

Failure to comply makes residents liable to a waiting period of three months following registration before becoming eligible for insured services.

In addition to the benefits of physicians' services and a limited range of oral surgery, the cost of which are shared with the Federal Government, the Alberta program includes refractions by optometrists, services and appliances provided by a podiatrist, a limited range of osteopathic services, certain additional dental services, and chiropractic services.

Residents objecting in principle to claiming benefits under the new combined hospital and medical program can "opt out", with no liability for premium payment. For hospital and related care, they are at liberty to obtain private insurance coverage but application of the federal Medical Care Act prevents private carriers from offering insurance for physicians' services.

The plan also offers subscribers the option of purchasing insurance for additional health services (again, with subsidy provisions) from the voluntary Alberta Blue Cross agency. The optional membership offers coverage for hospital-differential charges for semi-private and private-ward care, ambulance services, drugs, appliances, home-nursing care, naturopathic services, clinical psychological services, and dental care needed because of accidental injury.

Payments to physicians are made at 100 per cent of the fee-schedule of the provincial medical association. Doctors may elect to bill patients for fees beyond those paid by the plan. In such cases, they are required to notify patients beforehand, and must indicate to them the total amounts and the amounts that will be paid by the plan.

Ontario Ontario began taking part on October 1, 1969. Enrolment is compulsory for employee groups of 15 or more persons, and provision is made for the voluntary creation of a mandatory group if there are from five to 14 employees.

Insured benefits cover all medically-required services by medical practitioners and oral surgeons in specified hospital settings, optometrists' refractions and, with limitations, certain paramedical services offered by chiropractors, osteopaths and podiatrists. Additional benefits are ambulance costs and partial out-of-hospital physiotherapy costs.

Doctors are permitted two ways of receiving payment. Those billing the medical plan directly are paid at a rate of 90 per cent of the