

The Canadian Travellers' **REPORT CARD**

An evaluation of government policy and practice for Canadians who travel

Eighth Edition



**CANADIAN
SNOWBIRD
ASSOCIATION**

The voice of travelling Canadians

Whether at home or abroad, Canadians have basic rights that should be respected by their governments. In the Fall of 2001, the Canadian Snowbird Association released its Travellers' Bill of Rights to express the fundamental beliefs of the association.

Travellers' Bill of Rights

- You have the right to travel and live the lifestyle of your choice.
- You have the right to travel freely, without restrictions based upon origin, race, age, background or views.
- You have the right to reasonable access to information, and to provincial and federal policies, procedures, guidelines, regulations and laws that affect your life.
- You have the right to voice your approval or disapproval to the Canadian and provincial governments.
- You have the right to be respected and to be treated respectfully.
- You have the right to safe-passage.



Table of contents

- Open Letter..... 4
- Grades..... 5
- Overview 6

- Government of Canada..... 9
- British Columbia 12
- Alberta 14
- Saskatchewan..... 16
- Manitoba 18
- Ontario 20
- Québec..... 22
- New Brunswick 24
- Nova Scotia..... 26
- Prince Edward Island 28
- Newfoundland & Labrador 30
- Yukon 32
- Northwest Territories..... 34
- Nunavut 36

An Open Letter from the CSA



**CANADIAN SNOWBIRD
ASSOCIATION**

In 2019, Canadians made more than 56 million trips abroad. Approximately 44 million of these trips were to the United States.* As our population ages and the number of travelling Canadians continues to increase, it is important that all levels of government are attentive to travellers' rights and provide clear information that is required for making travel plans.

The Canadian Snowbird Association (CSA) is a national, not-for-profit advocacy organization dedicated to actively defending and improving the rights and privileges of travelling Canadians.

Since 2002, every two to three years, the CSA has undertaken a national evaluation of federal, provincial and territorial government policies of importance to travelling Canadians. In order to gauge the levels of improvement from our initial recommendations, the CSA undertook a follow up study during the Summer and Fall of 2020.

We are pleased that many provincial and territorial governments have responded with improvements to service and coverage but we have found that there is still much work to be done.

Through this evaluation and over the years, it has become increasingly clear that there is much more our governments can do to assist Canadian travellers. It is challenging to obtain clear and accurate descriptions of government policy as it affects travellers. Layers of legislation, regulations and policy statements together make up the approach of each jurisdiction. These approaches change from jurisdiction to jurisdiction and, in some cases, there are even conflicts within a province or territory's own rules.

Furthermore, once policy statements are obtained they reveal a patchwork of approaches that too often fail to meet the needs of travelling Canadians. More leadership from the federal government and more sensitive and consistent standards across the country will help make travelling a pleasant, safe and rewarding experience regardless of what part of the country a person is from.

It is our hope that this report card will encourage clear government policies that respect and support Canadians' love of travel.

Karen Huestis
CSA President

Ron Steeves
First Vice-President
Chair - Government Relations Committee

*Source: Statistics Canada



Grading The Canadian Travellers' Report Card

	2018 Overall	Average Score	2020 Overall	Preservation of Health Coverage	Access to Health Coverage	Access to Prescription Drugs	Access to Voting Rights	Availability of Government Information
Canada	C+	67.8	C+	D	C	B-	B-	B
British Columbia	C	66.4	C	B	D-	F	B+	A-
Alberta	C+	69.5	C+	B-	D-	C	B	A
Saskatchewan	B	76.2	B	A-	D	B	A+	B+
Manitoba	B+	77	B+	B	B-	B	B+	A
Ontario	C+	68.8	C+	C+	C-	B-	B-	B-
Québec	B-	73.4	B-	A	D-	C+	B-	A+
New Brunswick	C+	68.8	C+	C+	D-	B-	B+	B-
Nova Scotia	B	74.4	B	A	C+	B+	C-	B+
Prince Edward Island	B+	76.2	B+	C+	A+	B	B+	C+
Newfoundland & Labrador	B-	71	B-	A-	C	C	C	B+
Yukon	B+	80.4	A-	A*	A+	B-	B+	B
Northwest Territories	A-	81	A-	B	A+	B+	A+	C
Nunavut	B+	77.8	B+	A+	A+	B+	A-	F

* Grade will significantly decrease when new regulations are adopted. For more detail, please refer to the Preservation of Health Coverage category in the Yukon section of the document.

Grading Chart	A+ 92	A 85	A- 82	B+ 78	B 75	B- 72	C+ 68	C 65	C- 62	D+ 58	D 55	D- 52	F 45
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Overview

The eighth edition of *The Canadian Traveller's Report Card* examines five areas of importance to travellers. We researched the practice and policies of the federal, provincial and territorial governments, and then gave each government an opportunity to comment. The information gathered, including government feedback, was used to grade each jurisdiction based on standards elsewhere in Canada and our view of best practices.

Canadians who embark on long-term travel nonetheless pay a full year of taxes to the federal and their provincial or territorial governments. They must pay for infrastructure and other government services that they do not use for a full year, but one thing they expect and deserve is to have full, equal access to the health care and drug coverage for which they pay taxes. Unfortunately, in many cases these taxpayers are denied the same benefits as those who remain at home. Canadians should not have to choose between exercising their right to travel and having access to the health care they may need.

Since 2002, we have made a series of recommendations to protect the rights of travelling Canadians. We are pleased that many provincial and territorial governments have responded with improvements to service and coverage. On the other hand, some governments have made little progress at all, and we are disappointed in their apparent lack of concern for travellers.

We examined the following topics:

- Preservation of health coverage for frequent travellers
- Access to emergency health coverage when travelling
- Access to prescription drugs for use during travel
- Access to voting rights for travellers
- Availability of government information

THE BEST

Preservation of health coverage for frequent travellers	Nunavut	A+
Access to emergency health coverage when travelling	Prince Edward Island, Yukon, Northwest Territories, Nunavut	A+
Access to prescription drugs for use during travel	Nova Scotia, Northwest Territories, Nunavut	B+
Access to voting rights for travellers	Saskatchewan, Northwest Territories	A+
Availability of government information	Québec	A+

THE WORST

Preservation of health coverage for frequent travellers	Federal Government	D
Access to emergency health coverage when travelling	British Columbia, Alberta, Québec, New Brunswick	D-
Access to prescription drugs for use during travel	British Columbia	F
Access to voting rights for travellers	Nova Scotia	C-
Availability of government information	Nunavut	F



IMPROVEMENT

Since our last report, a number of governments have improved their policies for frequent travellers. Yukon is the only jurisdiction which improved their overall standing.

CANADIAN SNOWBIRD ASSOCIATION V. ATTORNEY GENERAL OF ONTARIO

On January 1, 2020, after an insufficient 6-day public consultation, the Ontario Government proceeded with their plans to eliminate the Out-of-Country Travellers Program (OOCPT), which provided reimbursement for Ontario residents who faced medical emergencies while travelling outside of the country. This policy change made Ontario the only jurisdiction in Canada to cut all emergency medical coverage for residents travelling abroad.

In response, the Canadian Snowbird Association filed a legal challenge against the Ontario Government and their illegal termination of emergency out-of-country insurance coverage for Ontario residents. In a unanimous decision, the Ontario Divisional Court in *Canadian Snowbirds Association Inc. v. Attorney General of Ontario* struck down part of Ontario Regulation 259 which terminated OHIP's Out-of-Country Travellers Program (OOCPT). In that decision, the Court found that, under the Ontario *Health Insurance Act*, the Lieutenant Governor in Council does not have the legal authority to enact regulations which would revoke the OOCPT.

The Court's ruling reinstated this important coverage for travelling Ontarians, restoring reimbursement rates to \$200 and \$400 per day for emergency inpatient services and up to \$50 per day for emergency outpatient services. The Ontario Government chose not to proceed with an appeal of the Court's decision.

