INFORMATION TO ALL ONTARIO HOSPITALS FOR HEALTH SERVICES PROVIDED TO RESIDENTS OF OTHER PROVINCES AND TERRITORIES



Changes Effective July 1, 2003
From Interprovincial Health Insurance Agreements
Coordinating Committee (IHIACC)
Regarding Valid Health Cards

July 1, 2003: "Valid Health Card Please!"

For services provided on or after July 1, 2003, all the provinces will be exercising effective control with regard to the validity of the health card that a resident must present when he or she seeks a hospital service in a health facility in Canada.

Beginning July 1, 2003, there will be enforcement from the beginning of the billing chain of the requirement set out in the reciprocal agreements – that is, the requirement that a valid health card be presented. Payment of a claim may be refused if it has been determined that the card was invalid.

Why?

All administrators of out-of-province claim programs can attest to the administrative problems and costs resulting form the absence of this basic control of health card validity.

Over the past three years, the IHIACC members have examined the nature and scope of these problems, particularly the clogging of the processing systems with a considerable volume of adjustment requests. The most frequent reason given for these requests relates to the constituent elements of the health card – namely, the registration number, the name and the expiry date.

Upon review of the interprovincial agreements and the Hospital Claims Manual, with respect to patient eligibility to insured hospital services, IHIACC has determined that there is a necessity for a measure to be aimed specifically at identifying errors before they enter the Hospital Reciprocal Billing System.

What about good faith?

First of all, although it is true that the "payment as requested" principle is expressed in the agreements, that principle is accompanied by the statements along the following lines:

Insured persons are persons who are eligible for services if they present a non-expired health insurance card to the health facility.

The host province pays and validates the claims submitted by its approved Health facilities; to this end, it ensures that the information provided is in compliance with the Hospital Agreements between the provinces and territories.

Finally, the home province agrees to pay if the terms and conditions of the agreement are respected.

Ultimately, what seemed to be a tenet of good faith is not an absolute. Rather, it is an invitation to implement the agreements in this spirit, while being mindful of the obligations imposed by common sense and sound management.

How is this measure to be carried out?

This measure is easy to apply. Basically, it simply reminds us of and specifies the responsibilities of each stakeholder. The sequence of events is as follows:

- The insured person must present his or her own health care card.
- The approved health facility must:
 - Insist that the health care card be presented
 - Ensure that the card is valid on the date of service/admission
 - Correctly transcribe the data as it appears on the card
 - Supply the mandatory information (name, registration number, date of birth, expiry date)

If the card is not valid, the person must assume all of the costs.

- The host province must refuse payment that is not in accordance with the agreement that is:
 - The health care card number is invalid
 - The health care card has expired
- The home province must refuse reimbursement, with an explanation, if:
 - The health care card number is invalid
 - The health care card has expired.

Yes, but... what if ...?

"What if there is no expiry date on the health card of a given province or territory?"

Nothing in particular has to be done in this case. It is mandatory that the expiry date be taken into account only for cards on which an expiry date has been recorded by the plan of the home province or territory, but a claim may not be rejected on the basis of an expiry date. To date, the following provinces and territories issue health cards that include an expiry date:

- 1. Newfoundland and Labrador* 6. Ontario*
- Prince Edward Island
- Nova Scotia
- 7. Saskatchewan 8. Yukon
- 4. New Brunswick

9. Northwest Territories

5. Quebec

10.Nunavut

*The majority of health cards in circulation in Newfoundland and Labrador and Ontario do not have expiry dates.

"What if the person goes to emergency, without a card?" "What if the person cannot pay?"

Each administration will see to resolving special situations in a reasonable way. If necessary, explanations may be provided to the home province.

"What if the person states that he or she is eligible despite the expiry date?"

It is the person's responsibility to prove his or her eligibility. Otherwise, the person must assume the costs, and present a request for reimbursement to the plan of the home province or territory. If necessary, communication with an official of the eligibility service of his or her plan may resolve the issue.

"What if the hospital bills its province anyway?"

The host province will refuse payment if the date of the service is after the expiry date.



Residents of provinces and territories of Canada who receive health services (hospital and/or medical) outside of their home province or territory must submit proof that they are covered by a provincial or territorial health insurance plan in order to receive services free of charge.

