain a chronic condition. **Some interim plans will cover an unforeseen emergency relating to a pre-existing condition IF the condition had been “stable” for long enough prior to the insurance start date.** Each insurance company has its own definition of what “stable” means, and plans differ regarding of the amount of time an existing condition must have been stable prior to the policy start date in order for an emergency in Canada to be covered. You may feel great and be medically fit to travel, and yet be faced with insurance implications due to your health history. Therefore, it is important to preview and compare the terms and conditions of your private medical plan options.



## How do I go about buying an interim medical plan?

Don’t buy interim health insurance blindly. An online search for medical insurance will generate pages of ‘results’ but before you hit the ‘buy now’ button, do what it takes to be an informed consumer like you would for any important financial decision.

The Canadian insurance marketplace offers a range of temporary medical plans for new residents and visitors. Investigate your options and consult with an insurance agent or broker who is knowledgeable about medical plans and who can advise you on the best options for your circumstances of age, health history, immigration status, and itinerary.



**Your peace of mind and financial protection are worth it!**