TRENDS

Lack of compliance with the *Canada Health Act*: The requirement under the *Canada Health Act* to ensure that Canadians get the same access to emergency health services outside Canada as they do in Canada is still being largely ignored by most provinces. We hope that this year's report will once again bring this issue to the forefront, and we will continue to work towards attaining the emergency health services that travelling Canadians expect, need and deserve.

Preservation of Health Coverage: The CSA is pushing for changes in every province and territory that would allow Canadians to travel up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining access to their health benefits.

The CSA has made significant progress on this issue across Canada. Since 2013, due to the efforts of the Canadian Snowbird Association, British Columbia, Manitoba, Alberta, New Brunswick, Nova Scotia, Northwest Territories and Saskatchewan have all amended their policies to allow residents to be temporarily absent from their home province/territory for up to seven months, while still retaining their provincial/territorial health coverage.

Inadequate coverage for prescription drug supplies: Most provinces and territories do not ensure that travellers can get the same period of coverage from their prescription drug plans as from their other health plans. However, since the last edition of the *Canadian Travellers' Report Card*, Saskatchewan has updated their travel supply policy, allowing travellers to receive more prescription medication for longterm trips.

Improved voting rights: The only jurisdiction left in Canada, without fixed election dates, is Nova Scotia. Since the last edition of the *Canadian Travellers' Report Card*, Yukon passed fixed-date elections legislation and Northwest Territories implemented electronic voting.

Better availability of government information: Most governments are improving the quality and availability of online information for travellers. Health-plan and drug-plan websites need to continue to consolidate information for travellers in one, easy-to-find location. Elections websites are also generally improving, but must ensure that information is easily accessible and application forms for distance voting are available online.

Analysis by Jurisdiction





Government of Canada

GRADE C+



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

D

This category does not appear to be covered by the Canada Health Act. The CSA believes it should be, in order to protect the health of Canadian travellers.

The principles of universal and portable health care under the *Canada Health Act* should not be compromised by a Canadian's desire to travel outside of their province, territory or country. Unfortunately, some jurisdictions in Canada restrict their residents' ability to travel by limiting their access to continued health care.

To date, the federal government has not used the *Canada Health Act* or other policies to address the minimum residency requirements necessary for eligibility for insured health care services. This absence of national leadership has resulted in a patchwork of requirements across the country, providing residents of some provinces *much* less freedom to travel than some of their fellow residents from other provinces and territories. Some jurisdictions permit residents to travel freely for up to 12 consecutive months while others force their residents to be physically in the province for a minimum of six months a year.

It is up to the federal government to enforce the *Canada Health Act* and set national standards for health insurance eligibility. In the absence of national standards, the current patchwork across the country will be allowed to continue.

Recommendations: Within the *Canada Health Act*, adopt a national standard guaranteeing access to continued health coverage during extended trips for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world). Coverage would be conditional on the traveller maintaining a principal residence within the province or territory. Continued coverage during even longer absences should be permitted subject to government approval. The federal government should then protect and enforce Canadians' freedom to travel by ensuring all provinces and territories adhere to the new standard.



ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING C

One of the five pillars of the *Canada Health Act* is portability. Sub-paragraph 11(1)(b)(ii) of the Act clearly establishes that portability includes emergency health services provided to Canadian residents while outside the country. The Act states that where emergency health services “are provided out of Canada, payment is made on the basis of the amount that would have been paid by the province for similar services rendered in the province.”

The intent and purpose of sub-paragraph 11(1)(b)(ii) are clear. Unfortunately, the federal government has shown an unwillingness to enforce the standard it has set in the Act. Travellers seeking to protect their entitlements under the Act, through litigation, have been told by the courts that it is up to the federal government to decide whether the Act has been contravened and whether to impose a penalty on the provinces. The failure of the federal government to act in this regard is a disappointment to travelling Canadians and undermines the credibility of their own portability principle.

In 2007, at the request of the CSA, then Federal Minister of Health Tony Clement took an important step by writing to his provincial and territorial colleagues, reminding them of their obligations under the portability criterion of the *Canada Health Act*.

Recommendations: Take action to enforce the portability requirement of the *Canada Health Act* and, where necessary, intervene to support litigation by private citizens to that effect.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL B-

In the 2019 budget, the Government of Canada announced its intention to move forward on three foundational elements of national pharmacare which include the creation of:

- The Canadian Drug Agency, a new national drug agency that would build on existing provincial and territorial successes, and take a coordinated approach to assessing effectiveness and negotiating prescription drug prices on behalf of Canadians. Negotiating better prices could help lower the cost of prescription drugs for Canadians by up to \$3 billion per year in the long term.
- A national formulary—a comprehensive, evidence-based list of prescribed drugs, to be developed as part of the Canadian Drug Agency. This would provide the basis for a consistent approach to formulary listing and patient access across the country.
- A national strategy for high-cost drugs for rare diseases to help Canadians get better access to the effective treatments they need. This is an important first step in expanding drug coverage through federal support.

There is currently a patchwork of rules across the country specifying limits on the supply of prescription medication that provincial and territorial drug programs will cover. Some jurisdictions will cover a supply of medication equal to the amount of continuous out-of-country travel time residents are permitted, while others limit this supply to as few as 30 days. As the protector of national standards in health care and a partner in providing access to drugs for many Canadians, the federal government has an important role to play in ensuring Canadians who need government supported drug benefits continue to have access to the drugs they require when they travel.

Changes since last report: The Federal Government, in Budget 2019, stated its intention to proceed with three foundational elements of a national pharmacare program in Canada: the Canadian Drug Agency, a national formulary, and a national strategy for high-cost drugs for rare diseases.



Recommendations: The government should enact a national pharmacare program, covering all drugs, not just catastrophic expenses. Through the *Canada Health Act*, the federal government should set clear national standards protecting ongoing access to prescription medications for Canadians who choose to travel outside their home province. In addition, the federal government should use its role as a funding partner to ensure provinces and territories not only allow Canadians the freedom to travel, but also ensure that while travelling they have the same access to their prescriptions as they do when they are at home.

ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B-

Canadians temporarily outside the country can vote by special ballot. Unfortunately, travellers face more restrictions than Canadian citizens who reside abroad; the latter can apply at any time, even before an election is called (which adds flexibility), but travellers can only apply after the election call. The application form may be requested in person, by mail, telephone, fax, or downloaded from www.elections.ca. The completed forms must be returned by mail, courier, fax, or in person. The elector's completed application must be received by any returning officer no later than 6:00 p.m., local time, or by Elections Canada in Ottawa no later than 6:00 p.m., Ottawa time, on the Tuesday before polling day. Marked ballots must be returned by 6:00 p.m., election day. In 2006, the federal government passed legislation which fixed election dates to the third Monday in October every four years. In September 2016, the Chief Electoral Officer of Canada released a series of recommendations following the 42nd General Election. In regards to special voting rules, the Chief Electoral Officer recommended "that electors who apply online for their special ballot be permitted to download an electronic copy of the ballot, which they could print, complete, insert in a double envelope and return to Elections Canada for counting." To date, this recommendation has not been adopted.

Recommendations: Clearly communicate the last day by which an application for a special ballot should be received in order to ensure that a special ballot is delivered to the voter in sufficient time to vote and send it back. Enact legislative reforms which will allow absent electors to download an electronic copy of the ballot. Amend legislation to permit acceptance of any mail-in ballot that has been post-marked prior to the close of polls. All parties should work together to respect fixed election date legislation.

AVAILABILITY OF GOVERNMENT INFORMATION

B

For many health care-related matters of interest to travellers, the federal government is responsible for setting standards and transferring resources to the provinces and territories, but not for setting the policy and regulations that directly affect travellers. As such, the federal government does not have the same level of responsibility for providing travellers with policy information on these matters.

Elections Canada has responsibility for providing information to travellers concerning their voting rights. It makes detailed information available on its website and through a 1-800 line. Printable application forms are available online. Unfortunately, the information on special-ballot voting, though thorough, is not easy to locate.

Recommendations: Improve online information regarding absentee voting processes between elections.



