

Hospital Insurance

Insured services

By federal-provincial agreements under the Hospital Insurance and Diagnostic Services Act, all provinces and territories make available, on a prepayment or tax-financed basis, to all covered residents, standard ward accommodation and the services ordinarily supplied by a hospital to in-patients, including meals, nursing care, laboratory, radiological and other diagnostic procedures, and most drugs. All provinces have limitations on payments for out-of-province in-patient care, and some provinces require prior approval except in cases of emergency. Care in mental and tuberculosis institutions is not included in provincial programs, except in Ontario, but is provided under separate legislation.

Out-patient hospital services may be included in the insurance programs at provincial discretion; consequently the services covered vary from province to province. The following summary indicates the range of coverage by province. Some provinces insure out-patient care within the province only.

Newfoundland, Prince Edward Island, Nova Scotia, New Brunswick, Quebec, Saskatchewan, Manitoba, Alberta, the Yukon and the Northwest Territories insure a fairly comprehensive range of services, providing, on an out-patient basis, most of the services that are available to in-patients.

Ontario insures the following out-patient services: emergency care to accident victims; follow-up care in fracture cases; the use of radiotherapy, occupational therapy, physiotherapy and speech-therapy facilities in hospitals in Canada; and the hospital component of all other out-patient services as defined in the regulations.

British Columbia insures out-patient cytology and cancer therapy at specified facilities operated by the British Columbia Cancer Foundation; day-care surgical services; emergency services for accident victims; minor surgery; psychiatric services, including psychiatric day-care or night-care; and rehabilitation day-care services. An authorized charge of \$1 or \$2 daily applies to out-patient services, depending on type.

Coverage

Each province makes insured services available to all its covered residents on uniform terms and conditions, without exclusion on grounds of age, income, or pre-existing conditions. Residents of the provinces are defined as persons legally entitled to remain in Canada who make their homes, and are ordinarily present, in the provinces; tourists, transients or visitors to the province are specifically excluded. Members of the Armed Forces, the Royal Canadian Mounted Police, and inmates of penitentiaries are not covered, being otherwise provided for.