

Newfoundland and Labrador

Source: <http://www.health.gov.nl.ca/health/mcp/outofprovincecoverage.html>

For More Information:

Newfoundland and Labrador Medical Care Plan

Telephone Avalon / St. John's: 709-758-1500 or 1-866-449-4449
All other areas: 709-292-4027 or 1-866-563-1557

E-mail mcpregistration@gov.nl.ca

Mail or in-person PO Box 8700
57 Margaret's Place
St. John's, NL A1B 4J6

PO Box 5000
22 High Street
Grand Falls-Windsor, NL A2A 2Y4

Out-of-Province / Out-of-Country

Application Form: http://www.health.gov.nl.ca/health/mcp/forms/out_of_province_claim.pdf

With certain exceptions, claims for insured medical services obtained outside Newfoundland or Canada are paid at Medical Care Plan (MCP) rates, which are the rates paid to Newfoundland and Labrador physicians

A) Rates Payable - Services Available in Newfoundland and Labrador

Claims for insured medical services obtained outside Canada, that are available in Newfoundland and Labrador, are paid at Medical Care Plan (MCP) rates, which are the rates paid to Newfoundland and Labrador physicians. When the amount billed exceeds the amount payable, payment of the difference is the patient's responsibility.

B) Rates Payable - Services Available in Canada but not in Newfoundland and Labrador

Insured medical services obtained outside of Canada which are not available in Newfoundland and Labrador but are available in another province are payable at the rates established by the medical care plan in that province. When the amount billed exceeds the amount payable, payment of the difference is the patient's responsibility.



C) Rates Payable - Services Not Available in Canada

If you are planning to have insured medical treatment which you think may not be available in Canada, and if you wish to claim reimbursement of related medical costs through Medical Care Plan (MCP), you must ask your physician to request prior approval from Medical Care Plan (MCP) before obtaining such treatment in another country. By doing so you will be made aware in advance of the rate at which your medical bills will be reimbursed.

If you are granted prior approval based on the unavailability of the services in Canada, the Medical Care Plan will provide coverage for medically necessary physician services. Payment will be in the currency of the country where the services are received provided the rates are deemed to be fair and reasonable as determined by the Department of Health and Community Services. Prior approval is mandatory to receive payment at rates higher than those published in the Medical Care Plan (MCP) or other provincial physician fee schedules. If a patient opts to travel outside the country for medical service/treatment and prior approval has not been granted, payment will be in accordance with the established rates outlined in A) or B) above, and any balance remaining is the responsibility of the patient.

Claim Submission Requirements

If you have been treated by a physician in Canada who is not participating in the interprovincial arrangement, or have obtained services which are excluded from the agreement, it will be necessary for you to submit an Out-of-Province Claim Form. This claim may be submitted on your behalf by the physician, in which case you will be asked to sign the form.

If the physician elects not to submit a claim on your behalf or you obtain medical services outside Canada, you should obtain letterhead billing which contains an itemized statement of the charges and services. This information is required so that we may substantiate and assess your claim. You will then be required to submit an Out-of-Province Claim Form, accompanied by the letterhead billing.

Medical Travel Assistance

The Medical Transportation Assistance Program provides financial assistance to beneficiaries of the Medical Care Plan (MCP) who incur substantial out-of-pocket travel costs to access specialized insured medical services which are not available in their immediate area of residence and/or within the Province.

Claimable expenses include airfare, accommodations purchased from a registered accommodations provider, such as a hostel, hotel, motel and/or registered apartment, scheduled busing services, and taxis when used in conjunction with commercial air travel. When a patient/family is out of pocket for the cost of registered accommodations, there is a provision for claiming a meal allowance for each night of medically required purchased accommodations.

Accommodations and/or meals provided by family/friends are not claimable expenses under the Program.

Claims can be made for Economy Airfare, Private Vehicle Usage and Registered Accommodations

For forms and detailed information on criteria:

<https://www.health.gov.nl.ca/health/mcp/travelassistance.html#medical>