PRINCE EDWARD ISLAND HOSPITAL AND MEDICAL SERVICES PLAN

Overview

Updated: November 3, 2014

Eligibility

The PEI Hospital and Medical Services Plan is designed to provide coverage for eligible PEI residents. (A resident of PEI is defined as anyone who is legally entitled to remain in Canada and who makes his or her home and is ordinarily present, on an annual basis, for at least six months plus a day in Prince Edward Island.) PEI residents lose their eligibility if they are absent from the province longer than six months, unless they obtain a waiver of this requirement from Health PEI.

As a general rule, anyone who has been registered and is ordinarily present in PEI is eligible to receive insured benefits, except those residents who are members of the Canadian Armed Forces, Royal Canadian Mounted Police, inmates of a Federal Penitentiary and those who are eligible for certain services under other government programs such as Workers Compensation or the Department of Veterans Affairs.

A person who is a foreign student, tourist, transient or a visitor to PEI does not qualify as a resident of the province and so is not eligible for hospital and medical insurance benefits.

- Am I eligible if I move to PEI from another province?
- All new residents must first register with Health PEI in order to become eligible.

Persons who establish permanent residence in PEI from elsewhere in Canada will become eligible for insured hospital and medical services on the first day of the third month immediately following the month they became a permanent resident of PEI. For example, if you arrive on July 4th, you will become eligible on October 1st.

During this waiting period, you will continue to receive coverage from your former province of residence or any private Health insurance that you may hold.

Foreign Students

A person who is a foreign student, tourist, transient or a visitor to PEI does not qualify as a resident of the province and so is not eligible for hospital and medical insurance benefits.

Temporary workers / extended work permits

Persons from outside Canada establishing permanent residence in PEI may be eligible on the first day they become residents of the province. New residents will be required to show proof of Canadian citizenship and citizens of other countries will have their status in Canada confirmed with the Department of Immigration.

Permanent residents include Landed Immigrants, repatriated Canadians, returning Canadians, returning Landed Immigrants or a Canadian citizen or spouse of a Canadian citizen assuming residence in PEI for the first time.

If you are in Canada on an Employment Visa, Ministerial Permit or other immigration document, you should contact Health PEI for information on eligibility.

Dependents and Spouse

Special forms for reporting changes are available at Health PEI, hospitals and at physicians' offices. Changes could include: change of address, departure from the province, birth, adoption, death, marriage, divorce, separation or a dependent leaving the home. If you are unable to obtain a form, please call or write to Health PEI.

Wait period

Persons who establish permanent residence in PEI from elsewhere in Canada will become eligible for insured hospital and medical services on the first day of the third month immediately following the month they became a permanent resident of PEI. For example, if you arrive on July 4th, you will become eligible on October 1st. Persons from outside Canada establishing permanent residence in PEI may be eligible on the first day they become residents of the province.

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 if moving from another province. 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
In order to prove that you and your family members are legally entitled to be in Canada, you should include photocopies of one of the following with your application (for each person included in the application):

- Confirmation of Permanent Residence (IMM 5292) document issued by Citizenship and Immigration Canada (CIC),
- Work Permit issued by CIC, or
- Temporary Resident Visa (TRV) issued by CIC and marriage certificate that shows you are married to a resident of PEI

You should not allow another person to use your PEI Health Card and you should not use someone else's card.

Adding and removing dependents
It is important that the information on your personal health card is correct and up-to-date. Your benefits could be affected if you fail to report changes to Health PEI.

Special forms for reporting changes are available at Health PEI, hospitals and at physicians' offices. Changes could include change of address, departure from the province, birth, adoption, death, marriage, divorce, separation or a dependent leaving the home. If you are unable to obtain a form, please call or write to Health PEI.

Where to Register
Completed Personal Health Card Application forms should be returned to Health PEI, PO Box 3000,126 Douses Road, Montague, Prince Edward Island, C0A 1R0. Application forms can also be picked up at a doctor's office, a pharmacy or at the PEI Association for Newcomers to Canada, or you can call Medicare Services and they can mail a form to you.

How to enrol
You may apply for coverage by completing a registration form available from Health PEI, medical clinics, hospitals or a physicians' office.

