

Health-Care Issues

Canadian Provincial Health-Care Programs

Canadian provincial health-care programs provide limited coverage during temporary periods of absence from Canada. Typically, the coverage extends for three months. The level of benefits, however, may be inadequate to cover costs in some locations, especially the United States. The reason for this is that the payments allowed for out-of-country treatment are comparable to the fees paid by the provincial plans to health-care providers in Canada. These fees reflect the resources of Canada's public health-care system. In some cases, a foreign hospital may charge several times as much as your provincial program will allow. It is therefore essential that you arrange for private health-care insurance for when you are resident abroad.

Provincial health-care programs terminate eligibility after periods of prolonged absence from Canada, typically six months. In most cases, you must be physically present in your Canadian province of residence for 183 days of each calendar year to maintain your health-care coverage. The

rationale for this is that, when you are out of the country, you are not paying provincial sales tax or the Goods and Services Tax, both of which help to pay for medical care.

If you lose your provincial health-care coverage, there is a waiting period to requalify after you return. In most provinces, this period is three months. Supplementary private insurance sold in Canada generally will not cover you during this period, because such policies are usually issued on the condition that you maintain eligibility under provincial plans.

Arrange Health-Care Coverage

What will you do if you have an accident or become ill? Are you prepared for emergency repatriation? Have you checked the provisions of your provincial health-care plan?

In some provinces, you can avoid the requalification period by waiving your right to coverage while you are out of the country. This way, you will be covered immediately upon your return, even though you were out of the