



Health insurance

From: [Financial Consumer Agency of Canada](#)

Decide if you need additional health insurance

Provincial and territorial health plans cover most of your basic health care needs. Additional health insurance products, such as private or supplementary health insurance, may help you:

- pay for services that aren't covered by your regular health care plan such as special nursing services, ambulance services, wheelchairs and other durable equipment
- supplement your income if you suffer a major illness or severe injury
- pay for your medical expenses if you become ill while travelling

Before buying additional health insurance, check your employer's benefits plan to make sure that you don't buy coverage you already have. For example, you may already have coverage for glasses or dental work through your employer's plan.

Check your policy to find out if:

- there is a deductible, which is the amount of your claim that you agree to pay before the insurer pays the rest
- the amount your insurer will pay is limited to a percentage of the claim
- the amount your insurer will pay is limited to a maximum annual amount

Who your health insurance policy covers

Your health insurance policy covers you if the policy is in your name.

Your spouse or partner and children under 19 years old may also be eligible for coverage under your insurance policy. Children over 19 may be eligible for coverage under your policy if they are still in school or if they are disabled.

Travel medical insurance

If you plan on travelling outside Canada, you may want to get travel medical insurance to pay for medical treatment while in another country.

Your policy may not provide coverage for medical conditions you had before applying for insurance. Read your policy carefully.

[Get information about selecting travel insurance.](#)

Travelling within Canada

If you're travelling within Canada, an agreement exists between the provinces and territories to provide you with a certain amount of medical coverage.

Quebec participates in this agreement only for hospital fees. Quebec residents should check their health plans for any limitations before travelling outside their home province.

What to consider when buying travel medical insurance

Before you get any insurance policy, read it carefully to learn about any exclusions, including those related to pre-existing conditions. An exclusion is a condition not covered in your policy.

Make sure you understand what your policy does and does not cover. Health insurance can be complex, you may want to consult an insurance advisor.

Learn more with the Canadian Life and Health Insurance Association's Guide to Travel Health Insurance.

Related links

- [Critical illness insurance](#)
- [Long term care insurance](#)
- [Disability insurance](#)
- [Getting an insurance policy.](#)

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