British Columbia

PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

B

Residents of British Columbia (citizens of Canada or persons who are lawfully admitted to Canada for permanent residence), who are outside of B.C. for vacation purposes only, are allowed a total absence of up to seven months in a calendar year. To be eligible for a seven month absence, residents must not establish residency outside of B.C. and they must continue to meet the other requirements of residency.

Additionally, travellers may also be eligible to receive extended coverage for up to 24 consecutive months. Approval for extended coverage is limited to once in five years for absences exceeding seven months in a calendar year. If a resident loses coverages, the waiting period for coverage to be reinstated consists of the balance of the month in which residence in BC is re-established, plus two months.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits. Clearly define the length of time residents, who have been out of the country for up to seven months, can travel within Canada.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

D-

Under British Columbia's *Hospital Insurance Act Regulations*, residents will be reimbursed \$75 a day for emergency in-patient hospital care received outside of Canada. This is the lowest out-of-country reimbursement rate in Canada. British Columbia is also one of the few jurisdictions which does not reimburse for out-of-country emergency out-patient hospital services. The Medical Services Plan (MSP) will reimburse emergency physician services while travelling abroad in Canadian funds at the same rate that would have been paid if the services were received in B.C.

Recommendations: Reimburse emergency in-patient and out-patient services required by travellers at the same rate per day as that paid for similar services within the province and continue to update these rates to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

F

PharmaCare allows one to fill a prescription early if the supply is needed for travel outside B.C. However, the prescription can only be topped up to the maximum 100-day supply. This is well below the seven-month permitted travel period.

British Columbia does not cover prescription drugs obtained outside the province.

Despite undertaking a review of their policy on the frequency of dispensing prescription medications, the B.C. Ministry of Health has not changed their travel supply policy.

Recommendations: Amend the PharmaCare program to permit, at the discretion of physicians and pharmacists, travellers to be covered for a supply of prescription medication equal to the permitted travel time out of the province. Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside the province.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B+

British Columbia was the first province in Canada to pass legislation fixing election dates. General elections occur on the third Saturday in October of the fourth calendar year after the last election. The next general election will be held on or before October 19, 2024. The fixed election date gives travellers the ability to plan their trips or to apply in advance for an absentee voting package. Mail-in absentee voting is permitted in British Columbia. Applications to vote by mail can be submitted by mail, fax, e-mail or telephone. Applications can also be submitted online. Changes to the vote-by-mail process now allow residents to request and receive their voting packages well before the writ is dropped. Voting packages can be requested up to 4 p.m. (Pacific Time) on General Voting Day and must be received completed by the district electoral officer no later than 8:00 p.m. on General Voting Day. Ballots will not be counted if they arrive late. We recommend voters contact Elections BC as early as possible. This will assist you in casting your ballot.

Recommendations: Amend legislation in order to permit acceptance of any mail-in ballots that have been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

A-

British Columbia produces an excellent pamphlet on issues related to health benefits for travellers entitled *Leaving BC*. The pamphlet is comprehensive, detailing information on eligibility and services which are covered and excluded when travelling both inside and outside of Canada. The pamphlet also contains contact information, including 1-800 numbers, mailing addresses and website URLs for those needing additional information. The same information found in the *Leaving BC* pamphlet is also available on the MSP website.

Additionally, the BC government also publishes a useful booklet entitled the *BC Seniors' Guide*, which contains information and resources for senior residents of British Columbia. The Guide is available online in multiple languages.

Prior to the 2020 general election, Elections BC updated its website to provide electors with up-to-date information on the vote by mail process.

Recommendations: Continue to update all government websites related to health coverage and out-of-province travel, voting opportunities as well as the *Leaving BC* pamphlet and the *BC Seniors' Guide*.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

B-

Alberta residents who travel within Canada and intend to return to Alberta within twelve months, or who leave the country, for vacation purposes, and intend to return within seven months (212 days), remain eligible for coverage under the Alberta Health Care Insurance Plan (AHCIP). Travellers leaving Alberta for a longer period of time may apply to Alberta Health for a 24-month extension of coverage. In this case you must demonstrate permanent residency by satisfying the government's criteria, such as having maintained economic, personal and social ties in Alberta and not having established permanent residence elsewhere.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

D-

Alberta's practice for reimbursing Canadians for emergency health services while abroad contravenes subparagraph 11(1)(b)(ii) of the *Canada Health Act*. The maximum rate paid for hospital in-patient care is \$100 per day, not including the day of discharge. While Alberta would not disclose its per-day rate provided for emergency services required while within Alberta, \$100 is well below the average rates paid for in-province services elsewhere in Canada. To be eligible for coverage, hospital services must be provided in an active-treatment general or auxiliary hospital.

Only one out-patient visit is payable per day at a maximum benefit of \$50. This is also below the average rate per day paid for in-province services in other jurisdictions. Alberta pays out-of-country insured physician services at the lesser of the amount claimed, or the rate an Albertan physician would be paid for that service or the most similar service. Alberta strongly recommends travellers purchase supplementary travel insurance whenever they are outside of the country.

Effective April 1, 2020 non-urgent health services, elective procedures and routine lab tests outside of the country are no longer covered by the Alberta government.

Changes since last report: Effective April 1, 2020, only the cost of insured emergency physician and/or hospital services received outside of Canada will be eligible for reimbursement under the Alberta Health Care Insurance Plan.

Recommendations: Reimburse emergency in-patient and out-patient services required by travellers at the same rate per day as that paid for similar services within the province and continue to update these rates to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

C

Alberta Health-sponsored drugs plans cover up to a 100-day supply of most drugs on the Alberta Drug Benefit List. Once per benefit year, however, extended quantity authorizations of up to a 200-day supply of eligible medications are permitted for Albertans leaving the province for extended periods of time. Alberta Health must be notified of the period of absence from the province.

Recommendations: Amend the drug program to cover a supply of medication equal to the length of the maximum permitted absence from the province.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B

In December of 2011, the Alberta Government passed legislation which fixed provincial election dates within a three-month period between March 1 and May 31 every four years. The next provincial election in Alberta must be held between March 1, 2023, and May 31, 2023.

Mail-in balloting, or special ballots, are permitted in Alberta for residents who will not be in the province on voting day. The special ballot can be requested from the time the election is called until the polls close on polling day. Special ballot requests are accepted in person, by mail, telephone, fax, e-mail or online. The returning officer will deliver the application by regular mail, and it is the elector's responsibility to arrange for alternate delivery if the request is received too late in the election period for regular mail to be used. An elector may have the application picked up by a commercial courier, a friend or a family member. However, the special ballot cannot be sent to the elector or returned to the returning officer by fax or other electronic means. The special ballot must be received by the time the polls close on polling day or it will be counted as a rejected ballot.

Recommendations: While not setting a firm deadline, clearly communicate the last day by which an application for a special ballot should be received in order to ensure that a ballot is delivered to the voter in sufficient time to vote and send it back. Amend legislation to permit acceptance of any mail-in ballot that has been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

A

Alberta publishes a brochure on out-of-province health coverage titled *Health Coverage Outside Alberta*. The information found in the Health Coverage Outside Alberta brochure is now available on the Alberta Health website, including residency requirement information.

Information on the vote by mail process has been updated and can easily be located in the "How to Vote By Mail" section of the Alberta Elections website. The section provides step by step instructions for absent electors who wish to participate in the election process while abroad.

Changes since last report: Elections Alberta has updated their information on the vote by mail process and made it more easily accessible.

Recommendations: Include more information in the *Health Coverage Outside Alberta* brochure. Continue to update the information found on both the Alberta Health website and the Elections Alberta website.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

A-

Effective January 1, 2016, residents of Saskatchewan may be temporarily absent for up to seven months in any 12-month period and still maintain their provincial health benefits.

