



NEW BRUNSWICK MEDICARE

Overview

Updated: November 3, 2014

Eligibility

To be eligible for New Brunswick Medicare coverage you must be:

- a Canadian citizen or be legally entitled to remain in Canada;
- a resident who makes his/her permanent and principal home in New Brunswick

A “resident” means a person lawfully entitled to be or to remain in Canada, who makes his home and is ordinarily present in New Brunswick, but does not include a tourist, transient or visitor to the Province.

The following individuals are not eligible for coverage:

- tourists and visitors to the province;
- transients;
- students from another province or on student visas; and
- inmates of federal penitentiaries.

Maintaining a dwelling, owning property in the province of New Brunswick or paying New Brunswick property or income tax does not mean you are eligible for insured physician or hospital services under the New Brunswick Medicare Plan.

Effective Aug. 1, 2014 New Brunswickers will no longer receive a notice of expiry in the mail to complete and return a form to medicare. Instead, cards will be automatically renewed and mailed providing medicare has current addresses. In addition, cards will be renewed for five years instead of three years.

Foreign Students

Students who normally reside in New Brunswick and are in full-time attendance at a recognized university or other institution outside New Brunswick, or Canada, are covered for a 12-month period provided they:

- contact New Brunswick Medicare on an annual basis;
- do not establish permanent residence outside New Brunswick;
- do not receive health coverage in another province;
- each year, students studying outside Canada must provide New Brunswick Medicare with “proof of enrollment” from the school or university they are attending.

Students studying outside New Brunswick are advised to obtain supplementary insurance from private insurers to cover the portion of accounts not payable by Medicare.

Temporary workers/extended work permits

If an employer is hiring temporary foreign workers with lower levels of formal training, they are responsible for providing health insurance at no cost until the worker is eligible for provincial health insurance.

Temporary foreign workers with a work permit of 12 months or more are eligible to apply for New Brunswick health care coverage (after a three-month mandatory waiting period).

Wait period

If you have moved to New Brunswick, you may be eligible for New Brunswick Medicare coverage on the first day of the third month following the month you have established permanent residence in New Brunswick. For example, if you moved to New Brunswick on July 20, the month of July will count as the first month, with August and September as the following two. In this case, coverage would begin October 1. The three month waiting period is legislated under New Brunswick’s Medical Services Payment Act.

Coverage during wait period

New residents from other parts of Canada should maintain coverage with their former medical plan during the wait period. During this waiting period, you will continue to receive coverage from your former province of residence. New or returning residents arriving from outside Canada should contact a private insurance company (Cowan) for coverage during this period.

Documents (photocopies) required with application

To process your application for New Brunswick Medicare, you must provide photocopies of documents supporting

- Identity and Residency, in addition to proof of Canadian Citizenship or Canadian Immigration Identification Records - Lists of acceptable documents can be found on the application form. Forms can be found on the following web page
<http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan.html>

Adding and removing dependents

You will need to complete the Medicare Change Request, Replacement and/or Renewal Form and indicate the change that you are requesting on the form and mail to:

Medicare Change Request, Replacement and/or Renewal Form

P.O. Box 5100,

Fredericton, N.B.

E3B 5G8

Telephone: 1-888-762-8600 (toll free)

Where to Register

Application for Registration - Medicare

P.O. Box 5100 Fredericton, N.B. E3B 5G8

Telephone: 1-888-762-8600 toll free or

Out of Province (506) 684-7901

How to enrol

An application for registration form is available from the offices of Service New Brunswick (SNB). A separate form should be completed for any dependent who has reached a nineteenth birthday.

Applications are assessed on an individual basis and other documents may be requested to verify eligibility.

Once a completed application form is received from new registrants and their eligibility is established, a letter indicating actual start date of coverage is issued. A valid New Brunswick Medicare card is issued and mailed shortly thereafter.

Changes that affect your coverage

You will need to complete the Medicare Change Request, Replacement and/or Renewal Form and indicate the change that you are requesting on the form and mail to:

Medicare Change Request, Replacement and/or Renewal Form

P.O. Box 5100,

Fredericton, N.B.

