

The Canadian Travellers' **REPORT CARD**

An evaluation of government policy and practice for Canadians who travel

Fifth 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.



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An Open Letter from the CSA



**CANADIAN SNOWBIRD
ASSOCIATION**

In 2013, Canadians made more than 65 million trips abroad, representing an increase of 12% over 2011. Over 56 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.

In 2002, 2006, 2009 and again in 2012, the CSA undertook 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 2014.

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.

Bob Slack
CSA President

Jim Sherb
First Vice-President
Chair - Government Relations Committee



Grading The Canadian Travellers' Report Card

	2014 Overall	Average Score	2012 Overall	Preservation of Health Coverage ¹	Access to Health Coverage	Access to Prescription Drugs	Access to Voting Rights	Availability of Government Information
Canada	C+	67.2	C+	D	C	B-	B-	B
British Columbia	C	66.4	C	B	D-	F	B+	A-
Alberta	C+	69.2	C+	B-	D-	C	B	A-
Saskatchewan	B	74.4	B	B	D	B-	A+	B+
Manitoba	B	74.4	B	C+	B-	B	B	A-
Ontario	C+	69.8	B-	C+	C-	B-	B-	B
Québec	B	73.8	B	A	D-	C+	B-	A+
New Brunswick	C+	67	C	C+	D-	B-	B	C+
Nova Scotia	B-	72.2	B-	A	C+	B+	C	C
Prince Edward Island	B	74.2	B	C+	A+	C	B+	C+
Newfoundland & Labrador	C+	68.4	C+	A-	C	D+	C-	B
Yukon	A-	81.2	A-	A+*	A+	B-	B	B
Northwest Territories	B	76.4	B	C-	A+	B+	A	C
Nunavut	B+	77	B+	A+	A+	B+	B+	F

¹ Due to the change in recommendation since the fourth edition, grades given under the category Preservation of Health Coverage for Frequent Travellers cannot be compared to 2012 or previous years.

* 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 this 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 fifth 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.

In 2002, 2006, 2009, and again in 2012, we 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	Yukon, 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, Nunavut, Northwest Territories	B+
Access to voting rights for travellers	Saskatchewan	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	Alberta, British Columbia, Québec, New Brunswick	D-
Access to prescription drugs for use during travel	British Columbia	F
Access to voting rights for travellers	Newfoundland and Labrador	C-
Availability of government information	Nunavut	F



IMPROVEMENT

Since our last report, a number of governments have improved their policies for frequent travellers. New Brunswick improved their overall standing, while Ontario declined.

THE CANADIAN RETIREE VISA

On June 27, 2013, the *JOLT Act*, which was included in a comprehensive immigration reform bill, was approved in the U.S. Senate. With more than 160 bi-partisan co-sponsors, the *JOLT Act* is making steady progress in the U.S. House of Representatives. If passed, this bill would create a “Canadian Retiree Visa” which would allow eligible, pre-approved Canadians fifty years of age and over to spend up to 240 consecutive days in the United States and it would be renewable every three years.

Assuming the Canadian Retiree Visa passes, our recommendation related to the preservation of health coverage for frequent travellers, for all jurisdictions, will be to permit travellers to be out of the country for up to eight consecutive months, and in addition allow for an unlimited number of short-term trips anywhere in the world. This will ensure that our recommendation for all provinces and territories is consistent with the time granted by the Canadian Retiree Visa.

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. There was some optimism in our last report that a public reminder at the request of the CSA in 2007 by then Minister of Health Tony Clement would have an effect on delinquent provinces, but that has not been the case. 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.

Over the last two years, 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 and Nova Scotia have all amended their policies to allow residents to be temporarily absent from their home province for up to seven months, while still retaining their provincial 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. In 2014, Nova Scotia amended their dispensing policy for those enrolled in the Family and Senior’s Pharmacare Program. Effective August 1, 2014, beneficiaries can now receive up to three 90 day refills to allow for a 270 day supply of medication for vacation purposes.

Improved voting rights: The only jurisdictions left in Canada, without fixed election dates, are Nova Scotia, the Yukon and Nunavut. On June 14, 2013, *An Act to amend the Election Act for the purpose of establishing fixed-date elections* received Royal Assent in the Québec legislature. Provincial elections in Québec are now scheduled to be held on the first Monday in October, every four years. This continuing trend allows Canadians to plan their travel and still exercise their democratic rights.

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





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.



Government of Canada

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-

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

During the 1997 election campaign, the federal Liberal government “endorse[d] pharmacare as a national long term objective.” Eight years later that objective had yet to be realized. The proposal was eventually scaled back to a national strategy to address “catastrophic” drug expenses, a threshold that would exclude the needs of many travellers.