Out-of-country travellers have the option to exercise the 12-month temporary absence provision of the regulations. Residents who choose to exercise this option need to update eHealth Saskatchewan by submitting a Notification of Extended Absence Form both prior to and after the extended absence. On completion of the 12-month absence period, it would be necessary to return to physical presence in Saskatchewan for five months, after which he or she would be eligible for another period of temporary absence.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

D

Saskatchewan's practice for reimbursing Canadians for emergency health services while abroad contravenes subparagraph 11(1)(b)(ii) of the *Canada Health Act*. The maximum rate paid for hospital in-patient care is \$100 per day. While Saskatchewan would not disclose its per-day rate provided for emergency services required while within the province, \$100 is well below the average rates paid for in-province services elsewhere in Canada and below the out-of-country rates reimbursed by most other jurisdictions. Saskatchewan reimburses emergency out-patient hospital services required by travellers at a rate of \$50 per day, which is again below the average rate per day paid for in-province services in other jurisdictions. Moreover, Saskatchewan Health will not pay for more than two visits in any one day. Physician fees for emergency services are covered at the same rate as they would be in Saskatchewan. Saskatchewan Health provides emergency psychiatric coverage for a brief period of stabilization (5-7 days) for both out-of-province and out-of-Canada travellers.

Recommendations: Reimburse emergency in-patient and out-patient services required by travellers at the same rate per day as that paid for similar services within the province and continue to update these rates to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B

The Saskatchewan Drug Plan will reimburse the cost of a six-month supply of prescription drugs. Due in large part to the efforts of the CSA, travellers leaving Saskatchewan for an extended period are now able to get up to seven months of prescription drugs through the Saskatchewan Drug Plan. Pharmacists are responsible for requesting the approval from the Drug Plan, and approval will depend on an individual's coverage.

Saskatchewan reimburses Drug Plan participants for prescriptions purchased elsewhere in Canada. However, prescription drugs purchased outside of Canada are not benefits under the Drug Plan and therefore will not be covered.

Changes since last report: The Saskatchewan Drug Plan vacation supply policy has been amended to allow for the dispensing of up to seven months of prescription medication.

Recommendations: Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside the country. Amend the drug program to cover a supply of medication equal to the length of the maximum permitted absence from the province.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

A+

Saskatchewan's election legislation is a model of voting rights for travellers seeking to participate in provincial elections. Voting by mail is an alternative for all electors to voting in person on election day or during advance voting. Also known as absentee voting, voting by mail has been offered in numerous Saskatchewan general elections including the recent October 26, 2020 election. More than 60,000 vote by mail applications were received for this event. Voting by mail is a two-step process. The first step involves the elector completing an application either online, by phone or by regular mail. Applicants can upload a copy of their ID online, or mail in a copy. Once the application is approved, a voting kit is physically mailed to the elector. These kits include a ballot to mark, a privacy envelope and a postage-paid envelope. The elector uses this envelope to mail the completed ballot back to Elections Saskatchewan no later than 8 p.m. on election day. Vote by mail ballots are counted after election night as part of the final count 12 days later. The 30th Saskatchewan general election will be held on or before October 28, 2024.

Recommendations: None.

AVAILABILITY OF GOVERNMENT INFORMATION

B+

Saskatchewan publishes a detailed guide on issues related to health benefits for travellers entitled *It's For Your Benefit*. The most recent version includes wide-ranging information on residency requirements, prescription drug programs as well as out-of-province and out-of-country health coverage. The guide is available online and is also distributed through health ministry offices.

The Elections Saskatchewan website has been updated and has a new, more user-friendly layout. Elections Saskatchewan produced an informative multi-page brochure titled *Saskatchewan Voters Guide* for the last general election. Information on the vote by mail process remains limited online.

Recommendations: Create an easily-accessed page on the Elections Saskatchewan website dedicated to distance voting, and create visible links from various places in the website, including the home page.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

B

Residents of Manitoba may be absent from the province, for vacation purposes, for up to seven months in a 12-month period, and remain eligible for Manitoba Health, Seniors and Active Living coverage.

The Department of Manitoba Health, Seniors and Active Living has clarified that residents are not required to apply for a term registration certificate for absences exceeding three months.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

B-

Manitoba comes close to fulfilling the portability requirements under sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. Depending on the size of the hospital, Manitoba reimburses between \$280 and \$570 a day for emergency in-patient services. While Manitoba would not disclose what it pays on a daily basis for similar emergency services in Manitoba, \$280 and \$570 are somewhat below the average rates paid for in-province emergency services elsewhere in Canada. Emergency out-patient visits are covered at a rate of \$100 a visit, which is close to the average rate paid in other jurisdictions. Out-of-country physician's bills will be covered at the same rates paid to Manitoba physicians.

Recommendations: Comply with the *Canada Health Act* by reimbursing emergency in-patient and out-patient services required by travelling Manitobans at the same rate as that paid for services within the province. The province should continue to update these rates over time to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B

Manitoba's provincial drug program provides coverage for the first 100-day supply of drugs but will only cover a second 100-day supply upon the approval of the government and confirmation that the patient will be out of the country for more than 100 days. This policy means that Manitobans can obtain more than a six-month supply of drugs (enough to cover the six-month permitted travel time), but the process is cumbersome, requiring government approval.

Manitoba will not reimburse, nor apply toward the deductible, the cost of medication purchased outside of Canada without prior approval. Prior approval is difficult to obtain if the need for medication arises while the traveller is abroad. The provincial government will reimburse the cost of drugs purchased within Canada.

Recommendations: Remove the requirement for government approval of drug plan coverage for a second 100-day supply, relying instead on the discretion of the prescribing physician. Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside Canada.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B+

Mail-in voting is permitted in Manitoba. A very helpful policy allows applications for an absentee ballot to be submitted even before an election has been called; names will be placed on the absentee voters' registry and then, during the election campaign, forwarded to returning officers who will issue absentee blank ballot kits. In order to apply before the election is called a voter must be leaving Manitoba for at least one month. Elections Manitoba now accepts applications for absentee ballots by email.

Elections Manitoba has clarified that legislation requires mail-in ballot applications be sent to Elections Manitoba prior to the returning office opening. Once the returning office opens, new legislation requires that applications be sent directly to the returning office. The returning office will open prior to the start of the election campaign.

The application form can be downloaded online and returned by mail or fax. Applications cannot be made over the phone. Elections Manitoba will then send a ballot kit by mail.

Manitoba has a set date for general elections. General elections are held on the first Tuesday in October every four years. The next general election in Manitoba is scheduled to take place on or before October 3, 2023.

Elections Manitoba recommends you apply for an absentee ballot by the second Friday before election day.

All applications must be received by the Saturday prior to election day. The deadline to return an absentee ballot to the returning officer is 8:00 p.m. on election day.

Recommendations: Accept mail-in ballots that have been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

A

The Manitoba Health, Seniors and Active Living home page contains a link to information on residency requirements and reimbursement rates. It also provides users with contact information for various health-related agencies and regional authorities.

Elections Manitoba has excellent absentee voting information available online including clear, stand-alone links, instructions and printable application forms.

Recommendations: Continually update the Manitoba Health, Seniors and Active Living and Elections Manitoba websites with the latest information.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

C+

Ontarians can keep their health benefits and be out of the province for up to 212 days (approximately seven months) in any 12-month period. Ontario does not have a policy that allows residents to travel the rest of the year without risk of losing their benefits.

Residents of Ontario may be eligible to maintain their OHIP coverage for an extended vacation absence of up to two years. To be entitled to continuous health coverage during the first of these absences, residents must have been physically present in Ontario for at least 153 days in the 12-month periods for 2 consecutive years before the absence. Further absences of this nature will be permitted provided residents are physically present in Ontario for at least 153 days in the 12-month periods for 5 consecutive years before each subsequent absence.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

C-

On January 1, 2020, in an unprecedented move, the Ontario Government proceeded with their plans to eliminate the Out-of-Country Travellers Program (OOCTP), which provided reimbursement for Ontario residents who faced medical emergencies while travelling outside of the country.

