



# Ill away from home?

Travelling outside the province or country? Here is a capsule account of the extent of your coverage under the basic Ontario health insurance plan (OHIP) and Blue Cross medical/hospital insurance plans if you should become ill outside Ontario.

## 1. Hospital Costs under OHIP

### Hospitalization in another province:

OHIP will pay to the per diem rate accepted in Ontario at the standard-ward level inclusive of standard-ward room, meals and most services. Remember each Canadian province recognizes the other's rates.

### Hospitalization in the United States:

Claims are settled by OHIP on two different bases depending on the individual's case.

- (i) OHIP will pay 75% of standard-ward rate charged by the hospital plus the extra charges for insured services covered by the plan. This is for elective or non-emergency admissions.
- (ii) The Plan will pay 100% of the charges for emergency (unexpected) admission, such as care following a car accident or heart attack.

### Points to remember for U.S. hospitals:

- Most U.S. hospitals charge room rate plus the cost of services such as operating room, blood, drugs and x-ray.
- Room rates plus the cost of extra services vary greatly, from \$25.00 per day to more than \$100.00 per day for a room alone.
- Very high cost areas are New York, Boston and San Francisco.
- OHIP pays most U.S. hospitals directly.

## OHIP coverage in all other foreign countries:

In most cases the patient hospitalized outside North America must pay his hospital bill and then seek reimbursement from OHIP.

OHIP will refund the hospital costs to the subscriber upon presentation of evidence of his hospitalization.

OHIP pays all hospital charges at the standard-room level for care in countries where these charges do not exceed Ontario's, e.g.



Britain, Spain, France, Italy, China, Russia, and Israel. (A good idea is to check out hospital/medical costs in the country in which you wish to travel.)

Only when the subscriber is unable to pay the hospital's bill on the spot does OHIP pay it directly. Arrangements for OHIP making the payment must be made by the subscriber.

## 2. Other Hospital Costs under OHIP

### (i) Psychiatric and tuberculosis care:

Benefits are limited to 60 days of care if an insured Ontario resident must be admitted to a tuberculosis sanatorium or psychiatric hospital outside Ontario.

### (ii) Ambulance service:

OHIP will pay 75% of the charges if the amount is not more than that charged for the same

service in Ontario. To obtain reimbursement the patient should show a receipt showing the number of miles transported and a certificate signed by a doctor stating that ambulance services were justified.

## 3. Doctors' Costs under OHIP

OHIP will pay doctors' fees in foreign countries exactly as it would in Ontario, i.e. 90% of Ontario's accepted medical fee schedule.

## 4. Blue Cross Plan

All Canadian provinces are in agreement that Canadians planning to travel abroad should take out a private short-term health insurance policy, like the Ontario Blue Cross Plan. It is called the **Health Plan While Outside Canada** and it supplements basic OHIP coverage. This Plan pays for hospital accommodation and doctors' fees charged in excess of OHIP coverage, private duty nursing, ambulance service and others.

Coverage is available for individuals and families for six different periods of stay abroad—14, 21, 28, 40, 60 and 120 days. There is no age limit and no medical examination is required.

For further information on the **Health Plan While Outside Canada**, contact The Director, Ontario Blue Cross, 150 Ferrand Drive, Don Mills, Ontario, M3C 1H6, telephone (416) 429-2661.



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