Northwest Territories

The territories entered the national program on April 1, 1971. Doctors who elect to submit accounts to the territorial insurance agency must accept as payment in full from the agency the amounts as set forth in the agency's benefit schedule. Those who choose to collect directly from patients must, initially, give notice to the agency that they are not participating, and must inform the patient beforehand of their intention. As in the four Atlantic Provinces, refractions by optometrists are not benefits.

Because of isolated conditions in this far northern area, it is common, as in the outport areas of Newfoundland, for many doctors to work on a salary rather than a fee-for-service basis.

Health-Care Programs for Welfare Recipients

Provincial programs providing certain medical care and other healthcare benefits to recipients of welfare allowances were in operation in each province prior to the introduction of province-wide medical-care insurance. Organized provincial schemes providing stipulated health services were introduced in Ontario in 1942, Saskatchewan in 1945, Alberta in 1947, British Columbia in 1949, Nova Scotia in 1950, Manitoba in 1960, Quebec in 1966, Prince Edward Island in 1966, and New Brunswick in 1967. Newfoundland has for many years operated a plan that provided care as required for persons in need. The total numbers of persons eligible for benefits under such programs are estimated at about 5 per cent of the total Canadian population.

The Federal Government, under the Canada Assistance Plan, pays half the cost, since 1966, of personal health-care services not already insured under the hospital and medical insurance legislation. The coverage at present for the principal services is as follows:

Physicians' Services

Following the implementation of public medical-care insurance plans in the provinces, as already described, provincial welfare recipients became automatically enrolled without premium payment. Under such programs for recipients of welfare, benefits and payment-rates to physicians are identical to those applicable to the general population. Co-charges and extra-billing are usually waived.

Hospital Care

Hospital-care insurance programs in every province provide automatic coverage to welfare allowance recipients without payment of premiums or co-charges by them.

Prescribed-Drug Benefits

In British Columbia, Alberta, Saskatchewan, New Brunswick, and Newfoundland virtually all provincial public-assistance recipients are enrolled