



# **NEWFOUNDLAND MEDICAL CARE PLAN (NFLD MCP)**

Overview

*Updated: November 3, 2014*

## **Eligibility**

If eligible for coverage, each person listed on the application will receive an MCP identity number and card. Keep the card with you at all times and present it each time you require medical services. Contact MCP if your card becomes lost, stolen, damaged, or destroyed. Card replacement forms are also available at doctors' offices and hospitals throughout the province.

## **Renewals of MCP Cards**

All MCP cards issued since 2006 contain an expiry date to allow the department to maintain an up-to-date MCP database, which will improve the monitoring mechanism and enhance the accountability of the MCP program.

Individuals are responsible for renewing their MCP card before the expiry date listed on their current card. Approximately 80 days before your MCP card expires you will receive a form via mail asking that you confirm your personal information. Once you complete and return this form in the postage paid envelope provided, MCP will process and send you your new card. You may then destroy and discard your old card and use the updated card immediately.

Please remember to present your valid MCP card to your service provider whenever you obtain services.

## **INELIGIBLE APPLICANTS**

The following persons are not eligible for MCP coverage:

- Tourists, transients, and visitors.
- Members of the Canadian Forces or NATO Forces.
- Inmates of Federal prisons.
- Certified refugees or refugee claimants.
- Persons moving temporarily to Newfoundland and Labrador for a period of less than one year.

## **Foreign Students**

Since June 11, 2007, the Provincial Government extended health care coverage under the province's Medical Care Plan (MCP) to international students undertaking post-secondary studies in Newfoundland and Labrador.

The program applies to any foreign individual issued an official study permit by Citizenship and Immigration Canada before entering the country. The individual must be attending a recognized post-secondary educational institution in Newfoundland and Labrador for a period of at least 12 months. Dependents of the student will also be covered under MCP, provided they are living in the province and have relevant documentation to support their application.

Coverage will become effective for eligible students and dependents on the date of enrollment in a full time post-secondary program. Eligible students must present a letter of enrollment from the educational institution at the time of registration. Coverage is renewable on a yearly basis, with a current enrollment letter, and will terminate upon completion of the study program or the date of departure from the province, whichever is earlier. Students must be attending school and residing in the province in order to avail of coverage. Work terms outside the province are not covered.

Only services listed under the Medical Care Insured Services Regulations and the Hospital Insurance Plan Regulations will be accessible for International Students. Health insurance for other services (ie. coverage of prescription drugs) is currently available for International Students to purchase through post-secondary institutions such as Memorial University.

International students will be eligible for coverage while visiting (30 days or less) outside the province only during the period specified on their study permit provided the authorization remains valid through Citizenship and Immigration Canada. If it is determined that an International Student is outside of the province for extended periods of stay their eligibility for coverage in Newfoundland and Labrador may be re-evaluated. All applicants must complete a form for coverage under MCP.

**Temporary workers/extended work permits**

International workers coming to Newfoundland and Labrador must present an Employment Authorization (Work Visa). The Employment Authorization must be:

- issued before coming to Canada
- for a named Newfoundland and Labrador employer
- for a specific job within the province
- valid for at least 12 months (except international health care workers).

**Wait period**

If you are moving permanently to Newfoundland and Labrador from another province or territory you will be covered by your previous Plan for the remainder of the month you arrived in Newfoundland and Labrador, plus two additional months. In order to allow sufficient time for a smooth change in coverage from your previous Plan to MCP, you should apply for coverage with MCP immediately upon arrival in Newfoundland and Labrador.

**Coverage during wait period**

New residents from other parts of Canada should maintain coverage with their former medical plan during the wait period. 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**

*Canadian Citizens* moving to Newfoundland and Labrador must provide one of the following documents:

- Social Insurance Card.
- Valid Canadian Passport.
- Government issued Birth Certificate. (Baptismal/Dedication Certificates are not acceptable)
- Federal Government document containing your name and social insurance number. (Example: Assessment from Revenue Canada)

*Non-Canadians* moving to Newfoundland and Labrador must provide the following documents:

- Immigration document valid for at least one year. (Example: Work Permit; Study Permit; Visitor Permit).
- Valid Passport.
- Letter from University or Employer (issued since your arrival in Newfoundland and Labrador) verifying full-time enrolment or
- Employment for at least one year.
- OR
- Permanent Resident Card. (A copy of both the front and back of the card is required.)
- Other documents may be requested by MCP at the time of registration in order to verify identity or eligibility.
- Original documents or good quality photocopies are acceptable. Original documents will be returned after your application has been processed.
- MCP will not be responsible for original documents that may get lost in the mail.

