

# YOUR HEALTH CARE BENEFITS

## OTHER BENEFITS

Some residents may qualify for the following benefit programs:

- Extended Health Benefits for Specified Diseases
- Seniors Benefits (60 years and over)
- Registered First Nations and Inuit Benefits provided under the Federal Non-Insured Health Benefits Program
- Metis Health Benefits
- Indigent Health Benefits

## FOR MORE INFORMATION

If you need an application form, claim form or additional benefit information, contact:

**Health Services Administration**  
 Department of Health and Social Services  
 Bag #9, Inuvik, NT X0E 0T0  
 Toll-free: 1-800-661-0830  
 Phone: (867) 777-7400  
 Fax: (867) 777-3197  
 Website: www.hltss.gov.nt.ca

This brochure is not a statement of the acts or regulations but is designed to give a general outline of NWT Health Care Plan and medical travel benefits. It is for your convenience only and is not a legal document. All information contained herein is subject to current provisions of the Northwest Territories Medical Travel Policy, *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.*



## Your health care benefits

## INTRODUCTION

This brochure provides information on health care benefits available to permanent residents under the Northwest Territories (NWT) Health Care Plan. Note that some conditions and restrictions apply, as these benefits are not automatic.

## ELIGIBILITY FOR COVERAGE

All permanent residents of the NWT are eligible for coverage.

- **Permanent resident** means a person legally entitled to remain in Canada who makes his/her home in and is ordinarily present in the NWT for six months of the year, but does not include a tourist, transient or visitor to the NWT.
- **Makes his/her home** is defined as where the person receives mail, keeps personal property, and spends majority of time.

Should an individual leave the NWT for 90 days or more and continue to carry NWT health care coverage, the resident will:

- notify the NWT Health Care Plan by completing a **temporary absence form**
- remain in the NWT for six cumulative months after returning to the NWT

*Note:* Students studying outside the NWT must notify the NWT Health Care Plan in writing (see *Studying Outside the NWT?* brochure).

## REGISTRATION

NWT residents must register with the NWT Health Care Plan in order to qualify for benefits by completing a registration form.

## Who can register?

- permanent residents of the NWT
- landed immigrants
- legal residents of Canada

*Proof of eligibility may be required.*

## Who cannot register?

- tourists, transients and visitors to the NWT
- temporary workers
- students whose permanent residence is a province or other territory
- members of the RCMP, and Canadian Armed Forces (however, their families and dependents who meet the eligibility criteria can register)
- inmates of Federal Penitentiaries

## How to register

Registration forms are available at health facilities such as: medical clinics, doctor's offices, public health centres, hospitals, and the Health Services Administration (HSA) office in Inuvik. Canadian citizens who have moved to the NWT must mail or fax the completed registration form to:

Health Services Administration  
 Department of Health and Social Services  
 Bag # 9, Inuvik NT X0E 0T0  
 Fax: 867-777-3197

If you are not a Canadian citizen, you must also submit one of the following with your registration form:

- working visa
- student authorization
- minister's permit
- landed immigrant papers

After the HSA office approves your application, you will be issued a NWT health care card with a personal health care number. Keep this card with you as you must present the card to receive health care benefits.

To ensure your coverage is maintained, notify the HSA office if:

- you lose your card
- your name or address changes
- you move out of the NWT

## When do benefits begin?

Generally, if you have moved to the NWT from another Canadian province or territory, benefits begin on the first day of the third month following your arrival. **Remember to register.** During the first three months of residency, benefits are provided by the Health Care Plan of your former province or territory. You must ensure your benefits from your previous jurisdiction will continue during this period. Most jurisdictions do not cover medical travel.

*Note:* Temporary residents must contact their previous province or territory to inform them of their temporary absence so that their coverage is maintained.

For persons discharged from the Canadian Armed Forces, RCMP, federal penitentiary, or Canadian citizens returning to the NWT from living outside Canada, coverage is effective the day you establish permanent residency in the NWT provided appropriate backup paperwork is provided.

If you are not a Canadian citizen and are moving to the NWT from outside Canada, your coverage is effective the day you arrive in the NWT (see **How to register** for more information).

If an infant is born out of the NWT to a NWT resident, NWT coverage is effective at birth. Note that parents must register their infants; there is not an automatic registration process.

## MEDICAL CARE INSURANCE

As a resident of the NWT with a valid NWT health care card, you are eligible to receive medically required insured services provided by medical practitioners in Canada and, with limitations, outside Canada. Benefits include:

- diagnosis and treatment of illness and injury
- surgery, including anaesthetic services and surgical assistance where necessary
- obstetrical care, including prenatal and postnatal care
- eye examinations, treatment and operations provided by an ophthalmologist

*Other limitations and restrictions may apply.*

Services NOT covered include:

- yearly physicals
- cosmetic surgery
- services that are considered experimental
- prescription drugs
- physical examinations done at the request of a third party for such things as: preschool or insurance medicals, food handlers or driver's license examinations, or obtaining a passport or pre-employment requirements
- optometry services
- dental services other than specific procedures related to jaw injury or disease
- the services of chiropractors, naturopaths, podiatrists, osteopaths, and acupuncture treatments

- physiotherapy, speech therapy, psychology services, received in a facility that is not an insured outpatient facility (hospital)
- any service to which a resident is entitled under legislation, e.g. *Workers Compensation Act, Public Health Act*, or other Territorial or Federal Legislation, including treatment of veterans who are entitled to such treatments as a result of service in the Armed Forces

## HOSPITAL INSURANCE

The NWT Health Care Plan covers the cost of medically required insured services, provided at a health facility, on an inpatient or outpatient basis within Canada and, with limitations, outside of Canada. Prior to leaving Canada, please contact the HSA office. Benefits include:

- accommodation and meals at the standard ward care
- nursing services, when provided by the hospital
- laboratory, x-ray and diagnostic procedures, and interpretation
- drugs prescribed by a physician and administered in the hospital
- use of the operating room, case room, and anaesthetic facilities required for diagnosis and treatment, including necessary equipment and supplies
- radiotherapy treatment, occupational therapy, and physiotherapy
- detoxification services in an approved health facility

*Other limitations and restrictions may apply.*

Services NOT covered include:

- hospital charges above the standard ward rate for private or semi-private accommodation
- services that are not medically required, such as cosmetic surgery
- services that are considered experimental
- ambulance charges (except inter-hospital transfers)
- dental services, other than specific procedures related to jaw injury or disease
- alcohol and drug rehab, unless prior approved

*Other limitations and restrictions may apply.*

## LEAVING THE NWT?

If you are in an accident while traveling outside the NWT and need air or ground ambulance services, your NWT Health Care Plan does **NOT** cover these services or any related costs such as hospital transfers, escorts and return transportation. Medical travel originating outside the NWT will not be covered.

It is important that you consider additional insurance through a private insurance company, as they will cover these related costs. If you move within Canada, register with the Health Care Plan of your new home province or territory. Medically required physician and hospital services will continue under the NWT health care plan until the first day of the third month following your departure from the NWT.

If you move outside Canada, benefits stop on the date of departure from Canada. You are required to contact the NWT Health Care Plan of your departure date.