A provincial or territorial health card (or an equivalent document recognized by the province or territory) constitutes such proof. See the section below entitled "Proof of eligibility under a health insurance plan."

THE FOLLOWING ARE EXCLUDED:

- persons who do not reside in Canada;
- persons who are unable to show that they are covered by a provincial or territorial health insurance plan; in such
 cases, they must pay for the services (hospital and/or medical) themselves and obtain reimbursement from their
 province or territory of residence.

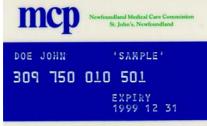
1.0 PROOF OF ELIGIBILITY UNDER A HEALTH INSURANCE PLAN

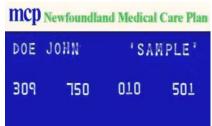
NEWFOUNDLAND AND LABRADOR

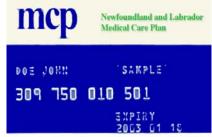
Although the majority of health cards in circulation in Newfoundland and Labrador do not have expiry dates, any health card from the Province may have an expiry date which limits coverage to that period. All health cards bear the inscription "mcp" in blue and "Newfoundland Medical Care Commission" or "Newfoundland Medical Care Plan" or "Newfoundland and Labrador Medical Care Plan" in green on a white background. The name and twelve-digit health insurance number of the insured person, as well as the expiry date, if applicable, are embossed.













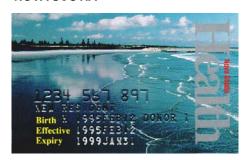
PRINCE EDWARD ISLAND



Prince Edward Island's health card is made of plastic. Featured against an orange background is a lighthouse on a peninsula. The card comprises the health insurance number, name, date of birth and gender of the insured person, as well as the card's expiry date. The year of expiry is indicated with four digits.

Close attention should be paid to the expiry date.

NOVA SCOTIA



Nova Scotia's health card is made of plastic and features a beachscape with clouds in the distance against a blue background. The words Nova Scotia (red) and Health (silver) are printed along the right edge. The card includes the insured person's ten-digit health insurance number, name, gender and date of birth; the effective date of coverage; and the expiry date of the card. All dates are yyyy/mmm/dd. The numbers and letters are embossed and tipped with silver foil.

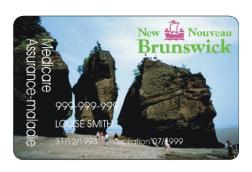
In addition, if the insured person wishes to be an organ donor, the word "DONOR" and a one-digit code are embossed on the front of the card to the right of the birth date. A signed health card bearing a donor code constitutes a legal document.

The codes for organ donors are as follows:

DONOR 1 - All organs and tissues included in the program DONOR 2 - Donor with exceptions

Close attention should be paid to the expiry date.

NEW BRUNSWICK



New Brunswick's health card is made of plastic and features a provincial landscape—the Flowerpot Rocks at Hopewell Cape. The New Brunswick logo appears in the upper right-hand corner.

The card comprises a nine-digit health insurance number, the name and date of birth of the insured person, and the card expiry date. This information appears in raised, silver-coloured characters. This is the only card which is valid: it replaces all previously issued cards.

Close attention should be paid to the expiry date.

QUEBEC

1. Card description

A plastic card, on which the setting sun is depicted, bears the insured persons registration number, composed of four (4) letters and eight (8) digits, as well as the given name(s), family name at birth, date of birth, gender, card sequence number, and card expiry date. If the insured person is a married woman, the name of the husband may appear. The card features a hologram, a photograph and/or a signature.

2. Card types

Four different types of cards (each featuring a hologram) may be presented.



(a) PHOTOGRAPH and SIGNATURE

This is the card issued to most insured persons upon renewal.



(b) NO PHOTOGRAPH or SIGNATURE

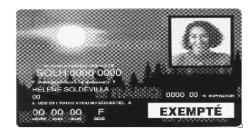
This card is issued under the following circumstances:

- the insured person is under the age of 14 or aged 75 or more,
- the insured person is institutionalized;
- the insured person has been **exempted** from the obligation to provide his/her **photo** and **signature** for medical reasons.