**Adding and removing dependents**

If you are applying for coverage for a newborn or adopted child, please complete the Newborn/Adopted Child Registration form

**Where to Register**

To apply for coverage, complete an Application Form and mail, fax, or bring it to Medical Care Plan (MCP)'s office, along with the appropriate identification and citizenship/immigration documents (photocopies are acceptable). Application forms are available at hospitals and doctors' offices throughout the province, and of course, from Medical Care Plan (MCP). Contact information is provided at the end of this document.

### **How to enrol**

If you are applying for coverage with the Newfoundland and Labrador Medical Care Plan (MCP) you must complete the Application for Newfoundland and Labrador Health Care Coverage form and return to an MCP office. Contact information is provided at the end of this document.

### **Changes that affect your coverage**

It is important that you notify MCP of changes to your name, address, or residency status - you will have to complete the Card Replacement / Information Update form, indicating the reason for completing this form. Documents you must submit with this FORM:

- For name change due to marriage, a clear copy of the marriage certificate is required.
- For other legal name changes, a clear copy of the legal name change document or Government issued Birth Certificate in the new legal name is required.
- For correction to date of birth, a Government issued Birth Certificate is required. Baptismal Certificates are not acceptable.
- For gender change, a Government issued Birth Certificate in the new gender is required.
- For extension of coverage for non-Canadians, updated immigration documents are required as well as a recent letter from University or Employer verifying fulltime enrolment or employment for at least one year.

### **Cancelling your coverage -absences from country**

It is important that you notify MCP of changes to your name, address, or residency status - you will have to complete the Card Replacement / Information Update form indicating the reason for completing this form and submit to one of the MCP offices.

### **What is covered**

The Medical Care Insurance Insured Services Regulations (12 KB) stipulate the general categories of medical services covered under the Plan; these include:

- visits to a physician's office, hospital or beneficiary's residence
- surgical, diagnostic and therapeutic procedures, including anaesthesia
- pre- and post-operative care
- complete maternity care
- radiology interpretive services
- certain surgical-dental procedures which are medically necessary to be performed in hospital by a dentist or oral surgeon

### **When to use your card**

If eligible for coverage, each person listed on the application will receive an MCP identity number and card. Keep the card with you at all times and present it each time you require medical services. Contact MCP if your card becomes lost, stolen, damaged, or destroyed. Card replacement forms are also available at doctors' offices and hospitals throughout the province.

### **How to replace a lost card**

You must complete that Card Replacement / Information Update form and submit to MCP office in order to receive a replacement card. The form can be found at <http://www.health.gov.nl.ca/health/forms/index.html#3>.

**General Enquiries Contact information**

Grand Falls-Windsor Office:

MCP, 22 High Street,  
PO Box 5000,  
Grand Falls-Windsor, NL,  
A2A 2Y4  
Telephone: 709-292-4000  
Toll Free: 1-800-563-1557  
Facsimile: 709-292-4052

St. John's Office:

MCP, 45 Major's Path,  
PO Box 8700,  
St. John's, NL,  
A1B 4J6  
Telephone: 709-758-1600  
Toll Free: 1-866-449-4459  
Facsimile: 709-758-1694

or contact: Medical Care Plan (MCP) Office  
Toll free: St. John's/Avalon  
Region: 1-866-449-4459  
Toll free: All other areas, including Labrador: 1-800-563-1557  
Email: [MCPregistration@gov.nl.ca](mailto:MCPregistration@gov.nl.ca)

**Websites**

[http://www.servicecanada.gc.ca/eng/subjects/cards/health\\_card.shtml](http://www.servicecanada.gc.ca/eng/subjects/cards/health_card.shtml)

<http://www.health.gov.nl.ca/health/MCP/index.html>

<http://www.health.gov.nl.ca/health/faq/MCP.html>

**Provincial forms**

<http://www.health.gov.nl.ca/health/forms/index.html#3>

[www.gov.nl.ca/MCP](http://www.gov.nl.ca/MCP)

*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.*

