

be administered by the existing health-insurance agency.

The four Atlantic Provinces (Newfoundland, Nova Scotia, New Brunswick and Prince Edward Island) have been trying to develop preventive programs for children, beginning usually at seven and under or from four to nine. Some clinics were operating in 1974.

Federal programs The Federal Government has usually provided a range of health benefits to needy war veterans, Indians and Eskimos. These groups are now covered under provincial or territorial public hospital and medical-insurance plans. The Federal Government continues to provide such extended health care as is necessary where it is not among the benefits of provincial health-insurance programs.

Waiting Periods for Immigrants and Others

As already noted, all provinces have in operation insurance plans that, in the main, pay the full cost of virtually all medically-required hospital care and of physicians' services, whether rendered in patients' homes, in doctors' offices, or in hospitals. The insured services include surgery and diagnostic tests. The normal waiting period for a new resident in a province is three months after establishing residence there.

All provinces provide first-day coverage on arrival, discharge or release, as applicable, to bona fide residents who have no immediate previous opportunity to acquire coverage. This applies to the following groups in all provinces except British Columbia, where it applies only to new residents in Group (a):

- (a) newborn children, non-Canadian spouses of Canadian residents assuming residence in Canada for the first time; members of the Canadian Armed Forces and the Royal Canadian Mounted Police; penitentiary prisoners (on discharge or release);
- (b) landed immigrants; repatriated Canadians; returning Canadians; returning landed immigrants; Canadian citizens establishing residence in Canada for the first time.

In most plans, eligibility for coverage is contingent on any registration or premium payment requirement, or both, having been met. It is important in Canada, when moving residence within the country, to maintain any pre-existing coverage until the waiting period in the new province of residence has been fulfilled.

In all provincial and territorial plans there can be no exclusions or limitations of membership or of benefits by reason of age,