

OMSIP—ONTARIO MEDICAL SERVICES INSURANCE PLAN

The Ontario Government has introduced this new Medical Services Insurance Plan—OMSIP for short—to make available to Ontario residents adequate insurance coverage to pay for doctors' bills. Everyone may join, no matter how old they are, whatever the state of their health or their financial circumstances. Subscription to the plan is completely voluntary. It is intended for individuals and their families and it does not provide group coverage. Private insurance carriers will continue to cover groups.

What are the benefits of OMSIP?

- The Ontario Medical Services Insurance Plan pays for practically all doctors' services (limited exclusions are listed in the next section).
- It pays for these services wherever they are provided — in the home, office or hospital.
- There is no limitation to the number of services as long as medical care is needed.
- OMSIP pays for the family doctor and certified specialist services at established rates when you are referred to the specialist by your doctor.
- Members are free to choose their own doctor.

OMSIP does not cover these physicians' services

There are two types of exclusion:

1. Physicians' services are provided under certain Federal or Provincial Acts such as National Defence and Workmen's Compensation. This does not represent a gap. It just avoids duplicate payment.
2. Certain limited services are excluded from OMSIP. These are:
 - (a) Any services or examinations for the purpose of application for insurance, employment or for admission to a school, university, camp or association.
 - (b) Group inoculations.
 - (c) Examination of the eyes by refraction.
 - (d) Services for which no charge would be made in the absence of insurance.

Who can join OMSIP?

Everyone living in Ontario and who has done so for the preceding three months is eligible. Only those who are entitled to physicians' services under another Act are excluded.

How are people with low incomes assisted?

- (1) OMSIP will automatically provide fully-paid coverage, effective April 1st, 1966, for people who are receiving benefits under any of the following Acts:
 - (a) The Blind Persons' Allowances Act
 - (b) The Disabled Persons' Allowances Act
 - (c) The General Welfare Assistance Act
 - (d) The Mothers' Allowances Act
 - (e) The Old Age Assistance Act
 - (f) The Rehabilitation Services Act
 OMSIP will also automatically provide fully-paid coverage for all old age security pensioners who are declared eligible for coverage by the Ontario Department of Public Welfare.
- (2) For those people who have been resident in Ontario for the past 12 months and who paid no income tax on 1965 earnings, assistance is also available.
- (3) Assistance will also be given to the following people provided they have been resident in Ontario for the past 12 months:

	Com- plete Cost	Govern- ment Pays	You Pay
(a) The single person (covering only the member) with a taxable income in 1965 of \$500 or less	\$60.00	\$30.00	\$30.00 (\$7.50 every 3 months)

- (b) The family of two (covering the head of the family and one dependant) with a total taxable income in 1965 of \$1,000 or less

\$120.00	\$60.00	\$60.00
		(\$15.00 every 3 months)
- (c) The family of three or more (covering the head of the family and all dependants) with a total taxable income in 1965 of \$1,300 or less

\$150.00	\$90.00	\$60.00
		(\$15.00 every 3 months)

A dependant is an Ontario resident who is the spouse (wife or husband) of the head of a family or is a child under the age of 21, unmarried and dependent on the head of the family for support.

Cost to persons not receiving assistance

There are three categories at the following costs:

CATEGORIES	COST
(a) The single person (covering only the member)	\$60.00 a year (\$15.00 every 3 months)
(b) The family of two (covering the head of the family and one dependant)	\$120.00 a year (\$30.00 every 3 months)
(c) The family of three or more (covering the head of the family and all dependants)	\$150.00 a year (\$37.50 every 3 months)

How are doctors' bills paid?

Two methods may be used:

1. Your doctor may submit his bill directly to OMSIP. This is the most convenient method for everyone and it is hoped that most doctors will use it.
2. Your doctor may prefer to bill you directly. In these circumstances, two courses of action are open to you. You may pay the bill and submit the receipted account to OMSIP or you may submit the account prior to payment. In either situation you will be paid the amount of the established OMSIP rates. Payment of the doctor is a direct transaction between patient and doctor. Your doctor will usually tell you at the time of service whether his charges will exceed the benefit. If he does not do so, it may be in your interests to enquire.

OMSIP membership can be cancelled

You are free to cancel your membership in OMSIP at any time.

OMSIP will pay doctors' bills outside Ontario too

When a member of OMSIP gets services available under the Plan from a doctor outside the Province, OMSIP will pay the fee that is authorized in Ontario, or the amount of the account if this happens to be less than the Ontario rate.

How to apply for membership in OMSIP

Applicants will be eligible for service three months after making application. Application forms will be available through all branches of chartered banks.

Just read the form carefully, find your own category, fill out the form and mail to Ontario Medical Services Insurance Plan, 135 St. Clair Avenue West, Toronto. Upon acceptance you will receive your contract and identification certificate.

What happens to your coverage if a federally-assisted medical plan is introduced?

Your coverage is guaranteed by OMSIP and will continue under any such federally-assisted plan.