(c) SIGNATURE BUT NO PHOTOGRAPH

This card is marked EXEMPTÉ in the white box where the photograph normally appears. The person's signature is featured but he/she has been exempted from the obligation to provide a photograph for medical reasons.



(d) PHOTOGRAPH BUT NO SIGNATURE

This card is marked EXEMPTÉ in the white rectangle where the signature normally appears. The person's photograph is featured, but he/she has been exempted from the obligation to provide a signature for medical reasons.

ONTARIO

Ontario currently has four different cards in circulation.



(a) A CARD FEATURING A PHOTOGRAPH OF THE INSURED PERSON

This is a plastic card with a green and white background which bears a ten-digit health insurance number, followed by a two-letter code, as well as the name, date of birth, gender and signature of the insured, and the card's issue and expiry dates. The card usually features a photograph of the insured person. In cases where the insured person has been exempted from this requirement, a trillium flower is featured in its place.

Close attention should be paid to the expiry date.



(b) THE ORIGINAL RED AND WHITE CARD

This is a red and white plastic card bearing the name and ten-digit insurance number of the insured person and, in some cases, a two-character code at the bottom right-hand corner.



(c) A CARD FOR THOSE AGED 65 AND OVER

This is a red and white plastic card for persons aged 65 and over. The number 65 appears after the words Health and Santé. The card bears the name and ten-digit insurance number of the insured person and, in some cases, a code at the bottom right-hand corner.



(d) A TRANSITIONAL CARD

This is a red and white plastic card bearing a ten-digit health insurance number, followed by a two-letter code, the name, gender and date of birth of the insured person, as well as the card's issue and expiry dates.

Close attention should be paid to the expiry date.

MANITOBA

Manitoba's health card is on white and purple paper with purple and red print, and bears the title "Registration Certificate." The insured person's personal information appears in black ink. One section of the certificate comprises a family registration number, in the name and address of the head of the family. The other section features the names of family members, a personal nine-digit identification number (health insurance number) for each insured person, as well as the gender, month and year of birth of each person, and the date on which the insurance came into force.



SASKATCHEWAN

Saskatchewan's health card is made of plastic. The upper portion of the card is blue and the lower portion is grey. Green, yellow and white bars run across the centre of the card. The card bears the health insurance number (Personal Health No.), name, gender, month and year of birth of the insured person, as well as the card's effective and expiry dates.



(a) CARDS ISSUED PRIOR TO SEPTEMBER 1999

These cards contain the imprinted "mm yy" format in both the effective date and expiry date fields. The expiry date on these cards would not exceed 12 99.

These cards require the December 31, 2005, validation sticker to be valid.



(b) CARDS ISSUED BETWEEN SEPTEMBER 1999 AND SEPTEMBER 2002

These cards contain the imprinted format mm/yyyy in the effective date and expiry date fields. The expiry date on these cards would not exceed 12/2002.

These cards require the December 31, 2005, validation sticker to be valid.

SASKATCHEWAN (cont'd)



(C) CARDS ISSUED AFTER SEPTEMBER 2002

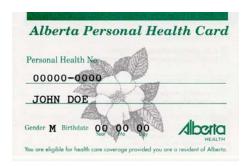
These cards contain an imprinted expiry date that does not exceed 12/2005.

These cards do not require the December 31, 2005, validation sticker. Their validity is the imprinted date on the card.

N.B. It is important that service providers check to ensure that the health card has not expired. The card's expiry date is the later of either:

- a) the date imprinted on the plastic Health Services card itself; or
- b) the date displayed on the validation sticker. The validation sticker features a wheat sheaf of a light green against a darker green background; the printing is in black, and the sticker reads "RENEWED TO DEC. 31, 2005".

ALBERTA



The Alberta health card is made of paper. It has a white background and features the province's floral emblem, the wild rose, in grey. In the upper portion of the card, there is a wide teal blue band. The preprinted text and Alberta Health logo are also in teal. Individual cards are issued. The card provides the following information: a nine-digit health insurance number (Personal Health No.), and the name, gender and date of birth of the insured person. The reverse side serves as a universal donor card.

BRITISH COLUMBIA



British Columbia's regular health card is made of plastic. It has a white background and features the words "CareCard" as a grey field. The words "British Columbia Care" appear in blue and the word "Card" in red. The words "Care" and "Card" are in large letters. The card also features a red, blue, white and yellow flag. The following information appears in black: the health insurance number (Personal Health No.), date of birth and name of the insured. The health insurance number comprises ten digits, the first of which is always 9.



