



# Nova Scotia Medical Service Insurance (MSI)

## Frequently Asked Questions

### *Short Absence from Nova Scotia*

To be eligible for MSI coverage, you must be a resident of Nova Scotia. This means that you must:

- be physically present in Nova Scotia for 183 days in any calendar year, and
- make your principal and permanent home in Nova Scotia.

Short absences of less than 30 days are not usually monitored. However, the Department of Health/MSI has the right to consider all absences if residency is in question.

**Q If I must be away from Nova Scotia because of my job, am I still eligible for MSI coverage?**

**A** If your job requires you to leave Nova Scotia frequently (not meeting the 183 physically present ruling), but Nova Scotia is your permanent home, you may still be eligible for coverage. Contact the MSI Registration Department at (902) 496-7008 or 1-800-563-8880 (toll free within Nova Scotia).

**Q If I visit another province, am I still eligible for MSI?**

**A** As long as you will be visiting for under 183 days, any medically necessary services you require will be covered by the Reciprocal Billing Agreement. Providers in all provinces and Territories (except Quebec) will accept your Health Card and submit their claims for direct payment. In Quebec, you may be asked to pay the provider, however, you may submit your claim to MSI for consideration of payment.

**Q How long after I apply for MSI must I stay in Nova Scotia before I can travel?**

**A** If you have moved to Nova Scotia from outside Canada, you must reside in Nova Scotia for 90 days before you take a short absence – or 183 days if you want to take an extended absence.

## Frequently Asked Questions

### *Extended Absences from Nova Scotia*

To be eligible for MSI coverage, you must be a resident of Nova Scotia. This means that you must:

- be physically present in Nova Scotia for 183 days in any calendar year, and
- make your principal and permanent home in Nova Scotia.

You may be eligible for continuous MSI coverage during an extended absence for the following reasons:

- Study (full-time status only)
- Work (contract for under 24 months)
- Missionary/Volunteer Work (contract for under 24 months)
- Vacation

You will need to provide documentation indicating the reason for your absence – a letter from the educational institution indicating full-time student status or a work/volunteer contract.

**Q If I attend school outside Nova Scotia, am I still eligible for MSI coverage?**

**A** If you are attending an educational institution on a full-time basis, you would have continuous coverage. Yearly documentation from the educational institution indicating full-time status is required.

**Q How long will MSI provide coverage during an extended absence?**

**A** If you are a student, you will be provided coverage as long as you maintain full-time student status.

If you are away on a contract (work or volunteer) outside Canada, you are eligible for coverage if your contract is for less than 24 months. You must live in Nova Scotia for 183 days before you are eligible for coverage under another contract.

If you are working in another Canadian province for more than 12 months, you should contact that province for coverage. There is an Eligibility and Portability Agreement with all the provinces and territories.

If you are on vacation, you will have continuous coverage if you are leaving Nova Scotia for over six months – but less than 12 months. You will be entitled to another extended absence after adhering to the 183 day ruling for five consecutive years.