The National Pharmaceuticals Strategy was established in 2004 to develop nationwide solutions to some of the concerns about the safety and affordability of prescription medications in Canada. In September 2008, the provinces and territories indicated their intent to negotiate a number of elements of the National Pharmaceuticals Strategy with the federal Conservative government, particularly funding for catastrophic drug coverage and expensive drugs for rare diseases. The provinces and territories have proposed a 50/50 cost-sharing arrangement with the federal government. From the provincial/territorial perspective, the inability to resolve funding issues with the federal government is the primary factor that is holding up progress.

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 provinces will cover a full six-month supply, matching 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.

Recommendations: 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.

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. Allow applications to be submitted by e-mail. 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.

Change since last report: Elections Canada website has improved but does not provide full information on voting from outside Canada until an election has been called.

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 coverage, they will be subject to a waiting period of undetermined length before coverage is reinstated.

Change since last report: The B.C. Government kept their commitment to the snowbirds of the province by making the necessary legislative and regulatory changes to increase out-of-province health coverage from a six to seven month period. This extension in coverage became effective on January 1, 2013.

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.

At the time of printing, the B.C. Ministry of Health is undergoing a review of their policy on the frequency of dispensing for all prescription medications.

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 are to be held in British Columbia every four years on the second Tuesday in May. The next general election will be held on May 9, 2017. 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. Recent 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.

Change since last report: Eligible electors may now request a vote-by-mail package well before the writ is dropped.

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*, which was recently updated to reflect legislative and regulatory changes pertaining to residency requirements and the maintenance of health benefits. 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 pamphlet is available at health ministry offices, travel organizations and online.

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 and is also available in French, Chinese and Punjabi.

The Elections BC website was recently updated prior to the May 2013 election. A new button was added to the homepage which directs users to the online application for a voting package. Information related to the vote-by-mail process, found in the "Voting Opportunities" section is now more comprehensive and easily accessible.

Change since last report: The *Leaving BC* pamphlet has recently been updated with the most current information related to out-of-province travel. The Elections BC website has been updated to include more detailed information on the vote-by-mail process and has become more user-friendly for those seeking this type of information.

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 the Alberta Health and Wellness Department 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.

Change since last report: Due to the efforts of the Canadian Snowbird Association, the Alberta Government has amended policy to allow long-term vacationing residents to remain eligible for health coverage while being absent from Canada for up to 212 days in a 12-month period.

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.

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 by May 31, 2016.

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 brochure contains a travel checklist, detailed information on out-of-province health coverage and contact information for Alberta Health and Wellness, including telephone numbers, a website URL and an email address. However, the brochure does not include information on residency requirements related to maintaining provincial health benefits or prescription medication supply limits for travelling residents. More detailed information can be accessed from the Alberta Health and Wellness website.

The Elections Alberta website has a fair amount of information on distance voting. The "Common Questions" section of the website contains a detailed overview of the vote-by-mail process. The website has also been updated to include a prominent link on the homepage which directs users to an online application for a special ballot. The website also provides a PDF copy of *A Guide for the Use of the Special Ballot Poll* which reviews the required steps for using the special ballot.

Change since last report: A prominent link to the special ballot application form has been placed on the homepage of the Elections Alberta website.

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



PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

B

Residents of Saskatchewan may be absent for up to six months in a calendar year and still maintain their provincial health benefits. Additionally, the Saskatchewan health minister has notified the CSA, in writing, that the “**Ministry of Health’s Health Registration Branch does not monitor (and never has) short-term absences.**”

Out-of-country travellers have the option to exercise the 12-month temporary absence provision of the regulations. That would enable individuals to travel outside of Canada without loss of resident status. Residents who choose to exercise this option need to update the Ministry 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 six months, after which he or she would again 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 six 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. Previously, in order to obtain reimbursement for a six-month supply, residents of Saskatchewan had to submit separate receipts for two three-month supplies. This reduction in red tape means less upfront out-of-pocket costs and hassle for travelling residents of Saskatchewan.

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.

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+

The Saskatchewan *Election Act* is a model of voting rights for travellers. Mail-in balloting is permitted and any voter who presents satisfactory evidence to a returning officer or to the chief electoral officer that he or she will be unable to vote at an advance poll or on polling day will be able to vote by absentee ballot. An absentee ballot application may be submitted by fax or other means of electronic transmission and must include the applicant voter's signature in a graphical representation. Applications for an absentee ballot, supported by the appropriate proof of identity and residency, may be made at any time between the issue of a writ for an election and eight days before polling day. An absentee voter may vote either for a candidate or a political party; this means that a ballot may be sent before nominations have closed. A photocopy of satisfactory proof of the voter's identity and place of ordinary residence is to be attached to the application. Saskatchewan is also the only province that will accept mail-in ballots received after the close of polls, provided they were post-marked before. Election dates are fixed in the province of Saskatchewan; they are held on the first Monday in November every four years.