British Columbia also has a plastic card with a gold background for persons aged 65 and over. This card features the phrase "British Columbia CareCard for Seniors," in white. This card comprises the same personal information as the regular card, and appears in white.

YUKON



The Yukon has two health cards in circulation. One is made of blue plastic with a pale blue label, and letters and numbers in dark blue. This card bears the nine-digit health insurance number, name, address, date of birth and gender of the insured, as well as effective and expiry dates and indication concerning organ donations.

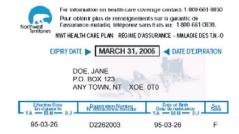
Close attention should be paid to the expiry date.



The second card, which is green, is issued to persons aged 65 and over who are registered in the Pharmacare and Extended Benefits programs. Holders of a green card are entitled to seniors' benefits, as well as hospital and physician services. A green card is also issued to the insured person's spouse if he/she is 60 years of age or older.

Close attention should be paid to the expiry date.

NORTHWEST TERRITORIES



The Northwest Territories have a paper health card which features a northern landscape as a faint background screen. The letters and numbers are in black. The card bears the name, address, date of birth, gender and health insurance number of the insured person, as well the card's effective and expiry dates.

Close attention should be paid to the expiry date.

NUNAVUT



The Nunavut health card is made of pale grey plastic. It features a territorial map of Canada, in red, on which Nunavut is shown in dark grey. A circle is superimposed around the Territory, with the words NUNAVUT CANADA in three languages. In the upper portion of the card the word NUNAVUT appears in pale grey, with the word HEALTH superimposed in four languages. The card bears the following information: the nine-digit health insurance number, name and date of birth of the insured person, as well as the card's expiry date.

The reverse side features the address and telephone number of the Nunavut administrative services, as well as the signature of the cardholder.

Close attention should be paid to the expiry date.

2.0 OUT-OF-PROVINCE CLAIM (Form No. 2688)

Form No. 2688 "Out-of-Province Claim for Physician Services" is used to submit the information required in order to estimate and pay professional fees.

The form is in English on one side and French on the other.

GENERAL INSTRUCTIONS

- Please print the information legibly.
- Use the international system for dates: year, month, day
 - E.g.: July 1, 2003 = 2003-07-01
- Record fee amounts without the dollar sign (\$).

Any error or omission in completing a claim can result in a refusal to process, in which case the form will be returned to the sender.

BILLING INSTRUCTIONS

(A) SUBMISSION OF A NON-EXPIRED HEALTH CARD

Essential information for claim settlement:

Part A

- to be completed by the insured person or the parent/guardian of the insured person
- complete identification of the insured person: health insurance number, family name, first name, and address. Newborns: date of birth of the newborn, name and health insurance number of the father or mother
- stay in province: provide all relevant information concerning the stay in the host province

Part B

- to be completed by the insured person or the parent/guardian of the insured person
- declaration and signature of insured person or parent/quardian of the insured person

Part C

- to be completed by the physician
- identification of attending physician or professional who referred the insured person
- speciality of attending physician
- location at which the services were provided
- billing of services (type of procedure or treatment, fee code or description of services, fee, date of services), anaesthetists, psychotherapists and surgical assistants must provide the duration of service
- diagnosis and other remarks: indicate any information relevant to the assessment
- in case of an accident or disability, check the appropriate box
- check "pay physician" box if appropriate
- physician's signature

(B) NO HEALTH CARD OR EXPIRED HEALTH CARD

- complete part C of the form
- request that the patient pay the professional fees and check the "pay patient" box
- submit the form to the patient so that he/she may complete parts A and B
- inform the patient that he/she must submit the form to his/her provincial or territorial health insurance plan for reimbursement, if applicable

BILLING PERIOD

Claims must be submitted within twelve months of the date the services were provided.

3.0 NON-INSURED SERVICES

Some medical services or surgical procedures may not be insured or may be considered experimental by certain provinces or territories. If necessary, contact the patient's province or territory of residence.

