

economic status or previous medical condition. The basic insured benefit is hospital care and physicians' services, but some plans also insure, sometimes as an added option, such benefits as the services of optometrists, druggists for prescribed medicaments, physiotherapists, podiatrists (chiropodists), chiropractors, osteopaths and naturopaths.

In addition to the medical examination of immigrants, the Department of National Health and Welfare helps immigrants obtain treatment after arrival in Canada. It pays for medical and dental care of unsponsored and indigent immigrants who become ill *en route* or while awaiting employment who do not qualify for provincial health services. In provinces that do not extend hospital care to immigrants prior to usual waiting periods, these costs are shared equally for a period not exceeding one year by agreement between the Department of Manpower and Immigration and the provincial governments.

#### Health Insurance for Canadians Travelling Abroad

In recognition of the mobility of Canadians, federal legislation requires that the benefits of provincial hospital and physicians' services insurance plans be portable when the beneficiary is temporarily absent from the province of residence. This may generally be interpreted to mean anywhere in the world.

Although there is a high degree of conformity in out-of-province benefits within the borders of Canada, payments for insured services, especially for hospital care, received out of Canada are not standardized. Generally, for emergency and out-patient hospital services, payments tend to approximate going charges in the host country. In-patient services (i.e., for persons occupying a hospital bed) are generally paid for at the daily rates prevailing in the home province of the visitor. Higher rates may be paid in exceptional circumstances, such as when the required service is not available in the home province, and where prior authorization has been obtained from the provincial insuring authority.

As regards physicians' care, provinces generally limit the amount payable for the insured service received outside Canada to the amount payable for similar services in the home province, although, again, there are exceptions and the actual rates paid in reimbursing the patient may approximate or be equal to the amounts charged to the patient by the foreign physician.

Subject to satisfying premium-paying requirements in three pro-