

Information Sheet – For Patients

Health Care Outside Canada – Are You Covered?

April 20, 2022

Coverage Overview:

The costs of travel, accommodation and meals to access medical services are not insured under Saskatchewan’s health system.

Costs for services outside of Canada may be much higher than in Saskatchewan. For this reason, it is strongly recommended residents carry extra medical insurance when travelling outside Canada.

Emergency Medical Coverage:

Emergency services are deemed to be services which are the result of any **unforeseen or unanticipated** medical situation, which necessitates urgent medical care. The Ministry of Health provides limited reimbursement for these services and payment of any remaining charges are the responsibility of the patient.

- Physician services are reimbursed in Canadian funds at the same rate as those services provided in Saskatchewan.
- Hospital services are reimbursed at:
 - Up to \$100 CAD per day for inpatient services; and,
 - Up to \$50 CAD for an outpatient hospital visit (maximum two visits in one day)

Non-Emergency (or Elective) Medical Coverage:

Non-emergency, or elective, medical services are deemed to be **pre-arranged** health services that are not the result of an unforeseen or unanticipated medical situation. As outlined in Saskatchewan legislation, coverage for elective medical services outside Canada **must be approved** by the Ministry of Health **BEFORE** services are obtained. Regulations do not permit reimbursement when prior approval is not obtained before services are provided.

Before a referral is made, a request for coverage **must** be submitted by a **Saskatchewan specialist**, in the same field of practice as the required service, and it **must**:

- describe the circumstances of the case, including pertinent clinical details and diagnosis;
- clearly describe the specific and detailed nature of the service(s) being requested; and
- confirm, to the best of the specialist’s knowledge, that the service(s) being requested are not obtainable within Canada.

Submitting a request for prior approval **does not guarantee an approval for cost coverage**. The outcome of the review is provided in writing from the Ministry of Health to the requesting specialist. It is the **responsibility of the specialist physician** to follow-up with the patient regarding the outcome of the request and to discuss the patient’s plan for ongoing care.

More Information Resources:

- Contact your Saskatchewan physician
- Visit www.saskatchewan.ca - Search “coverage outside SK”.
- Medical Services Branch, Ministry of Health
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