

Provincial Medical Insurance Plans do not fully cover your customers when they're travelling out-of-province or out-of-country. If your customers get sick or injured outside of Canada, the government covers less than 10% of the total cost. Without protection, your customers could end up paying thousands of dollars in medical bills. Below is the recovery information, detailing what is and isn't covered by each province.



British Columbia

For outpatient doctor visits, Medical Services Plan (MSP) pays on average \$28.90. MSP does not pay anything towards Emergency Room (ER) fees. For inpatient admissions, MSP pays \$75 per day, all inclusive. Laboratory work ranges from \$4 to \$7 per item, depending on the type of lab work. Radiology ranges from \$14 for a simple X-ray, to \$300 for a Magnetic Resonance Imaging Scan (MRI).



Alberta

For outpatient doctor visits, Alberta Health pays \$30. For ER fees, Alberta Health pays \$50. For inpatient admissions, Alberta Health pays \$100 per day, all inclusive. Laboratory work ranges from \$5 to \$10 per item, depending on the type of lab work. Radiology charges range from \$14 for a simple X-ray, to \$100 for an MRI.



Saskatchewan

For outpatient doctor visits, Saskatchewan Health pays \$30. For ER fees, Saskatchewan Health pays \$50. For inpatient admissions, Saskatchewan Health pays \$100 per day, all inclusive. Laboratory work ranges from \$5 to \$10 per item, depending on the type of lab work. Radiology ranges from \$14 for a simple X-ray, to \$100 for an MRI.



Ontario

For outpatient doctor visits, Ontario Health Insurance Plan (OHIP) pays \$30. For ER fees, OHIP pays \$50. For inpatient admissions, OHIP pays \$200 per day, all inclusive. For inpatient admissions involving any type of intensive care unit (ICU), critical care unit (CCU) or surgery, OHIP pays \$400 per day. Laboratory work ranges from \$3 to \$12 per item, depending on the type of lab work. Radiology ranges from \$7 for a simple X-ray, to \$500 for an MRI.



Quebec

For outpatient doctor visits, Régie de l'assurance maladie (RAMQ) pays \$50. For inpatient admissions, Regie pays \$200 per day, all inclusive. For inpatient admissions involving any type of ICU, CCU or surgery, Regie pays \$400 per day. Quebec does not pay for any outpatient laboratory or radiology expenses.

All other provinces

The rates for other Provincial Health Insurance Plans are similar to above.

Items not covered by Provincial Medical Insurance Plans:
Prescription medication, ambulance services, air-ambulance services, dentistry (unless performed by a licensed Dental Surgeon), optometry/vision care, physical therapy, chiropractic treatment, naturopaths, acupuncture, podiatry, massage therapy, physician's assistant, home/private nursing, medical appliance rental, assistance intervention such as direct payment to hospitals (where applicable) or flying family members to bedside.