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 is current to April 2013 and 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. However, the Elections Saskatchewan website still contains limited information related to absentee voting. Elections Saskatchewan contact information is more easily accessible in the "Contact Us" section of the website.

Change since last report: While the Elections Saskatchewan website is now more user-friendly due to a new layout, the information on absentee voting is limited and difficult to find.

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

C+

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, Healthy Living and Seniors coverage.

Manitobans who wish to be away for more than three months need to inform the government of their expected dates of departure and return. Upon this notification they will receive a term certificate confirming coverage from Manitoba Health.

Change since last report: In response to the Canadian Snowbird Association's proposal, the Manitoba Government made the necessary regulatory amendment to allow residents to be absent for up to seven months while still maintaining their provincial health coverage. This extension in coverage was made effective on April 1, 2013.

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.

During an election campaign, a voter must apply directly to the returning officer in his or her home electoral division. Addresses for returning offices will be published in all local newspapers, on the Elections Manitoba website or can be obtained by contacting Elections Manitoba directly.

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 provincial election will be held on October 6, 2015.

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: Allow applications for absentee ballots to be made by phone or e-mail. Accept mail-in ballots that have been post-marked prior to the close of polls.

AVAILABILITY OF GOVERNMENT INFORMATION

A-

The Manitoba Health homepage has an easily accessible link to the *InfoHealth Guide*. The guide contains a section on health care outside of Manitoba and includes information on residency requirements and reimbursement rates. The guide also provides readers with contact information for various health related agencies and regional authorities. Unfortunately, the *Leaving Manitoba* pamphlet is no longer available online.

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

Change since last report: The Elections Manitoba pamphlet is no longer available online.

Recommendations: Continually update the Manitoba Health 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. While this is one of the longest allowable travel periods in Canada, 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-

Ontario's practice for reimbursing Canadians for emergency health services while abroad contravenes sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. Emergency in-patient hospital services eligible for OHIP coverage will be paid up to a maximum of \$400 per day for complex hospital care. "Complex" is defined as care that takes place in a coronary care unit, intensive care unit, neonatal or paediatric special care unit or the operating room of an eligible hospital or health facility. For less intensive emergency in-patient care Ontario reimburses travellers up to \$200 per day. Emergency out-patient services will be paid to a maximum of \$50 for all out-patient services provided on any one day. Fifty dollars per day is below the average paid to residents for similar in-province services in other jurisdictions. For physician services, OHIP will pay the actual cost billed by the out-of-country physician(s) or the cost of the same physician service(s) in Ontario, whichever is less.

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.

Election dates in Ontario are fixed and are held on the first Thursday in October every four years.

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

Health-related travel information is extensive but difficult to locate. The Ministry of Health and Long-Term Care has produced a consolidated fact sheet covering most relevant health information for out-of-country travellers. The fact sheet contains detailed information on residency requirements and out-of-country emergency coverage. All of the current information can be found online but it takes some digging and it is not obvious where the information is located.

The Elections Ontario website provides comprehensive information on voting by special ballot including access to a list of accepted identification for special ballots and the special ballot application. Information can be found in the "Voters" section of the website.

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.

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+

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, faxed or e-mailed to the chief electoral officer at least 19 days prior to election day. 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 next general election in Québec is scheduled to be held on October 1, 2018.

Change since last report: Provincial election dates are now fixed in Québec.

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+

Québec publishes a detailed pamphlet entitled *Healthcare Services Covered Outside Québec*, which is current to December 2013. The pamphlet includes information on residency requirements, prescription medication and coverage of emergency health services while travelling. Telephone numbers are listed for those requiring additional information. The pamphlet is available online although it is somewhat difficult to locate. All of the information however, for out-of-province health coverage contained in the pamphlet is easily accessible online.

Québec has excellent online information for absent voters, including a clear link for electors outside Québec, instructions and printable forms. The Directeur général des élections du Québec also produces a useful bilingual pamphlet entitled *How to Exercise your Right to Vote Outside Québec*. The pamphlet includes information on voter eligibility and an application form for electors outside Québec. Additionally, it contains contact information including a toll-free number for those who wish to obtain more information.

Recommendations: Ensure pamphlets are 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.

