



**For Immediate Release
Office of the Ombudsman
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Ombudsman Urges British Columbians to Consider Travel Insurance

VICTORIA – Acting Provincial Ombudsman Howard Kushner wants to raise public awareness regarding the need for travel insurance while traveling within Canada.

“A visitor from Ontario was seriously injured in a sports-related accident while in B.C. and needed to be transferred about 100 km by air ambulance,” explained Kushner. “Following her return to Ontario she was surprised when she received a bill from the BC Ambulance Service in the amount of \$7,356.”

According to Kushner, this case is not unusual. “I understand that thousands of Canadians from other provinces are transferred by ambulance every year in British Columbia,” he said. “Most of those transfers are by ground ambulance so the fees are much smaller, but there are a significant number of cases in this province each year where the air ambulance fees exceed \$5,000.”

In most Canadian provinces, including British Columbia, there are wide disparities between the fees charged to residents and the fees charged to non-residents for ambulance services. “To put the differences in rates into perspective, the fee charged to a resident of British Columbia for the same service would have been \$274,” noted Kushner.

Kushner said he decided to report on this matter because although the bill was calculated according to existing regulations, he was concerned that many Canadians learn about the cost of ambulance transfer for non-residents and the limitations of their provincial or territorial health insurance plans only after they have missed the opportunity to protect themselves.

“Most Canadians are probably aware of the need to purchase additional health-care insurance when they travel outside of Canada,” said Kushner. “However, I expect that relatively few are aware that it may be prudent to consider obtaining similar insurance when traveling within Canada.”

Kushner also cautions that Canadians who choose to purchase insurance for travel within Canada should be careful about the coverage they choose, because some policies appear to specifically exclude air ambulance service.

One backgrounder attached.

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- Ambulance services are not “insured health services” under the *Canada Health Act* and therefore the provisions that provide insurance to Canadians for hospital and physician services outside their home provinces or territories do not apply.
- The Ministry of Health has discussed the possibility of a reciprocal billing arrangement for ambulance services with the other provinces, but reportedly did not receive any support for the proposal.
- Ambulance fees are prescribed in the fee schedule to the *Health Emergency Act* and may, in limited circumstances, be waived under the *Health Emergency Act Remission Regulation*.
- The complainant’s fee was calculated in accordance with the regulations and there was no statutory authority to reduce the fee in this instance.
- The Ministry of Health advises that the total billing for ambulance services provided to non-residents was approximately \$5.8 million in the last fiscal year.
- All provinces bill non-residents for ambulance services and some provinces charge higher rates than those charged in British Columbia.

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