

period. In general, these plans must be purchased immediately on your return to Canada. It is important to note that most "visitor" plans purchased following a return to Canada will exclude any pre-existing medical condition.

In some provinces, you can avoid the requalification period by waiving your right to coverage while you are out of the country. This way, you will be covered immediately upon your return, even though you were out of the country for more than six months. Before leaving Canada, check with provincial health care authorities to make sure you fully understand how your health care coverage will be affected.

Health Care Programs in Your Country of Destination

Health care is a serious issue for Canadian expatriates because few countries have systems that are as comprehensive or as inexpensive for the user as Canada's. Some developed countries have comprehensive health care plans that will cover you, after a waiting period, if you immigrate. But the countries that are the most popular destinations for Canadian retirees generally do not offer comparable programs.

Private health care in the United States presents particular problems because the health management organization (HMO) system that covers the majority of Americans is generally restricted to U.S. residents with a social security number. Even then, unrestricted coverage usually ceases at age 65, when the Medicare system begins its coverage.

Many developing countries provide free universal medical care to citizens and permanent residents. But most Canadians living in these countries seek private medical care, which many consider to be of a higher quality and which involves shorter waiting periods. Private health care facilities are fairly advanced in most countries, and a private hospital or clinic will usually see you immediately, for a fee approaching the cost of similar services in the United States. Faced with these trade-offs, most Canadians choose the private alternative and make sure they are well covered by insurance.

Private Health Care Insurance

There are two types of private health care insurance. Supplementary insurance provides supplementary benefits for people who are covered by a Canadian provincial health care plan (see the Supplementary Insurance section). Replacement