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Medical Costs

[and how Canadians pay the bill]

Medical costs have risen as drastically in Canada as in the United States in recent years, but it's hardly an issue with the average Canadian. The reason: virtually all residents are covered by hospital and medical insurance that *hasn't* risen in cost, except to the government.

That exception may soon cause some major changes in the style of health care in Canada, but chances are most Canadians will still pay relatively small or no insurance premiums, from zero to ten per cent of doctors' fees, and from nothing to a few dollars a day for hospitalization. All other costs are borne by public insurance policies funded by the provincial and federal governments (at a cost of some \$3 billion last year).

While the workings of the system are complex, the idea isn't. Here is a brief rundown of the principle, some of the applications, and a look at some possible changes in the wind.

There is hospital insurance and medical insurance to pay doctors' bills. Both are publicly, not privately operated. The federal government helped initiate much of the system and