

# Private Medical Insurance for Canada

**An essential for visitors (of course) AND for new and returning BC residents!**

by Jason Cummings

It is common knowledge that visitors to Canada ought to have medical insurance here in case of emergency. Headline news stories have told us of uninsured visitors - young and old - who have needed hospital care in Canada costing tens of thousands of dollars; or hundreds of thousands of dollars in the worst cases. But did you know that all new BC residents must wait approximately three months before being covered under BC's Medical Services Plan? The wait period applies to returning Canadians, new Permanent Residents, and new temporary residents, such as work permit and study permit holders. In fact, a three-month waiting period applies for new residents



*Don't find yourself caught offguard by unexpected medical bills.*

in most Canadian Provinces and Territories, and too many people only learn this after they arrive.

## How long and for who?

While some Provinces impose a full three-month waiting period, "New residents or persons re-establishing residence in B.C. are eligible for coverage after completing a wait period that consists of the balance of the month in which residence is established, plus two months" says the MSP website. For example, if a new resident arrives in BC during the month of July, MSP coverage is available October 1st. (However, if absences from Canada will exceed 30 days during the waiting period, eligibility for coverage may be delayed). While an insured Canadian resident moving to BC from another part of Canada may notify their existing health plan authority and receive an extension of coverage for the MSP waiting period, people arriving from outside Canada need private medical insurance to bridge the gap.

## What are the financial risks of going uninsured?

It is not the private patient fees of \$60 to \$150 for a doctor office visit that looms large. It is hospital ward charges that could be financially crippling to a household. Most health authorities in BC publish one schedule of rates for "Uninsured Residents" (returning Canadians, new Permanent Residents, and new Temporary Residents) and one set of rates for "Non-Residents" (visitors, tourists, and people waiting on processing of their immigration application).

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-  **Non-residents awaiting PR status**
-  **New residents waiting for MSP**

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<b>Approximate Range of Charges Across Lower Mainland Hospitals (including BC Children's)</b>			
	<b>Emergency Room</b>	<b>Daily Ward (Inpatient)</b>	<b>Intensive Care</b>
For "Uninsured Residents"	\$260-\$600 per visit	\$800-\$2,400 per day	\$3,000-\$5,000 per day
For "Non-Residents"	\$700-\$900 per visit	\$3,200-\$6,000 per day	\$8,000-\$12,000 per day

### **Private coverage during the waiting period**

Interim medical insurance for new residents typically mirrors the type of plans available to visitors to Canada, restricting coverage to emergency medical services needed to treat a new accident or unforeseen sickness, and excluding routine care of a chronic condition, and circumstances of expected need for medical care.

### **IMPORTANT TIPS FOR NEW RESIDENTS**

1. Learn more about MSP eligibility and enrolment, and APPLY for MSP immediately after arriving in BC to ensure you have an active Personal Health Number on the date of your eligibility for benefits.
2. Don't buy interim insurance blindly. Research options in the marketplace, and consult with a knowledgeable insurance agent or broker. Extra care in choosing a plan should be taken by people with an existing medical condition.
3. During your MSP wait period carry a copy of your Canadian passport, PR card, study permit, or work permit so you can prove that you qualify for the lower "uninsured residents" hospital rates. So, if you are planning to welcome family or friends to BC – be they visitors or new fellow residents - let your hospitality include the advice to have the necessary medical insurance!

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*Jason Cummings is the General Manager of David Cummings Insurance Services Ltd. – Specialists in Health Insurance.*