Newfoundland & Labrador Provincial Health Insurance Plan: Fact Sheet

Service Provided by the Newfoundland & Labrador Medical Care Plan (MCP):

Prescription Drugs	Under the Prescription Drug Program: • The Foundation Plan: 100% coverage for recipients of income support benefits • The 65Plus Plan: Coverage for those aged 65 and over receiving Old Age Security and the Guaranteed Income Supplement • The Access Plan: Coverage for families with low incomes; coverage amounts are based on net income level • The Assurance Plan: Coverage to protect against extreme high drug costs; coverage is determined by net income; annual out-of-pocket drug costs are capped at 5%, 7.5%, or 10% of net individual/family income • The Select Needs Plan: 100% coverage for disease specific medications and supplies for residents with Cystic Fibrosis and Growth Hormone Deficiency
Ambulance	• Ground and air ambulance services are subsidized. Insured residents are responsible for a fixed fee of $115 per ground trip and $130 per air trip, with the province covering the remaining cost. • No coverage for other transportation except inter-facility transfers arranged through MCP.
Dental Benefits	• Under the Children's Dental Health Program: Eligible basic dental services for children aged 12 and under, as well as for children aged 13 to 17 whose families are in receipt of income support. • Coverage for certain surgical-dental procedures which are medically necessary to be performed in hospital by a dentist or oral surgeon. • The Canadian Dental Care Plan (CDCP) is covered by the federal government.
Eye Care Services	• No coverage.
Hospitals	• Coverage for standard ward rooms. Private and semi-private room charges are covered if provided for medical reasons or if standard accommodation is not available.
Hearing Aids	• No coverage.

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Medical Supplies	• No coverage for medical appliances issued for use outside of a hospital.
Nursing and Home Care Benefits	• Home care is managed by Regional Health Authorities and is assessed based on the needs of the recipient.
Paramedical	• Coverage for rehabilitative services, such as physiotherapy, occupational therapy, speech language pathology, and audiology when performed in a hospital. • No coverage for chiropractors, optometrists, podiatrists, naturopaths, osteopaths, physiotherapists in non-hospital facilities, nurses, or other paramedical personnel.
Out of Country	• Claims for insured medical services obtained outside Canada, that are available in Newfoundland and Labrador, are paid at 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. • A maximum of $220 per day for hemodialysis.

This fact sheet shows what Newfoundland & Labrador Health Care covers. But what about everything else?

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This Fact Sheet is for general reference only. Every effort has been made to ensure the accuracy of the provincial information. Federal program details may differ and are not included in this fact sheet. Coverage details are subject to change, corrections, and updates. For more information, please contact Newfoundland & Labrador Health and Community Services.

http://www.health.gov.nl.ca/mcp

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