In response, the Canadian Snowbird Association filed a legal challenge against the Ontario Government and their illegal termination of emergency out-of-country insurance coverage for Ontario residents. In a unanimous decision, the Ontario Divisional Court in *Canadian Snowbirds Association Inc. v. Attorney General of Ontario* struck down part of Ontario Regulation 259 which terminated OHIP's Out-of-Country Travellers Program (OOCTP). In that decision, the Court found that, under the Ontario *Health Insurance Act*, the Lieutenant Governor in Council does not have the legal authority to enact regulations which would revoke the OOCTP.

While the Court's ruling reinstated this important coverage for travelling Ontarians, restoring reimbursement rates to \$200 and \$400 per day for emergency inpatient services and up to \$50 per day for emergency outpatient services, these amounts still contravene the portability principle of the *Canada Health Act*.

Changes since last report: The Canadian Snowbird Association was successful in its legal challenge against the Ontario Government and the illegal termination of out-of-country emergency health coverage, reinstating previous reimbursement rates.

Recommendations: Comply with the *Canada Health Act* by reimbursing emergency in-patient and out-patient services required by travelling Ontarians at the same rate as that paid for services within the province. The province should continue to update these rates over time to match change in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B-

Ontario's Drug Benefit Program will cover the cost of 200 days' worth of prescription drugs, but only in two separate 100-day supplies. In order to obtain the second 100-day supply, the traveller must provide the pharmacist with a letter (written by the individual) or a copy of travel insurance, in either case confirming the planned departure. In addition, if an Ontario resident has 30 days or less left on their current prescription, the ministry will allow an early refill of the next 100-day supply. This allowance enables one to take between a 200 to 230-day supply of medication with them when travelling, depending on when the request for an early refill and vacation supply is made.

As an alternative, the Ontario government suggests that the patient can make arrangements with the physician and pharmacist to receive a second supply, while abroad, by registered mail or courier.



The Ontario government does not reimburse the cost of prescriptions purchased while outside of the province.

Recommendations: Simplify the process for obtaining access to a 212-day supply of prescription drugs. This will allow travellers to meet their medication needs without having to time their requests, write a letter or make arrangements to have drugs sent from Ontario to the travel destination. Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside the province.

ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B-

Due in large measure to the advocacy efforts of the Canadian Snowbird Association, residents of Ontario may now vote in general elections via special ballot. The special ballot allows eligible electors to cast a ballot in person or by mail during the 28-day election period. Electors who wish to vote by mail must send a completed special ballot application package, along with a copy of one piece of identification that includes both their name and residential address to the local returning office or Elections Ontario. Completed applications can be sent by mail, email, or fax. Electors who wish to vote in person at their local returning office must complete a special ballot application and provide one piece of identification that includes both their name and residential address.

The next Ontario general election is scheduled to be held on or before June 2, 2022.

Recommendations: While not setting a firm deadline, clearly communicate the last day by which travellers' applications should be received in order to ensure that they obtain their ballots in sufficient time to send them back. Accept mail-in ballots that have been post-marked prior to the close of the polls.

AVAILABILITY OF GOVERNMENT INFORMATION

B-

While the Ontario Government no longer produces a consolidated fact sheet, the OHIP website has been updated and is much more user friendly. The website of the Ministry of Health and Long-Term Care has been updated to reflect the CSA's successful legal challenge and the reinstatement of the Out-of-Country Travellers Program..

The Elections Ontario website, which was recently updated, provides comprehensive information on voting by mail. All relevant information can be found in the "Ways to Vote" section.

Changes since last report: Both the OHIP and Elections Ontario websites have been updated.

Recommendations: Update the Ministry of Health and Long-Term Care website to make information more easily accessible.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

A

In order to maintain coverage under the Québec Health Insurance Plan, residents must be present in Québec more than half of the year. Specifically, the total number of days of absence in a given calendar year must be less than 183. In addition, an unlimited number of short-term trips, each no longer than 21 consecutive days, can be taken without counting toward the total number of days of absence. Persons who leave Québec for 183 days or more during a calendar year (maximum one calendar year), on the condition that such an absence does not occur more than once every seven years, retain coverage. In this special circumstance the provincial health ministry must be notified before your departure and you must also complete the form entitled *Temporary Departure from Québec*, available from the Régie. Québec's policy is among the most flexible in Canada.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

D-

Québec's practice for reimbursing insured persons for emergency health services while abroad contravenes sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. The maximum rate paid for hospital in-patient services is \$100 per day. While Québec would not disclose its per-day rate provided for emergency services required while within Québec, \$100 is well below the average rates paid for in-province services in other Canadian jurisdictions. Québec reimburses emergency out-patient hospital services required by travellers at a rate of \$50 per day. This is also below the average rate per day paid for in-province services in other jurisdictions. Québec pays emergency visit fees at Québec rates to out-of-country physicians, optometrists and dentists. Québec is the only province that does not participate in the Interprovincial Reciprocal Payment Agreement for Physician Services. This means that Québec residents travelling outside of Québec, but within Canada, may have to pay for physician services out-of-pocket and seek reimbursement afterwards from the Régie de l'assurance maladie.

On the website of the Régie de l'assurance maladie, it states: "when spending time outside Québec, it's a good idea to take out private insurance before leaving. Generally speaking, the Régie does not reimburse the full cost of healthcare services received outside Québec and certain services are not covered by the Health Insurance Plan at all. If you receive healthcare outside Québec but don't have private insurance, you are responsible for the portion of the cost not reimbursed by the Régie."

Recommendations: Reimburse emergency in-patient and out-patient services required by travellers at the same rate per day as that paid for similar services within the province and continue to update these rates to match changes in real costs. In addition, Québec should sign on to the Interprovincial Reciprocal Payment Agreement for Physician Services. This will ensure that Québec residents travelling within Canada do not have to pay for physician services out-of-pocket when obtained in another province or territory.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

C+

The Régie de l'assurance maladie advises residents temporarily leaving Québec to ask their pharmacist whether they may obtain the prescription drugs they will need during their absence. Generally, Québec will not reimburse residents for prescription drugs purchased outside of the province. There is, however, an exception for prescription drugs purchased near the Québec border, but only in cases where there is no in-province pharmacy within a 32-kilometre radius.

Recommendations: Enshrine in clear legislation or regulations the right of travellers to a supply of prescription medication equal to the length of the maximum permitted absence from the province. Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside Québec.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B-

Absentee mail-in voting is permitted in Québec for citizens who will be out of the province at the time of a general election, a by-election or a referendum. An application for an absentee ballot, including photocopies of two pieces of identification, must be mailed or faxed to the chief electoral officer at least 19 days prior to election day. Applications for absentee ballots can no longer be emailed, instead, Elections Québec has set-up an online portal. An absentee voting kit will be sent by return mail or courier to ensure that the voter receives it in sufficient time to send back the ballot. Marked ballots must be received by 8:00 p.m. on election day.

In 2013, the Québec legislature passed legislation which fixed provincial election dates to the first Monday of October, every four years. The 43rd Québec general election is scheduled to take place on or before October 3, 2022.

Recommendations: Extend the deadline for submitting an application for mail-in ballots; alternatively, eliminate the deadline, but clearly communicate the last day by which absentee voters' applications should be received in order to ensure that they receive their ballots in sufficient time to vote. Accept mail-in ballots that have been postmarked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

A+

Since the last edition of the Report Card, the Québec government no longer publishes the *Healthcare Services Covered Outside Québec* pamphlet. Instead, the Régie de l'assurance maladie du Québec website has been revamped. The content is extensive and up-to-date and the website interface is now much more user friendly.

While Elections Québec no longer publishes the *How to Exercise your Right to Vote Outside Québec* pamphlet, all of the relevant information on the vote by mail process can be accessed on their website.

Changes since last report: Despite no longer publishing informational pamphlets, all of the necessary information from The Régie de l'assurance maladie du Québec and the Directeur général des élections du Québec for travellers can be found their respective websites.

Recommendations: Ensure information is easily accessible both online and at health ministry and travel offices.



