

# Health Coverage **Outside Canada**

## Information Sheet for Patients August 2023

### 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 received before services are provided.

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; and
- where possible, the name and location of the physician who is to provide the service.

Requests require approval in writing by the Ministry of Health **prior** to services being received.

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.

### For more information:

Contact your Saskatchewan physician; or visit [www.saskatchewan.ca](http://www.saskatchewan.ca) – Search "coverage outside SK"

**Medical Services Branch, Ministry of Health**  
**3475 Albert Street, Regina, SK S4S 6X6**  
**Ph: 306-798-0013 Fx: 306-798-1124**  
[prss@health.gov.sk.ca](mailto:prss@health.gov.sk.ca)