Once your application has been approved, you will receive a health care card. You must present your health care card to the physician and/or hospital each time you require insured services. The card proves that you are eligible and contains information needed by hospitals and physicians. Your card will be renewed every five years to ensure that your records are up-to-date. You will receive a renewal notice approximately two months before your card expires. The expiry date will also help to prevent abuse of our health care system.

If you are a PEI resident and have not yet registered, please contact Health PEI.

Changes that affect your coverage
It is important that the information on your personal health card is correct and up-to-date. Your benefits could be affected if you fail to report changes to Health PEI.

Special forms for reporting changes are available at Health PEI, hospitals and at physicians' offices. Changes could include change of address, departure from the province, birth, adoption, death, marriage, divorce, separation or a dependent leaving the home. If you are unable to obtain a form, please call or write to Health PEI.

Cancelling your coverage -absences from country
Temporary Absences from PEI
Eligible PEI residents temporarily absent from the province are covered for emergency or sudden illness only. The period of coverage will vary according to the circumstances surrounding your temporary absence. For example, persons absent each year for winter vacations and similar situations involving regular absences must reside in PEI for at least six months plus a day each year.

It is strongly recommended that you notify Health PEI of any absences exceeding one month.
Please provide your:

- date of departure;
- destination;
- reason for absence; and
- date of return.

This will help to avoid unpleasant delays in payment for out-of-province or out-of-country service.
Under some circumstances, coverage for emergency or sudden illness may be extended up to one year. Such circumstances could include missionary work, sabbatical leave, etc. You are advised to contact Health PEI for information on coverage if you are planning a lengthy absence from the province.

Students who are in full-time attendance at a university or other recognized educational institution are covered for emergency and sudden illness. Students must notify Health PEI when leaving the province and update their student status on a yearly basis.

Where an individual or family maintains an out-of-province dwelling at which the individual or family spends more than six months per year (Health Services Payment Act Regulation), that individual or family is not eligible for insured services under the PEI Hospital and Medical Plan.

For PEI residents travelling outside-of-Canada, insured services for emergency or sudden illness will be paid at PEI rates only, in Canadian funds. The PEI resident will be responsible for paying the difference between the full amount charged and the amount paid by Health PEI. The difference may be considerable and for this reason, extra health insurance is advised when travelling outside Canada.

If you have any questions before leaving the province temporarily, it is recommended that you call Health PEI to discuss your coverage.

Medical Coverage When You Permanently Leave PEI
When you leave PEI to establish permanent residence elsewhere in Canada, you will be eligible to receive coverage for PEI insured services up to the last day of the second month following the month in which you arrive in the new province. (For example, if you establish permanent residency on February 28th, your coverage will end on April 30th). It is your responsibility to register in your new province within 30 days of arrival to ensure you have uninterrupted health insurance coverage.

When you leave Canada permanently, your coverage ends on the date of your departure from Prince Edward Island. **Before permanently leaving Prince Edward Island, be sure to notify Health PEI.**

What is covered
Your PEI Health Card pays for the cost of most medically necessary services. Here are some examples of hospital and medical services covered by your card:

- Most doctors' and nursing services
- Hospital room, food, and supplies
- Laboratory, radiological, and other diagnostic procedures
- Necessary surgery and surgical supplies
- Most services related to having a baby

It is a good idea to carry your Health Card in your wallet at all times.

When to use your card
You must present your health care card to the physician and/or hospital each time you require insured services. The card proves that you are eligible and contains information needed by hospitals and physicians.

How to replace a lost card
If you lose your personal health card, contact Health PEI and request a new card immediately. There is a replacement fee with a maximum of per family for lost, stolen or duplicate cards. Upon receiving a cheque or money order, Health PEI will issue the new card(s).

General Enquiries Contact information
MONTAGUE
126 Douses Road
Montague, PE C0A 1R0
T: (902) 838-0900
Toll Free: 1-800-321-5492
F: (902) 838-0940

CHARLOTTETOWN
16 Garfield Street
(satellite site)
PO Box 2000
Charlottetown, PE C1A 7N8
T: (902) 368-6130
F: (902) 368-6136

Websites
http://www.healthpei.ca/healthcard
http://www.servicecanada.gc.ca/eng/subjects/cards/health_card.shtml
http://www.peianc.com/content/lang/en/page/guide_documents_healthcard

Provincial forms
http://www.healthpei.ca/index.php3?number=forms&lang=E

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