



STUDYING OUTSIDE THE NWT?



www.hss.gov.nt.ca
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Government of
Northwest Territories

Eligibility for Coverage

You are eligible for health care coverage if you are a permanent resident of the NWT with a valid NWT health care card. You will continue to be covered for doctor services or hospital visits by the NWT Health Care Plan (provided you are going to return to the NWT when you have completed your education and you do not establish permanent residency elsewhere during this period).

What should I take with me when studying in other provinces/territories?

Always carry your NWT health care card with you. Before receiving health care services outside the NWT, you will generally be asked to produce a valid NWT health care card. If you cannot prove you are covered under the NWT Health Care Plan, you may be required to pay for the services received.

If you are in an accident or become ill while outside the NWT and need air or ground ambulance services, please note that your NWT Health Care Plan does NOT provide coverage for these services, or for the cost of any related services such as hospital transfer, escorts, and return transportation charges. Travel must originate in the NWT in order to be eligible for medical travel benefits.

FOR THESE OTHER EXPENSES, CONSIDER PURCHASING ADDITIONAL INSURANCE COVERAGE FROM A PRIVATE INSURANCE COMPANY BEFORE YOU TRAVEL.

Students studying within Canada but outside the Northwest Territories

The NWT has an agreement with provinces and territories to have doctor visits and hospital care for medically required services billed directly to the Department of Health and Social Services. In most cases, you rarely see the bill. However, you may be required to pay up front for medical services provided in Quebec. Some doctors in other provinces/territories may also request payment up front for services provided. If you do have to pay up front, you can apply for reimbursement.

However, some medical expenses are not covered by the NWT Health Care Plan.

Most private insurance plans cover ambulance services, prescription drugs and other additional benefits. Therefore, consider purchasing a plan before you leave the NWT so that you are covered.

Students attending schools outside Canada

For residents travelling outside of Canada, the cost of medically necessary services will be reimbursed at NWT rates, in Canadian currency. The cost for health services may be considerably higher outside Canada. You will be responsible for paying the difference between the fee charged and the amount reimbursed by the Health Services Administration office.

For example, if you need medically required services outside Canada that cost \$1,000, and the NWT rate for the same services is \$250, you are responsible for paying the \$750 difference. If the service you receive outside Canada is not medically required, you will be responsible for paying the full amount.

If you receive medical services outside Canada, you may be required to pay for the full cost of the services received up front. To apply for reimbursement, follow the procedure described under Applying for reimbursement.

Applying for reimbursement

If you have paid for medically required doctor or hospital services, complete a personal reimbursement form which can be found at www.hss.gov.nt.ca.

- your full name, current address and NWT Health Care Plan number
- details of the service provided (in English or French)
- date of service
- doctor's name and address
- name and address of hospital
- diagnosis or itemized claim

Only medically required services will be considered for reimbursement.

Please note that all claims for reimbursement must be submitted within 12 months of the date on the receipt.

Before you travel

If you are studying outside the NWT for three months or longer, you must complete and submit the Temporary Absence Form found at www.hss.gov.nt.ca.

If you legally change your name or name(s) of your dependent(s), notify the Health Services Administration office.

IT IS IMPORTANT THAT YOU CONSIDER ADDITIONAL MEDICAL INSURANCE THROUGH A PRIVATE INSURANCE COMPANY BEFORE YOU LEAVE CANADA.

Find out what the NWT Health Care Plan covers before you travel. The brochure *Your Health Care Benefits* provides additional information concerning health care coverage. Also check out the brochures *Travelling Within Canada* and *Travelling Outside of Canada*. They can be found on the Health and Social Services website at www.hss.gov.nt.ca.

If you are not sure what is covered or need more information, please contact:

**Health Services Administration
Department of Health and Social Services**

Bag #9, Inuvik, NT X0E 0T0 Canada
Toll-free: 1-800-661-0830 Phone: (867) 777-7400
Fax: (867) 777-3197 E-mail: hsa@gov.nt.ca

This brochure is not a statement of the acts or regulations, but is designed to give a general outline of health care coverage for students attending an educational institution outside the NWT. It is for your convenience only and is not a legal document. All information contained herein is subject to current provisions of the Medical Care Act, Hospital Insurance and Health and Social Services Administration Act and their regulations.

If you would like this information in another official language, contact us at 1-855-846-9601.
Si vous voulez ces renseignements dans une autre langue officielle, communiquez avec nous au 1-855-846-9601.