New Brunswick

PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

C+

Permanent New Brunswick residents who plan to be temporarily absent from New Brunswick for a vacation or visit remain insured during their absence, provided they live in New Brunswick for at least five months (153 days – consecutive or not) during a 12 month period.

If you are an established New Brunswick resident, you may be temporarily absent from New Brunswick for up to 212 days (consecutive or not) in a 12 month period without it affecting your coverage, provided your intention is to resume permanent residence in New Brunswick.

If you need to be absent for more than 212 days for vacation or visit purposes, you must submit a written request to New Brunswick Medicare asking that your eligibility be maintained during your absence. Your eligibility can be extended for up to a total of 12 months. This type of request can only be granted once every three years.

It is required that in all instances of temporary leave (one month or more), you should notify New Brunswick Medicare in order to maintain your Medicare eligibility and ensure there is no delay in payment should you require and receive physician and/or hospital services during your absence.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits. The restriction on applying for extended coverage (one request every three years) should be lifted.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

D-

New Brunswick does not reimburse its residents for out-of-country emergency health services at the same rate as in-province services; this contravenes sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. The maximum rate paid for out-of-country hospital in-patient services is \$100 per day. While New Brunswick would not disclose its per-day rate provided for emergency services within New Brunswick, \$100 is well below the average rates paid for in-province services elsewhere in Canada. New Brunswick reimburses emergency out-patient hospital services required by travellers at a rate of \$50 per day. This is also below the average rate per day paid for in-province services in other jurisdictions. Out-of-country emergency physicians' fees are paid at a rate equal to what New Brunswick physicians would receive for a similar service.

Recommendations: Reimburse emergency in-patient and out-patient services required by travellers at the same rate per day as that paid for similar services within the province and continue to update these rates to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B-

Effective November 13, 2013, New Brunswick Provincial Drug Program beneficiaries who are seniors (Plan A), and who are leaving the province for more than 100 days, may be eligible to have a travel supply of prescription medication dispensed and the claim submitted electronically by the pharmacy prior to the senior leaving the province. Claims must meet the following criteria:

- One travel supply of up to 100 days may be submitted in addition to a first fill/refill of up to 100 days. The total quantity of each drug that the senior has on hand cannot exceed a 200 day supply.
- The senior should be stabilized on their drugs.
- The senior must provide the following travel details to the pharmacy which must be retained on file and be readily available for audit purposes:



- A letter, which can be written by the senior themselves, confirming that they are leaving the province for more than 100 days and specifies the departure and return date; or
- A copy of their travel insurance, confirming that they are leaving the province for more than 100 days.

New Brunswick will not reimburse the cost of drugs purchased outside of Canada.

Recommendations: Amend the drug program to cover a supply of medication equal to the length of the maximum permitted absence from the province. Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside of Canada.

ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B+

Absentee mail-in balloting is permitted in New Brunswick. The *Application for a Special Ballot* can be downloaded from the Elections New Brunswick website and submitted in person, by mail, fax or email. While there is no deadline to apply for a special ballot, the marked special ballot paper must be returned to the returning office, from which it was issued, no later than 8:00 p.m. on election day. Election dates are fixed in New Brunswick; provincial elections must be held every four years, on the fourth Monday in September.

Recommendations: While not setting a firm deadline, clearly communicate the last day by which absentee voters' applications should be received in order to ensure that they receive the ballots in sufficient time to send them back. Accept mail-in ballots that have been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

B–

The Department of Health website provides information for travelling residents in the section entitled "Leaving New Brunswick." In addition, while the website provides details on emergency health coverage when outside of the province, it lacks content related to prescription medication access.

The Elections New Brunswick website provides inadequate information for travellers or others who wish to participate in distance voting. Information found in the "Vote by Mail" section of the Elections New Brunswick website has been improved and a corresponding link has been placed on the homepage.

Changes since last report: A link to vote by mail information can now be found on the Elections New Brunswick homepage.

Recommendations: Include information on the new travel supply policy in the *Leaving New Brunswick* section of the Department of Health website.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

A

A resident of Nova Scotia can be absent from the province for up to seven months in a calendar year, for vacation purposes, and still remain eligible for health coverage.

Residents may also retain coverage while temporarily absent for up to one year, provided they intend to return permanently to Nova Scotia. You will be entitled to another extended absence after adhering to the 183 day rule for five consecutive years. If temporarily absent from the province for more than three months (short term absences under 30 days are not monitored), you should contact the Department of Health advising them of your departure date from Nova Scotia and the reason for your absence. If eligibility is in question, the Department of Health have the authority to review total absences (including those less than 30 days) and request a residency declaration to be completed.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

C+

Nova Scotia fulfills one of the portability requirements under sub-paragraph 11(1)(b)(ii) of the *Canada Health Act* by reimbursing out-of-country emergency in-patient services at a similar per day rate as paid in Nova Scotia. Nova Scotia reimburses \$525 per day for emergency in-patient services outside the province, the same as the rate for services provided in Nova Scotia. Nova Scotia only covers 50 per cent of the cost of any ancillary emergency in-patient hospital charges such as lab and x-ray. Nova Scotia does not reimburse for emergency out-patient care. Coverage for emergency physician fees is covered at Nova Scotia rates.

Recommendations: Comply with the *Canada Health Act* by reimbursing emergency out-patient health services required by travellers at the same rate as that paid for services within the province. The province should continue to update these rates over time to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B+

In order to allow vacationers an adequate supply of medications while travelling outside of the province for more than 100 days, the Nova Scotia Family and Seniors' Pharmacare Programs have been updated to allow pharmacies to dispense up to three 90 day refills to allow for a 270 day maximum supply of medication for beneficiaries to bring with them as vacation supply.

Residents cannot obtain reimbursement for prescriptions filled outside of Canada. However, exceptions may be considered on a case by case basis.

Recommendations: Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside Nova Scotia.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

C-

Nova Scotia permits absentee mail-in balloting. An absentee ballot must be requested from the returning officer 10 days before election day, in order to allow time for the write-in ballot to be mailed to the voter and returned to the returning office before the close of polls on election day. The elector must ensure that the write-in ballot is received by the returning office by the time that the polls close on election day. Write-in ballot applications can be submitted in-person or sent via mail, fax, and most recently, email. Nova Scotia is the only province without fixed election date legislation; provincial general elections must occur at least every five years.

Recommendations: Accept mail-in ballots that have been post-marked prior to the close of polls. Fix election dates so travellers can plan accordingly.

AVAILABILITY OF GOVERNMENT INFORMATION

B+

Nova Scotians can find information on the Department of Health and Wellness website, in the section titled “MSI Moving and Travel.” Here, users will find details on residency requirements as they relate to maintaining MSI coverage as well as out-of-country reimbursement rates.

Information on distance voting can be found in the “How Can I Vote” section of the Elections Nova Scotia website. A special “Travellers” page on the Elections Nova Scotia website tells travelling Nova Scotians how they can vote from anywhere in the world. The information is clear and understandable, and a write-in ballot application can be easily downloaded.

Recommendations: Continue to keep the Elections Nova Scotia website content for travelling voters current.



Prince Edward Island

PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

C+

In order to retain health coverage, Prince Edward Islanders must be present in the province at least six months plus a day each year. This time is not consecutive, meaning that residents may take an unlimited number of trips outside the province, provided that their total time inside the province amounts to six months plus one day. With government approval, health coverage may be maintained despite an absence of more than six months; coverage may be extended for up to one year. While the government's website strongly recommends that travellers notify the Department of Health and Social Services of any absence exceeding one month, the minister confirmed in correspondence that this is not a requirement.

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

A+

Prince Edward Island is the only province to comply with sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*, by reimbursing residents for out-of-country emergency services at provincial rates. In 2009, P.E.I. reimbursed up to \$1,055 per day for emergency in-patient services and \$238 per day (the average per day rate for in-province service in other jurisdictions) for emergency out-patient hospital services. While no updated figures are provided the government does state that residents will be covered for insured hospital services at provincial rates. Out-of country emergency physician visits are covered at P.E.I. rates.

