

BEFORE YOU TRAVEL

Find out what the NWT Health Care Plan covers **before** you travel. The brochure *Your Health Care Benefits* provides additional information concerning health care coverage. A copy is available from the Health Services Administration office listed below. It is also available on the Health and Social Services website at the Internet address below.

Find out if you have supplementary coverage through your employer group plan. Arrange for extra health care coverage through your travel or insurance agent. You should consider extra coverage for, but not limited to, medical travel (air or ambulance), medical and hospital charges, illness, accidents and disability.

If you bought additional insurance, take the policies with you along with your NWT health care card.

For further information, write or call:

Health Services Administration

Department of Health and Social Services

Bag #9, Inuvik, NT X0E 0T0

Toll-free: 1-800-661-0830

Phone: (867) 777-7411 or (867) 777-7408

Fax: (867) 777-3197

Website: www.hlthss.gov.nt.ca

This brochure is not a statement of the acts or regulations, but is designed to give a general outline of health care coverage when traveling outside the Northwest Territories.

It is for your convenience only and is not a legal document. All information contained herein is subject to current provisions of the *Medical Care Act, Hospital Insurance and Health and Social Services Administration Act* and their regulations.

This document is also available in French. Translation into other NWT official languages will be provided upon reasonable request.



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TRAVELING? WHAT YOU SHOULD KNOW



Northwest Territories Health and Social Services

October 2004

INTRODUCTION

As a resident of the Northwest Territories (NWT) with a valid health care card, find out what your Health Care Plan covers before you travel.

There are limitations, and existing coverage may not be adequate. Extra health care coverage is available from private insurance companies.

GENERAL INFORMATION

Always carry your NWT health care card with you. Before receiving health care services outside of the NWT, you will generally be asked to produce a valid NWT health care card. If you cannot prove you are covered under the NWT Health Care Plan, you may be required to pay for the services received.

If you receive medical services outside Canada, normally, you will be required to pay for the services up front.

If you have paid for medically required doctor or hospital services, obtain the original copy of a detailed receipt which includes:

- your full name, current address and NWT health care plan number
- detail of the service provided (in English or French)
- date of service
- doctor's name and address
- name and address of hospital
- diagnosis or itemized claim

Photocopies are not accepted. Include proof of payment (i.e.: cancelled cheque) and send the receipt to the Health Services Administration office at the address at the back of this brochure.

Only medically required services will be considered for reimbursement. If you do not have the original receipt, you will not be reimbursed.

Note:

- all Services are not eligible for reimbursement.
- only services considered medically required under the NWT Health Care Plan would be reimbursed.
- if you are in an accident or become ill while traveling outside the NWT and need air or ground ambulance services, note that your NWT Health Care Plan does NOT provide coverage for these services, or for the cost of any related services such as hospital transfer, escorts, and return transportation charges.
- travel must originate in the NWT in order to be eligible for medical travel benefits.

TRAVEL WITHIN CANADA

Most doctor visits and hospital care for medically required services will be billed directly to the Department of Health and Social Services in the NWT. However, you may be required to pay up front for doctor services provided in Quebec. Some doctors in other provinces/territories may also request payment up front for services provided. If you receive medically required services within Canada and are required to pay up front, you may apply for reimbursement. Follow the procedure described under **General Information**.

TRAVEL OUTSIDE CANADA

In some countries, doctor and hospital costs are much higher than in the NWT. Medically required doctor or hospital services received outside Canada are paid at NWT rates. You are responsible for any additional costs.

For example, if you need medically required services outside Canada that cost \$1,000, and the NWT rate for the same service is \$250, you are responsible for paying the \$750 difference. If the service you receive outside Canada is not medically required, you will be responsible for paying the full amount.

If you receive medical services outside Canada, you may be required to pay for the full cost of the services received up front. To apply for reimbursement, follow the procedure described under **General Information**.

It is important that you consider additional medical insurance through a private insurance company before you leave Canada.