OUT-OF-PROVINCE CLAIM FOR PHYSICIAN SERVICES (Form No. 2688)

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FORWARDING OF OUT-OF-PROVINCE CLAIMS

Claim forms should be forwarded to the following provincial and territorial addresses:

	Health Plan*										
Province/Territory	Medical Care	Hospital Insurance									
Newfoundland and Labrador	Newfoundland Medical Care Commission 20 High Street P.O. Box 5000 Grand Falls-Windsor, Newfoundland and Labrador A2A 2Y4 (709) 292-4000	Department of Health and Community Services Confederation Building P.O. Box 8700 St. John's, Newfoundland and Labrador A1B 4J6 (709) 729-5222									
Prince Edward Island	Department of Health and Social Services Medicare Division 35 Douses Road P.O. Box 3000 Montague, Prince Edward Island COA 1RO (902) 838-0931										
Nova Scotia	Medical Services Insurance P.O. Box 500 Halifax, Nova Scotia B3J 2S1 (902) 468-9700	Department of Health Joseph Howe Building 1690 Hollis Street P.O. Box 488 Halifax, Nova Scotia B3J 1V8 (902) 424-5674									
	Toll-free number within Nova Scotia: 1-800-563-8880										
New Brunswick	Department of Health and Wellness P.O. Box 5100 Fredericton, New Brunswick E3B 5G8 (506) 453-2283										
Quebec	Services médicaux hors du Québec Régie d'assurance maladie du Québec Case Postale 6600 Québec, Quebec G1K 7T3 Montréal: (514) 864-3411 or toll-free 1-800-561-9749 (from other Quebec communities)										
Ontario	Ministry of Health and Long-Term Care Support Services Mgr. 75 Albert Street Ottawa, Ontario K1P 5Y9										
	Registration and Claims Branch: (613) 783-4401										
Manitoba	Manitoba Health 300 Carlton Street Winnipeg, Manitoba R3B 3M9 (204) 786-7101										
	Toll-free number, anywhere in North America: 1-8	00-392-1207									

^{*}When only one address appears, the information provided applies to both medical care and hospital insurance plans.

	Health Plan*											
Province/Territory	Medical Care	Hospital Insurance										
Saskatchewan	Saskatchewan Health T.C. Douglas Building 3475 Albert Street Regina, Saskatchewan S4S 6X6 (306) 787-3475	Saskatchewan Health Services Medical Services Branch T.C. Douglas Building 3475 Albert Street Regina, Saskatchewan S4S 6X6										
	Toll-free number from other Saskatchewan communities: 1-800-667-7523											
Alberta	Main Provincial Address: Edmonton Alberta Health and Wellness 10025 Jasper Avenue P.O. Box 1360 Edmonton, Alberta T5J 2N3 (780) 427-1432 Calgary (403) 297-6411											
	Toll-free number from other Alberta communities:	310-0000 (ask for either number shown above)										
British Columbia	Medical Services Plan 1515 Blanshard Street Station Provincial Government P.O. Box 9035 Victoria, British Columbia V8W 9E2 (250) 386-7171	Ministry of Health Services Performance Management and Improvement Division 1515 Blanshard Street, 6-2 Victoria, British Columbia V8W 3C8 (250) 952-1297										
	Toll-free number: 1-800-663-7100 (to be used onl Billing Branch)	y for contacting the Registration and Premium										
Yukon	Department of Health and Social Services Health Services Branch P.O. Box 2703 Whitehorse, Yukon YIA 2C6 (867) 667-5209	Department of Health and Social Services Health Services Branch P.O. Box 2703 Whitehorse, Yukon YIA 2C6 (867) 667-8949										
Northwest Territories	Department of Health and Social Services Health Services Administration Inuvik Branch Office 2nd Floor, IDC Building Bag Service #9 Inuvik, Northwest Territories XOE OTO Toll-free number: 1-800-661-0830											
	es residents should be directed to the Northwest											
Nunavut	Health Insurance Programs Department of Health and Social Services Government of Nunavut Bag 003 Rankin Inlet, Nunavut XOC OGO (867) 645-8001 Toll-free number: 1-800-661-0833											
	Please note that all claims for Nunavut residents should be directed to Nunavut, not to the No Territories.											

^{*} When only one address appears, the information provided applies to both medical care and hospital insurance plans.