

What OHIP Covers When We're Travelling Outside of Ontario

I recently heard about a retired couple from Ontario who required to be transported by helicopter to a hospital after a serious car accident while they were vacationing in British Columbia. Due to the fact that they were non-residents of that Province and didn't purchase Emergency Medical Travel Insurance for their trip they were personally responsible for the \$25,000 air ambulance bill. What a nightmare!

I can't remember who mentioned the story to me and I didn't read the article myself, but the fact is ambulance and transportation services to hospitals are not covered by OHIP when we are anywhere in the world outside of Ontario. There is a cost for us in Ontario too, but it is considerably subsidized by the Province. I wonder how many people actually know this?

If you go to the Ontario Ministry of Health's website you will find that all provinces and territories participate in a federal-provincial reciprocal hospital billing agreement to enable insured residents of Canada to receive insured outpatient and inpatient hospital services in publicly-funded hospitals. They do advise however, to verify that the treating hospital participates in the agreement.

Reimbursement is based on OHIP rates or the amount billed if it's less, and that the OHIP rate may be less than the amount charged.

With the exception of renal dialysis services, OHIP does not cover payments to private hospitals and facilities within Canada. Services provided by Chiropractors, Optometrists, Podiatrists, Osteopaths and Quebec Physicians are not covered. Additional services that are not covered include experimental treatments for research or study, cosmetic surgery, home care, prescription drugs and as mentioned above ambulance services.

When travelling outside of Canada OHIP will pay a maximum of \$50 (Canadian) for all emergency outpatient services on any one day, \$200 per day for inpatient services, \$400 per day for emergency inpatient hospital treatment and \$210 per day for outpatient dialysis services.

Treatments and services must be for emergencies, be medically necessary, performed at a licenced hospital and or health facility, be rendered in relation to an illness, disease, condition or injury that is acute and unexpected, arose outside of Canada and requires immediate treatment.

OHIP's provisions are intended and designed to provide a very limited amount of funding for out-of-province/country medical treatment, and their website strongly and repeatedly advises it's readers to purchase additional and adequate health insurance every time we leave Ontario. And as my office is contacted at least once per year by clients who have been hospitalized in a foreign country because they have suffered an unforeseen illness, I can only agree that travelling without the proper coverage may be the biggest gamble we could ever take.