

While governments normally cover medical costs related to a pandemic, the following information has been provided in case an Allianz Global Assistance (AGA) plan member (under a Visitors to Canada, Inpatriates to Canada, or International Student plan) gets billed for medical services in Canada relating to COVID-19. The official bulletin from AGA reads as follows:

Visitors/Student/Inpatriates to Canada

8. Are clients covered if they contract COVID-19 in Canada?

Similar to any other medical condition, unless the client travels outside of Canada while a travel advisory is in effect to “avoid all travel” or “avoid non-essential travel,” claims related to COVID-19 will remain eligible as long as the client met the eligibility criteria for the policy and was not experiencing any symptoms on their effective date. All claims are subject to the terms, conditions and limitations of the policy.

Travel insurance does not cover everything. All claims will be reviewed on an individual basis, and will remain subject to the terms, conditions and exclusions of the policy. For complete terms, conditions, limitations and exclusions, please refer to the policy. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.

Here we wish to highlight some noteworthy clarifications:

People insured on a policy that is subject to a 48-hour waiting period for Sickness coverage:

Subject to the policy terms and conditions, the unexpected onset of COVID-19 symptoms would be covered so long as the plan member did not experience symptoms prior to the policy effective date, **or** during the first 48 hours of the policy, **and** provided that symptoms first manifest in Canada.

People insured under a policy with NO 48-hour waiting period for Sickness coverage:

Subject to the policy terms and conditions, the unexpected onset of COVID-19 symptoms would be covered so long as the plan member did not experience symptoms prior to or on the policy effective date, **and** provided that symptoms first manifest in Canada.

Coverage for COVID-19 restricted to cases that first manifest in Canada only:

While the Canadian Government continues to publish a Global Travel Advisory relating to COVID-19, the aforementioned AGA plans do not cover the risk of contracting COVID-19, or COVID-19-like symptoms, anywhere outside Canada.

Questions & Answers

Q1. In what circumstances would testing for COVID-19 be covered?

AGA emergency medical plans cover diagnostic testing when it is part of the emergency medical services required to treat **active symptoms of an unforeseen sickness or injury**. AGA plans do **not** cover routine testing (for COVID-19 or for any other medical condition) if the purpose is for *preventative screening* when the patient is either asymptomatic (not having symptoms) or not manifesting the type of symptoms that warrant the test. This is true even if screening for COVID-19 (or other condition) is required by an employer, school, or other 3rd party.

Q2. What if a person is admitted to hospital for COVID-19?

All hospital admissions must be reported immediately to ALLIANZ GLOBAL ASSISTANCE at **1-800-995-1662**

When a patient is confined to public hospital on a 'non-voluntary' basis for reasons of public safety, such as a hospital QUARANTINE to prevent spread of communicable disease, then the associated hospital fees are typically deemed the responsibility of the relevant government health authority, not the patient. However, billing policy can differ from one Health Authority to another. If an AGA plan member is billed for hospital fees relating to a suspected or confirmed case of infection with COVID-19, the hospital invoices and related health records relating to the hospital stay must be promptly forwarded to AGA with a completed claim form.

Q3. What if a prescription medication becomes available to *treat* COVID-19?

If a prescription medication becomes available in Canada to treat a patient with a suspected or confirmed case of infection with COVID-19, the AGA Visitors to Canada, Inpatriates to Canada, and International Student plans will cover prescription drug expenses subject to the benefit limits and all terms and conditions in the applicable policy.

Q4. What if a vaccine becomes available to *inoculate against* COVID-19?

AGA emergency medical plans do not cover preventative medicine, such as vaccines. If a COVID-19 vaccine becomes available, AGA would not cover expenses related to the vaccine, or for having the vaccine administered.

Q5. Are non-residents of BC billed for medical care relating to the COVID-19 pandemic?

Among the **temporary** special provisions in the BC Medical Services Plan (MSP) response to COVID-19, the BC Government has advised that it will cover the expense of medical care required for a suspected case or confirmed case of COVID-19 even for non-residents, while *all other reasons for medical care* will remain billable to non-residents. **Please refer to the MSP response to COVID-19 on this MSP page**, and for more details non-residents are directed to inquire with their attending physician.

The paragraph reads:

COVID-19 Treatment for Non-MSP Individuals

Access to provincially insured health care coverage for COVID-19 treatment **may** be available.

If you have questions about your or a family members' health related to COVID-19 symptoms or other medical issues, please call 8-1-1.

If you are present in B.C. and would otherwise not be eligible for coverage under MSP, **you will be provided** provincially insured health care coverage for services related to, suspected, or confirmed cases of infection with COVID-19.

Services for unrelated conditions that are performed on non-eligible MSP patients will remain uninsured.

Your attending medical professional will be responsible for determining your eligibility for this coverage

Please refer to the BC MSP website regularly for updates to their COVID-19 response as the special provisions are described as TEMPORARY and hence are subject to change.