Change since last report: In May 2014, due to the efforts of the Canadian Snowbird Association, the New Brunswick Government extended health coverage for residents, travelling for vacation and visiting purposes, from six to seven months. New Brunswickers may now be absent from the province for 212 days and still be covered by medicare when they return.

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 the province..

Change since last report: Plan A (seniors) of the New Brunswick Provincial Drug Program has been amended to include a travel supply policy which allows beneficiaries to receive up to a 200 day supply of prescription medication.

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 New Brunswick.

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 or by fax. 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: Allow applications for absentee ballots to be made via e-mail. 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

C+

The Department of Health website provides information for travelling residents in the section entitled "Leaving New Brunswick." The website has been updated to reflect the recent increase in out-of-province coverage for New Brunswick residents from six to seven months. 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 on voting via special ballot is found in the section titled "Voters Away from Home." While the special ballot application form can be accessed online, the information related to the special ballot process is minimal at best.

Change since last report: A section on distance voting has been added to the Elections New Brunswick website. Unfortunately, this section only contains minimal information on the special ballot process.

Recommendations: Include information on the new travel supply policy in the *Leaving New Brunswick* section of the Department of Health website. Provide full and user-friendly information for distance voting on the Elections New Brunswick 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.

Change since last report: Effective August 1, 2014, as a result of the advocacy work of the CSA, Nova Scotians can stay out of the province for a total of seven months per calendar year without losing coverage under MSI.

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.

Change since last report: In conjunction with the increase in out-of-province health coverage, the Nova Scotia Family and Seniors' Pharmacare Programs have been amended to allow for a 270 day prescription medication supply maximum for vacation purposes. Under previous policy, beneficiaries could obtain up to a 180-day supply of medication at the discretion of their physician and pharmacist. This amendment to policy was implemented on August 1, 2014.

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: Eliminate the 10-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 post-marked prior to the close of polls. Fix election dates so travellers can plan accordingly.

AVAILABILITY OF GOVERNMENT INFORMATION

C

Nova Scotia produces a fact sheet, which is available online, that gives frequent travellers good information on how to maintain eligibility for health coverage under MSI. Unfortunately, the fact sheet has not been updated to reflect the recent increase in out-of-province health coverage from six to seven months. Additionally, residents 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 "A Dozen Ways To Vote" section of the Elections Nova Scotia website. The information found in this section is minimal and should be more comprehensive. The Elections Nova Scotia website also has a write-in ballot application which can be easily downloaded.

Change since last report: The information available, on the Elections Nova Scotia website, relating to the write-in ballot process has been reduced.

Recommendations: Produce a comprehensive brochure designed for travellers and ensure that this information is readily available in government offices and travel offices and is easily accessible online. Provide more information on distance voting on a special page of the Elections Nova Scotia website, with clear and easily-accessed links including from the home page.



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

C

The province's Seniors Drug Cost Assistance Plan covers only a 30-day supply of drugs (in the case of maintenance medication, a 90-day supply). The 30-day limit is the smallest permissible supply in the country and well below the six months that residents are permitted, by P.E.I.'s own rules, to be absent without jeopardizing their eligibility for health coverage. The provincial health minister suggests that travellers make arrangements with willing pharmacies to obtain the appropriate supply of medication. A pharmacy that provides a longer supply must treat it as a series of smaller, individual refills for which it bills the provincial drug plan at 30-day or 90-day intervals.

On the other hand, Prince Edward Island will reimburse plan members, at provincial rates, for drugs purchased outside the province. This policy somewhat offsets the harsh effects of the 30-day supply limit, though a traveller is required to pay for the out-of-country drug with his or her own funds and then obtain reimbursement later.

Recommendations: Extend Seniors Drug Cost Assistance Plan to cover a supply of prescription medication equivalent to length of time a Prince Edward Islander may be absent from the province while maintaining health coverage.



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.

Change since last report: Mail-in ballot applications are now accepted by Elections PEI via email.

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 on Prince Edward Island*, which contains information on benefits, eligibility for continued health coverage and out-of-province coverage. Health PEI has also included a snowbird traveller section on its website entitled "Health Coverage of Snow Birds." Unfortunately, the information contained in this section is minimal at best. Telephone numbers to call for more information are provided. The pamphlet is available in Department of Health offices and online.

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 Ballots" 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.



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

D+

Newfoundland and Labrador's provincial drug program will only cover the cost of a 90-day supply of prescription medication. This does not provide travellers with the supply necessary to cover an eight-month absence from the province. 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

Absentee balloting is permitted in Newfoundland and Labrador, but the statutory basis for it is vague. The *Elections Act, 1991*, states that the chief electoral officer determines what methods of voting are acceptable, how a voter applies, and what the deadlines are.

