

## **Ontario government is cutting OHIP travel coverage**

As we told you in the August issue of [The advantage](#), the Ontario government is ending the Ontario Health Insurance Plan's (OHIP's) limited coverage of emergency out-of-country medical costs effective January 1, 2020. Currently OHIP covers out-of-country inpatient services to a maximum of \$400 per day for a higher level of care, such as intensive care, and up to \$50 per day for emergency outpatient care and physician services. However, dialysis patients will continue to have their dialysis treatment covered while travelling outside of Canada. This new program, also effective January 1, will be funded by the Ontario government and operated by the Ontario Renal Network.

OHIP will continue to reimburse eligible emergency out-of-country claims incurred up to and including December 31, 2019. The timeframe to submit eligible claims is still 12 months from the date of service; therefore, eligible claims can be submitted up to December 31, 2020.

This change does not impact GSC travel coverage – your plan members will not see any difference in their benefits or our claims adjudication process for out-of-country emergency medical claims. Updated booklet wording will be incorporated at the next reprint/repost after January 1.

The Ministry of Health has shared its communication plan with the Canadian Life and Health Insurance Association (CLHIA). The plan includes using Twitter and Facebook to communicate this change to Ontarians. The Ministry included a link to the CLHIA landing page in its Tweet sent back in October and has other social media campaigns planned for the remainder of this year and into 2020.

### **And don't forget...**

GSC offers a single-trip, emergency medical travel product for individuals under 65 years of age – our SureAway™ product. SureAway is a stand-alone travel plan, not a top-up travel product, meaning it's not intended to supplement an existing travel benefit that a plan member may already have through another health plan (through a group plan or GSC's SureHealth product). If any of your plan members are interested in standalone single-trip travel coverage, information is available on the SureHealth website at [surehealth.ca](http://surehealth.ca). From there, they can get a quote and/or apply online. They can also speak with an agent or apply over the phone at 1.866.617.4582.