



What constitutes an emergency?

You have just returned home and found your daughter fallen from a tree her leg bent at a peculiar angle underneath her.

A son has cut his finger with the carving knife and the bleeding won't stop.

Or a neighbor comes over for help. She has just been badly beaten about the face and head and there are bruises and swelling.

Perhaps your husband or wife is experiencing shortness of breath, sweatiness and chest pains, signs that heart attack may be imminent.

Your mind races fearfully. "Is it an emergency? What should I

do?" It's not always easy to know. But one thing is certain: you must collect your thoughts and act quickly.

But what should you do if you're not sure it's an emergency? It could be a child complaining of an unidentifiable pain, a fever that doesn't subside, chest pains or an extended period of vomiting. Should you risk the consequences of just "waiting to see"?

Definitely not, says Dr. Bruce Rowat, director of emergency services at Toronto General Hospital. Get professional advice over the phone. Call a doctor, a hospital emergency department or an ambulance service (the latter two are always open) and explain the situation. You'll be speaking with trained staff who can advise you of the best course of action. They'll see you get the proper help, fast. If an ambulance is needed, they'll get you one.

If an ambulance is not required, they may suggest you see a doctor and, if your family physician isn't available, that you visit the emergency facility of a hospital where non-emergency staff are always on hand.

A hospital emergency department can also advise you over the phone of simple life-saving techniques that can be employed until professional help is obtained.

If the victim has suffered a severe fracture (leg, back or neck) do not attempt to move him. Protect the injury until the ambulance arrives. If the break is not severe, such as a broken arm, the injured person can be driven to hospital if care is taken to protect the injury with a makeshift sling or by cradling it with the other arm.

In case of a heart attack, loosen

restrictive clothing. If the victim is conscious, keep him in a sitting position. If unconscious, lie him down and make sure to keep air passages open by gently tilting head back and keeping tongue extended.

In the case of bleeding which won't stop, apply pressure to the wound with your hand, preferably wrapped in a clean cloth.

If the source of the injury or illness is not known and the victim is unconscious, keep air passages open and move him only if it's absolutely necessary.

Most importantly, check to see that the victim is breathing and remains breathing. If breathing stops, apply mouth-to-mouth resuscitation.

In the case of poisoning or choking, follow the steps listed in the article "Taking Care in the Home," page 5.

If it is necessary to call an ambulance, it's comforting to know that a modern ambulance comes equipped with a full range of modern medical equipment and trained staff. Vital care can be provided before reaching the hospital.

But everyone concerned with rising health care costs will want to avoid calling an ambulance needlessly. Nor will they want to risk diverting emergency health care teams and ambulances from real emergencies.

Remember that you can always get professional advice and direction over the phone. "If there is any doubt in a person's mind," says Dr. Rowat, "I advise they call. Emergency services are there to help — 24 hours a day."

A TIP FOR TRAVELLERS

Understanding your health insurance

"Not being affiliated in any way with the government, or the government's Ontario Health Insurance Plan (OHIP), we believe we can say with objectivity that when it comes to health insurance protection, Ontario residents are among the most fortunate in the world. Residents of no other area are better protected by basic government-sponsored programs both at home, or when they travel abroad." This statement from Walter Cannon, Director of Blue Cross, Canada's largest non-profit, non-government health plan.

"The very excellence of their basic coverage however, has made many Ontario residents complacent about the need to understand the extent — or limits — of OHIP's coverage", Cannon continued. "This is particularly true as it relates to unexpected illness or an accident occurring outside Canada. Obviously, OHIP cannot afford to look after every eventuality anywhere in the world."

EXTRA COVERAGE

People do not realize continued Cannon "that an average claim for hospital-medical care abroad can easily total \$10,000 to \$15,000. OHIP will look after the majority of these costs, but the patient is often left with bills totalling hundreds or thousands of dollars. This is where their Blue Cross coverage becomes valuable."

HOSPITAL COSTS UNDER OHIP

Claims from the United States are settled by OHIP on two different bases depending on the individual's case. For elective non-emergency admission, OHIP will pay 75 per cent of the standard ward rate charged by the hospital and 75 per cent of other insured hospital services covered by OHIP.

For emergency (unexpected) admission such as care following a car accident, OHIP will pay 100 per cent of the charge for standard ward accommodation and insured hospital services.

In all other foreign countries (other than U.S.A.), OHIP generally pays all hospital charges at the standard room level.

Be particularly aware that you will almost always be expected to pay the bill before you leave the hospital and submit your claim to OHIP for reimbursement upon your return home. Be prepared financially for this eventuality,

and get detailed receipts (in duplicate if possible) to submit to OHIP and Blue Cross.

Where ambulance service is used, OHIP will pay 75 per cent of the charges if the amount is not more than that charged for the same service in Ontario. To obtain reimbursement from OHIP, you must show a receipt indicating the number of miles transported and a certificate signed by a doctor stating that ambulance services were justified.

DOCTORS' COSTS UNDER OHIP

Hospital and doctors' fees are paid separately. For doctors' fees, OHIP will pay exactly as it would if the service had been performed in Ontario, i.e. 90 per cent of Ontario's accepted medical fee schedule. Unfortunately however, most doctors in the U.S.A. and other foreign countries do not charge the Ontario fee schedule, and the difference can be substantial. Payments of doctors' excess fees account for the major claim made to Blue Cross.

Again, be prepared to pay the doctor when service is rendered, and claim reimbursement when you return home.

BLUE CROSS PLAN

All Canadian provinces agree that Canadians planning to travel abroad should take out an additional short-term health coverage like the Blue Cross "Health Plan While Outside Canada". The Blue Cross Plan supplements OHIP payments for hospital accommodation and doctors' fees, private nursing, ambulance service, prescription drugs, certain air transport home and other benefits up to a maximum of \$10,000 per person.

Coverage is available to individuals and families for any period between 7 days and six months. Cost is fifty cents per day for single coverage or one dollar per day for a family. Blue Cross makes no exclusion for age and no medical examination is required.

To claim on the Blue Cross benefits, send a copy of the reimbursements made by OHIP together with the duplicate receipts of bills incurred, to Blue Cross at 150 Ferrand Drive in Don Mills. Blue Cross will reimburse you directly for 100 per cent of the outstanding, eligible items.

 BLUE CROSS



"It says — 'This tomb places a deadly curse on all who enter and if you're smart you'll be covered by the Blue Cross Health Plan While Outside Canada!'"

TRAVELLER'S GUIDE

Information for travellers is in the Traveller's Guide to the Ontario Health Insurance Plan and can be requested from the Health Resource Centre, Communications Branch, Ontario Ministry of Health, Hepburn Block, Queen's Park, Toronto, M7A 1S2.