The process lacks consistency. During the 2003 general election, special ballot applications could only be submitted by mail or in person. During a 2002 by-election, however, fax applications were also accepted. In 2003 the deadline to apply for a special ballot was four days prior to the election and the deadline to vote by special ballot was three days prior. Election dates are fixed. The next provincial election will be held on Tuesday October 13, 2015.

Recommendations: Place in the legislation clear, consistent rules for mail-in ballots. 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. 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 "Voters" on the Elections Newfoundland and Labrador website. Additionally, Elections Newfoundland and Labrador also produces a pamphlet entitled *A Guide to Special Ballot Voting* which contains more detailed information including times, dates and contact information. 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. Travellers are advised to contact Insured Health Services if they will be away from the Yukon for more than two months.

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.

Change since last report: Pending regulations will reduce the amount of time residents can be outside of the Yukon, and still remain eligible for health coverage, to six months.

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+

The Yukon is one of the few jurisdictions that fulfills the portability requirements under sub-paragraph 11(1)(b)(ii) of the *Canada Health Act*. In 2009, the territory reimbursed \$1,605 per day for emergency in-patient services required by travellers while out of the country. In addition, the Yukon reimbursed emergency out-patient hospital services at a rate of \$238 per day (the average daily rate for in-province service in other jurisdictions). While no updated figures are provided the government does state that travelling Yukon residents will be covered for insured hospital services at territorial rates. 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 75 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

The Yukon allows special balloting for all residents. Individuals unable to vote at an advance poll or regular poll may apply for a special ballot at any time after the election is called. Applications must be mailed, delivered (including fax and email) or made in person. A special ballot must be received by the returning officer in the individual's electoral district by 2:00 p.m. on election day. The Yukon also permits proxy voting, but this process often is cumbersome for travellers to use; the proxy application is available only after the election is called and both the voter and proxy must sign it. Territorial general elections must be held at least every five years; the next election must be called by October 2016.

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. Fix election dates so travellers can plan accordingly.

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 Yukon provides useful but limited information on proxy voting and special ballot voting online. Printable application forms for proxies and special ballots are made available online once an election has been called.

Recommendations: Consolidate health information for travellers into a single pamphlet that is available online as well as at government offices and through travel and medical organizations.



Northwest Territories

PRESERVATION OF HEALTH COVERAGE FOR FREQUENT TRAVELLERS

C-

All permanent residents of the Northwest Territories are eligible for coverage. "Permanent resident" means a person legally entitled to remain in Canada who makes his/her home in (and is ordinarily present in) the N.W.T. for six months of the year, but does not include a tourist, transient or visitor. "Makes his/her home" is defined as where the person receives mail, keeps personal property, and spends the majority of time.

Should an individual leave the NWT under the conditions of temporary absence, the resident must remain in the N.W.T. for six cumulative months after returning.

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.

Change since last report: GNWT plan members, who will be absent from the territory for more than 100 days, may now apply for an extended travel supply.

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. In correspondence with the Chief Electoral Officer, it was confirmed that the Office of the Chief Electoral Officer intends to re-establish an online method for application. 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 to be held on October 5, 2015.

Change since last report: Legislation passed in June 2014 has refined the absentee ballot process, making it easier for travellers to exercise their democratic right to vote.

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. Unfortunately, this information is minimal and there is no printable application form available between elections.

Recommendations: Create a comprehensive brochure of medical information for travellers by merging both pamphlets and including information for users of the territory's drug program. 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. Permanent resident is defined as a person who has Nunavut as their primary place of residence.

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). In 2012-2013, the rate used for out-of-country services was based on the established rate for the Qikiqtani General Hospital, which was \$2,205 per night. The national outpatient rate is \$270 per encounter. Physician rates are reimbursed based on the 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+

There is no published policy regarding the quantity of prescription drugs that will be covered by Nunavut's drug program. While the absence of policy suggests that obtaining a supply equal to the permitted absence from the territory is possible, there should be a clearly stated policy to inform travellers what they may request of their physicians and the coverage they can expect. Travellers can take comfort, however, knowing that the territory will reimburse plan members for drugs purchased outside the territory.

Recommendations: Confirm that the drug plan covers a supply of prescription medication sufficient for the permitted absence from the territory.



ACCESS TO VOTING RIGHTS FOR TRAVELLERS

B+

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. Territorial general elections must be held at least every five years.

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. Fix election dates so travellers can plan accordingly.

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.

While the Elections Nunavut website (which is independent of the Nunavut Government) has been updated, the information related to special ballot voting is no longer as comprehensive as it was previously.

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 many years, 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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