Recommendations: Continue to update rates over time to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B

Since the last report, Prince Edward Island has updated its travel supply policy. Previously, PEI Pharmacare only covered a 90-day supply of maintenance medication. Now, PEI Pharmacare enrollees including those enrolled in the Seniors Drug Program, travelling outside of the province may be allowed to obtain up to 180 days of their eligible medication prior to leaving the province.

Prince Edward Island will reimburse plan members, at provincial rates, for drugs purchased outside the province. Plan members are required to pay for the out-of-country drug with their own funds and then obtain reimbursement later.

Recommendations: If residency requirements change, ensure that the PEI Pharmacare travel supply policy is updated to reflect the length of time allowed out-of-province.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B+

Prince Edward Island permits mail-in, distance voting. Applications for a mail-in ballot must be received, via regular mail, fax or email by 6:00 p.m. on the 13th day before election day. The marked mail-in ballot must arrive at the office of the Chief Electoral Officer or the returning officer no later than 12 noon on election day. Election dates are fixed in Prince Edward Island; general elections are held on the first Monday of October every four years.

Recommendations: Eliminate the 13-day deadline and replace it with a clear communication of the last day by which absentee voters' applications should be received in order to ensure that they receive the ballots in sufficient time to send them back. Accept mail-in ballots that have been postmarked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

C+

Prince Edward Island produces a pamphlet entitled *Hospital and Medical Services Insurance*, which contains information on benefits, eligibility for continued health coverage and out-of-province coverage.

Elections Prince Edward Island provides useful information for travellers who wish to participate in distance voting on their website. This information can be found in the "Mail-In Ballot" section and includes details on eligibility and the mail-in voting process. The mail-in ballot application form will be uploaded to the Elections PEI website when the writ of election is issued.

Recommendations: The Health PEI pamphlet should include current out-of-country reimbursement rates and information related to prescription medication access for long-term travellers. The Elections PEI website should add an easily accessible link, to the mail-in ballot information, on the homepage.



Newfoundland and

PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

A-

Residents of Newfoundland and Labrador must generally reside in the province for at least four months (this does not have to be consecutive) in each calendar year to maintain health benefits. A resident may retain coverage while absent from the province for up to 12 consecutive months by obtaining an Out-of-Province Coverage Certificate from the Medical Care Plan. Immediately following the return from this 12-month trip, the traveller must remain in Newfoundland and Labrador for four months. Subsequent Out-of-Province Coverage Certificates will only be issued for up to eight months. This provides a maximum of twelve months' out-of-province coverage to eligible beneficiaries.

Recommendations: None.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

C

Newfoundland and Labrador does not reimburse emergency health services obtained abroad at the same rate as in-province services. This contravenes sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. The province reimburses emergency in-patient care to a maximum \$350 per day in a community or regional hospital and a maximum \$465 per day in a tertiary or specialized hospital. In addition, Newfoundland and Labrador reimburses emergency out-patient hospital services at a rate of \$62 per day, below the average per day rate paid for similar in-province services in other jurisdictions. Out-of-country emergency physician care is paid at Newfoundland and Labrador rates.

Recommendations: Comply with the *Canada Health Act* by reimbursing emergency in-patient and out-patient services required by travellers at the same rate as that paid for services within the province. The province should continue to update these rates over time to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

C

Beneficiaries of Newfoundland and Labrador's provincial drug program travelling outside the province for vacation only for more than 100 days will be allowed to obtain up to two prescriptions (maximum of 180 day supply) for the same medication before leaving Newfoundland and Labrador. This is an increase from the previous limit of a 90-day supply. Prescription drug reimbursement is considered for beneficiaries who, while out of province for travel or non-medical purposes, experience a medical emergency requiring hospitalization and new medications. According to the Department of Health and Community Services, medical emergencies include: heart attack, stroke, accident resulting in bodily injury, cancer and other medical conditions as approved by the Pharmaceutical Services Division.

Recommendations: Provide drug program coverage for a supply of medication sufficient for the length of time that an individual may be absent from the province without losing health coverage. Reimburse the cost of medication prescribed by appropriately accredited physicians and dispensed outside the province.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

C

Recent amendments to the *Elections Act, 1991* have streamlined the special ballot voting process resulting in greater consistency. Electors can apply for a special ballot voting kit up to four weeks before an election is called. Special Ballot voting kits are distributed to absentee electors after the close of official nominations, which is 8 days after an election has been called. Special ballot votes can be cast after the close of official nominations. Election dates are fixed in Newfoundland and Labrador. Under the province's fixed election date law, the vote is tentatively scheduled for October 10, 2023, however a caveat in the law mandates that an election must be held within one year of a new Premier assuming office. Therefore, the election is expected to be held within one year of Premier Andrew Furey's swearing-in on August 19, 2020.

Recommendations: Allow special ballot application to be submitted via email. Set no deadline for application, but instead clearly communicate the last day by which absentee voters' applications should be received in order to ensure that they receive the special ballots in sufficient time to send them back. Accept mail-in ballots that have been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

B+

Residents can find detailed travel-related information on the Department of Health and Community Services website, including residency requirements related to preserving health coverage and out-of-country reimbursement rates for emergency services. The vacation supply policy page has been updated. Information on out-of-province drug product coverage is available but lacks details of concern to travelling residents.

Newfoundland and Labrador provides in-depth information for absentee voters in a section entitled "Special Ballot Voting" on the Elections Newfoundland and Labrador website. A printable version of the application kit can be found online.

Recommendations: Produce a comprehensive brochure designed for travellers and ensure all information is readily available in travel offices and easily accessible online.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

A*

Eligible Yukon residents who are absent from the territory for more than six months will be covered for physician and hospital services only. Yukon health care coverage will end after 12 months of continuous absence unless a waiver is obtained from Insured Health Services. If residents will be away from Yukon for three months or more, they must fill out a Temporary Absence form.

The Yukon Government passed legislation, in December 2013, which will allow regulations to reduce the length of time residents can be outside of the territory and still retain health coverage from 12 months down to 6 months. At the time of printing, these regulations are pending and have not yet come into force.

Recommendations: Maintain current policy which allows residents to remain eligible for territorial health coverage while being absent for up to 12 months.

* *Adoption of pending regulations will significantly decrease the grade.*

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

A+

Yukon is one of the few jurisdictions that fulfills the portability requirements under sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. Yukon reimburses emergency medical services for Yukoners travelling out of country at the annual Interprovincial Health Insurance Agreements Coordination Committee (IHAAC) rates for services provided in Yukon. At the time of printing, the reimbursement for outpatient visits is \$359 and an inpatient stay is \$2,642 per day. Emergency physician services are reimbursed at Yukon rates.

Recommendations: Continue to update rates over time to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B-

The respective drug programs will not pay for more than a three month supply of benefits at one time. There must be an interval of 67 days between dispensing 3 month supplies. Physicians shall exercise their professional judgment in determining the course and duration of treatment for their patients.

When residents covered under Chronic or Pharmacare, leave the Yukon Territory for more than 183 (six months) consecutive days, drug and benefit costs are not eligible for reimbursement, starting on the date of departure. A one month extension will be considered on application to the Director of Health Care Insurance where the Yukon is the location of the applicant's only principal residence. On return to the Territory, the resident may re-apply for coverage under the respective program.

Recommendations: Provide drug program coverage for a supply of medication sufficient for the length of time that an individual may be absent from the territory without losing health coverage.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B+

An elector who is qualified to vote in an election in an electoral district, but who reasonably expects they will be able to vote neither at an advance poll nor at a polling station on polling day, may vote by special ballot. To obtain a special ballot an elector must apply to the returning officer for the electoral district, within the first 31 days of the election period or to the chief electoral office at any time that is after the fourth anniversary of the most recent general election before that time and not in an election period. A special ballot must be received by the returning officer in the individual's electoral district by 8:00 p.m. on election day. In December 2020, the Act to Amend the Elections Act (2020) became law which fixes election dates in the territory.

Changes since last report: The Act to Amend the Elections Act (2020) was passed into law fixing election dates in the territory.