E3B 5G8

Telephone: 1-888-762-8600 (toll free)

You are required to report any changes pertinent to your Medicare coverage immediately by either: contacting 1-888-762-8600, or visiting your local SNB office, completing the Medicare Change form, and providing the following information, depending on the type of change.

See <http://www.gnb.ca/0394/changes-e.asp> for types of changes and information that will be required depending on the change.

Cancelling your coverage -absences from country

You will need to complete the Medicare Change Request, Replacement and/or Renewal Form and indicate the change that you are requesting on the form and mail to:

Medicare Change Request, Replacement and/or Renewal Form

P.O. Box 5100,

Fredericton, N.B.

E3B 5G8

Telephone: 1-888-762-8600 (toll free)

What is covered

New Brunswick Medicare pays for the following insured practitioner services:

- most medically required services provided by a physician in either a physician's office or in an approved hospital; and
- certain specified surgical dental procedures provided by a dentist when the service is medically required and rendered in an approved hospital. (Please note that extractions and dental work are not insured services even when performed in a hospital. However, anesthesia for dental procedures may be covered in specific circumstances.)
- Medical practitioners in New Brunswick may choose either to bill New Brunswick Medicare or to bill you directly for an insured service. Those who choose to bill you in excess of Medicare rates must advise you before providing the service, and you must sign a waiver form agreeing that New Brunswick Medicare will not reimburse you any amount.

New Brunswick hospitals do not bill New Brunswick residents for insured hospital services. These services must be provided in an approved hospital facility and are paid for by the Government of New Brunswick.

A New Brunswick Medicare card allows you to access the following insured hospital services:

- standard hospital accommodation and meals;
- necessary nursing service;
- drugs administered while in the hospital;
- operating room, delivery room and anesthetic facilities;
- laboratory, X-ray, and other diagnostic services as deemed necessary;
- therapies such as physiotherapy, occupational therapy, speech therapy and audiology;
- radiotherapy; and
- routine surgical supplies.

When to use your card

Please carry your signed New Brunswick Medicare card with you at all times. You must present it to the physician and/or hospital each time you need insured hospital or physician services. A valid card contains information needed by hospitals and physicians.

A physician who provides a service to an individual who does not have a valid New Brunswick Medicare card has the right to bill the individual.

How to replace a lost card

You will need to complete the Medicare Change Request, Replacement and/or Renewal Form and indicate the change that you are requesting on the form and mail to:

Medicare Change Request, Replacement and/or Renewal Form

P.O. Box 5100,

Fredericton, N.B.

E3B 5G8

Telephone: 1-888-762-8600 (toll free)

General Enquiries Contact information

Application for Registration - Medicare

P.O. Box 5100

Fredericton, N.B.

E3B 5G8

Telephone: 1-888-762-8600 toll free

or

Out of Province (506) 684-7901

or

visit this link to all Service New Brunswick offices <http://www.snb.ca/e/2000/2001e.asp>

Websites

http://www.servicecanada.gc.ca/eng/subjects/cards/health_card.shtml

<http://www2.gnb.ca/content/gnb/en/departments/health.html>

Provincial forms

<http://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan.html>

The information posted in this document has been prepared for convenience of reference only. While the information posted on this site is believed to be reliable and accurate at the time of posting, Cowan does not guarantee, represent or warrant that the information contained on this site will be accurate, complete, error-free or current at all times. Every effort has been taken to ensure the accuracy of the information, however new information is received on a frequent basis and all changes may not be included in the results.

The use of this site shall be entirely at your risk. Cowan Insurance Group, their officers, directors, employees or agents thereof, as well as any person associated with the creation and maintenance of this site or its contents will not be responsible in any manner for any harm, loss or damage, however caused, arising out of your use of this site, including direct, indirect, special, third party or consequential damages. We will not be responsible for any detrimental reliance that you may place upon the site or its contents.

This site contains information that may be accessed from other sites which sites are not maintained or controlled in any way by Cowan. Cowan does not control and is not responsible for any of these sites or their content, and as a result such information is not to be construed as an endorsement by Cowan or any other party of the products, services, advice or opinions or any other content of such sites. You are fully responsible for any use that you make of the content contained and you are solely responsible for the consequences of any use of or reliance on such content. The information provided is for convenience only.

