

Presentation by
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Health and Other Insurance

- Ontario Health Insurance Plan (OHIP)
- Drug Coverage Benefits for Seniors
- Travel Insurance for Visitors to Canada
- OmbudService for Life and Health Insurance (OLHI)
- Senior Care in Ontario
- Preparation on Aging
- Family Support

Ontario Health Insurance Plan (OHIP)

- The Ministry of Health and Long-Term Care pays for a wide range of medically necessary services for Ontario residents with valid OHIP.
 - i. Who is eligible?
 - ii. What is Out of Country health services (OOC)?

Ontario Health Insurance Plan (OHIP)

- All Ontario residents who meet the following are eligible for provincially funded health coverage:
 - i. OHIP: Be a Canadian citizen or have immigration status as set out in Ontario's Health Insurance Act,
 - ii. make your permanent and principal home in Ontario, and
 - iii. be physically present in Ontario 153 days in any 12-month period.

Ontario Health Insurance Plan (OHIP)

- There are two types of Out of Country Health Services.
 - i. OOC emergency health services for travelers
 - ii. Prior pre-approved OOC health services

Ontario Health Insurance Plan (OHIP)

- What does OHIP cover?
- All medically necessary physician's services

Ambulance Coverage

- Who is eligible in Ontario
- All Ontario Residents with a valid OHIP card

Coverage for Eye Care Services

- Patients aged 20 to 64 years with medical conditions affecting the eye examination once every 12 months.
- Patients with any of the following conditions can go directly to their optometrist or physician to receive an OHIP insured eye examination: diabetes mellitus, glaucoma, cataract, retinal disease, amblyopia, visual field defects, corneal disease, strabismus.

Exceptions

- Ontario works, Ontario disability support program and family benefits
- Persons receiving provincial social assistance
- Persons being transferred from one hospital or health care facility to another for insured, medically necessary treatment
- Persons living in long-term care home, home for special care or home or residence for psychiatric patients

From out of Province

- Unless deemed eligible by the physician otherwise you are responsible for an ambulance service co-payment charge of \$240.00 for each land ambulance service rendered, and/or the actual cost for each air ambulance service rendered.

Drug Coverage Benefits For Seniors

- Ontario Drug Benefit Program (ODB)
- Trillium Drug Program
- Exceptional Access Program (EAP)
- Canada Protection Plan (CPP)

Ontario Drug Benefit Program (ODB)

- Who is eligible for ODB?
- Co-payments and deductibles
- Products covered
- Products not covered
- Maximum number of days' supply

Trillium Drug Program

- The Trillium Drug Program is available to all residents of Ontario with valid Ontario Health Insurance (OHIP)
- Individuals or families can apply to the Trillium Program.
- The Program has a deductible that is based on income and family size.

Exceptional Access Program

- Through the Exceptional Access Program, persons covered under the Ontario Drug Benefit Program as well as clients of the Trillium Drug Program may be eligible for coverage of a prescription drug that is not listed in the ODB Program.

Canada Protection Plan (CPP)

- No Medical Report.
 - Canada's leading suppliers of life and health insurance that does not require a doctor's visit or medical report .
- Life Insurance.
- Health Insurance.
 - Flexible health and dental coverage (including prescription drugs).

Canada Protection Plan (CPP)

- Cheap, affordable and easy to apply.
 - Premiums as low as \$15 per month
- Travel Insurance.
 - Covers emergency medical cost when you are out of country

Travel Insurance for Visitors

- Summary of Benefits.
- Flexible Plans.
- Eligibility.
- Example.

OmbudService for Life & Health Insurance (OLHI)

- Who is OLHI?
- The Complaint Process.
- The Company Complaint Guide.
- Some Helpful Tips.

How Old is “Older” or is age just a number ?

- Chronological age can be a poor predictor of the growth and declines that are associated with aging.
- Aging may also reflect levels of independence and dependence.
 - Most older Canadians (over 90 percent) live independently in the community and want to remain there.

Senior Care in Ontario – Your options

- Retirement homes
- Active adult living communities
- Independent living retirement homes
- Living at home

Living at Home vs. Retirement Home

- Interactive sessions of about 5-10 minutes
- Please discuss some of the advantages of living at home vs. retirement home
- <http://www.youtube.com/watch?v=qPDIP2BczVs>

References

Seniors for Seniors

<http://seniorserviceshamilton.com/>

Ontario Drug Coverage

http://www.drugcoverage.ca/p_benefit_on.asp

References – Contd.

Mail completed Trillium Drug Program applications to:

Drug Benefit Programs – Trillium Drug Program
P.O. Box 337, Station D
Etobicoke ON M9A 4X3

Questions regarding the Trillium Drug Program application form or guide should be directed to:

In Toronto, call 416-642-3038
Toll-free: 1-800-575-5386 or
E-mail : trillium@ontariodrugbenefit.ca

References – Contd.

Canada Protection Plan (CPP)

Address:

250 Ferrand Dr., Suite 1100
Toronto, Ontario
M3C 3G8

Contact:

Toll-Free: 1-877-851-9090
Broker Line: (416) 447-6060

Website:

<http://www.cpp.ca>

References – Contd.

The OmbudService for Life & Health Insurance (OLHI)

Contact :

In Toronto: 416-777-9002

In Montreal: 514-282-2088

Toll Free: 1-888-295-8112

Website:

<http://www.olhi.ca>

References – Contd.

Downsview Services for Seniors

Address:

497 Wilson Ave.
North York, Ontario, M3H 1V1

Contact:

Tel: 416-398-5510, 416-398-5511
Fax: 416-398-5535

Website:

<http://www.downsviewservices.com>

References – Contd.

To get an application kit for the Seniors Co-Payment Program:

ask your local pharmacy, OR

call 1-800-575-5386, OR

download the Co-Payment Application for Seniors and Guidebook

Call ServiceOntario, Infoline at:

1-866-532-3161 (Toll-free in Ontario only)

TTY 1-800-387-5559

In Toronto, TTY 416-327-4282

Hours of operation: 8:30am – 5:00pm