Recommendations: Set no deadline for application, but instead clearly communicate the last day by which absentee voters' applications should be received in order to ensure that they receive the special ballots in sufficient time to send them back. Accept mail-in ballots that have been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

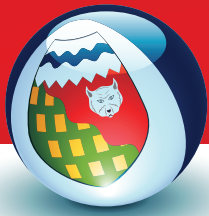
B

The Yukon Department of Health and Social Services website contains limited health related information for travelling residents. Only very basic information is provided on topics such as residency requirements to maintain territorial health coverage and emergency out-of-country reimbursement.

The Elections Yukon website has been redesigned and updated to provide more detailed information on the vote by mail process. Printable application forms for special ballots are made available online once an election has been called.

Changes since last report: The redesigned and updated website from Elections Yukon provides travellers with more detailed information on the special ballot process.

Recommendations: Update the Yukon Department of Health and Social Services website to provide more detailed information on residency requirements, out-of-country emergency reimbursement, and access to prescription medication for travellers.



Northwest Territories

PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

B

Long-term vacationing residents of the Northwest Territories only need to be present in the territory for 153 days each year, as opposed to the previous requirement of 183 days, in order to remain eligible for continuous territorial health benefits.

The Temporary Absence Form is to be completed if you will be out of the NWT for more than 3 months (90 days).

Recommendations: Allow international travel for up to eight months (or seven months with an unlimited number of short-term trips [23 days] anywhere in the world), while still maintaining health benefits.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

A+

The Northwest Territories satisfies the portability requirements under sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. In 2014, the territory reimbursed \$2,455 per day for emergency in-patient services required by travellers while out of the country. In addition, the N.W.T. reimbursed emergency out-patient hospital services at a rate of \$288 per day, which matches the out-patient rate per day paid by the territory for in-territory services.

Emergency physician services are reimbursed at N.W.T. rates.

Recommendations: Continue to update rates over time to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B+

GNWT plan members who are leaving the territory for more than 100 days, stabilized on their medication and have been on the plan for at least three months may request to receive an authorization for a medication supply of greater than 100 days at one time, considering quantities on hand. Such authorizations may be granted only once per benefit period.

The plan will reimburse beneficiaries for drugs purchased outside the territory once travel is complete.

Recommendations: Clarify whether the GNWT plan will cover the cost of a supply of prescription medication equal to the permitted absence from the territory.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

A+

Absentee mail-in voting is permitted in the Northwest Territories. Recent legislative changes now allow absent electors to apply for absentee ballots up to 14 days prior to the issue of the writ. The application period for absentee ballots now concludes on the 10th day before election day. A recent amendment to the *Elections and Plebiscites Act* will now allow electors the option to access their absentee ballot through an online platform should they be away for ordinary polling day. Absentee ballots are issued after 5:00 p.m. on the final day for receiving nominations from candidates. Absentee voters must ensure that their ballots are submitted to the Office of the Chief Electoral Officer before 8:00 p.m. (close of polls) on election day. Territorial general election dates are fixed; the next election is scheduled for October 2023.

Changes since last report: During the 2019 Northwest Territories general election, the Northwest Territories became the first jurisdiction in Canada to implement online voting.

Recommendations: Accept mail-in ballots that have been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

C

The Department of Health and Social Services website contains limited health related information for travellers. While matters such as residency requirements and out-of-country reimbursement are discussed, they lack detail. Additionally, the Northwest Territories publishes a brochure available online entitled *Your Health Care Benefits* which contains this same limited information. Neither of these sources mentions the territory's policy on prescription medication or the fact that the territory will reimburse drug plan members for prescriptions required while abroad.

Information related to voting by special ballot is easily accessible on the updated Elections NWT website.

Recommendations: Update the Department of Health and Services website to ensure the most up-to-date information is available for travellers in the territory. Better identify the location of information on special-ballot voting and ensure it is available between elections.



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

A+

The Nunavut Health Care Plan is normally available to all permanent residents of Nunavut. Health coverage remains continuous for residents who are not absent from Nunavut for more than 365 days for extended vacation purposes.

Recommendations: None.

ACCESS TO EMERGENCY HEALTH COVERAGE WHEN TRAVELLING

A+

Nunavut satisfies the portability requirements under sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. The government of Nunavut will reimburse travellers for all emergency health services that are received in an inpatient clinic, an outpatient clinic or a physician's clinic. The inpatient/outpatient rates are based on the annual national rates for Nunavut that are approved by the Interprovincial Hospital Insurance Agreements Coordinating Committee (IHIACC). For the fiscal year 2016/2017, the inpatient rate is \$2,480, while the national outpatient rate is \$335. Physician encounters are reimbursed based on the current Nunavut fee schedule.

Recommendations: Continue to update rates over time to match changes in real costs.

ACCESS TO PRESCRIPTION DRUGS FOR USE DURING TRAVEL

B+

Nunavut's Extended Health Benefits policy does not indicate how many months of prescription medication one is able to receive at any given time, however, the practice is to provide a three month supply. Pharmacies will release a three month supply, but anything over this amount they will contact the Department of Health in order to verify payment. A request exceeding three months requires special consideration and approval.

Recommendations: Provide drug program coverage for a supply of medication sufficient for the length of time that an individual may be absent from the territory without losing health coverage.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

A-

Nunavut permits voting by special ballot and proxy. “Emergency voting” by radio or satellite phone is available to voters in remote locations but the restrictions (for example, the only means of telecommunication at the voter’s location must be radio or satellite phone) suggest that this method will not usually help travellers. The law requires that special-ballot application forms be available online and by toll-free telephone. The form can be either mailed or faxed to Elections Nunavut. The traveller is solely responsible for ensuring that the special ballot is received by the Chief Electoral Officer prior to 5 p.m. on election day.

To vote by proxy, a voter must apply to the returning officer for a proxy certificate. Proxy applications can only be made starting five days before election day and prior to 3:00 p.m. on election day. Recent amendments to the *Nunavut Elections Act* have fixed general election dates in the territory. The first fixed date election took place on October 30, 2017.

Recommendations: Remove the current deadline (third day before election day) and accept mail-in ballots that have been post-marked prior to the close of the polls. Allow e-mail applications for special ballots and confirm that applications may be submitted online. Accept mail-in ballots that have been post-marked prior to the close of the polls.

AVAILABILITY OF GOVERNMENT INFORMATION

F

The website of the Nunavut Department of Health offers the least information of all government health websites in Canada. Some very general health information is available online. Travellers will have difficulty finding any information about prescription medication coverage and out-of-country reimbursement rates for in-patient and out-patient emergency care.

The special ballot information on the Elections Nunavut website is limited, but does contain a link to a special ballot application form.

Recommendations: Create a comprehensive brochure of medical information for travellers and ensure this information is available online, as well as at medical offices and travel agencies. Provide more detail related to voting by special ballot on the Elections Nunavut website.

Independent Consultant

To help the Canadian Snowbird Association analyze, evaluate, report on and grade the applicable laws and policies of the federal, provincial and territorial governments, the association retained the national law firm Fasken Martineau DuMoulin LLP.

The Canadian Snowbird Association

The Canadian Snowbird Association is a non-profit, non-partisan organization representing Canadian travellers of all ages from across the country. We work in partnership with government and business to educate and advocate on behalf of all travelling Canadians, helping to ensure access to safe, healthy travel with no restrictions on freedom of movement.

For nearly three decades, the CSA has been protecting the interests of Canadian travellers. Past successes include protecting travellers' rights to vote through amendments to the *Canada Elections Act*, and obtaining an Ontario government reversal on reductions of out-of-province health coverage. Recently, the CSA has successfully lobbied the United States Congress to introduce legislation, which if passed, would extend the amount of time that Canadian retirees can spend physically present in the U.S. to eight months. Previously, through appeals to the United States Congress, the CSA obtained a commitment from the U.S. Immigration and Naturalization Service (INS), that Canadians, eligible to cross the border, would not be hindered in their desire to spend six months in the south.

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