

# Out-of-Province and Out-of-Country Medical Coverage

There are times when people need medically necessary services outside of Saskatchewan. Under *The Canada Health Act*, the Saskatchewan Ministry of Health covers most hospital and physician services received in Canada, as long as these services are provided within the **publicly funded** health care system. Before patients receive services in another province, they should ask the clinic or health facility if their health card will be honoured.

## Out-of-Province Coverage (within Canada)

Prior approval is **not** required for the vast majority of hospital and physician services received in other provinces or territories, as these services are covered by a reciprocal billing arrangement. Patients will not be billed for most services they receive while travelling within Canada.

Certain services that the Ministry covers in Saskatchewan have been excluded from the reciprocal billing agreements. In such cases, the patient may be billed directly. If this happens, Saskatchewan will reimburse the patient at Saskatchewan rates for physician services and at agreed-upon rates for out-patient or hospital services.

***The cost of travel, accommodation and meals is not covered.***

## Out-of-Country Elective Coverage

Coverage for out-of-country treatment is only considered in **exceptional** circumstances and under certain conditions—and **must have prior approval** from the Ministry of Health.

***Travel, accommodation and meals will not be covered.***

To obtain prior approval, the referring specialist physician must request and receive approval from Medical Services Branch of the Ministry of Health prior to seeking treatment outside of Canada. The written request must:

- Describe the circumstances of the case;
- Clearly describe the service(s) being requested; and
- State – to the best of the specialist’s knowledge – that the service(s) are not available anywhere in Canada.

Requests to the Ministry for out-of-country cancer treatment are assessed in collaboration with the Saskatchewan Cancer Agency.

If prior approved, the Ministry will pay the full cost of treatment for those services that would be covered in Saskatchewan. If the Ministry denies the request for coverage, it may be eligible for review by the Health Services Review Committee. For details, visit [www.saskatchewan.ca](http://www.saskatchewan.ca).

## Out-of-Country Emergency Coverage

If patients receive **emergency medical or hospital care** while outside Canada, they will be responsible for paying the difference between the amount charged and the amount the Ministry reimburses. The costs outside Canada are often much higher than in Saskatchewan. For this reason, we strongly recommend residents carry extra medical insurance when travelling outside Canada.