

Northwest Territories Provincial Health Insurance Plan: Fact Sheet

Services Provided by the Northwest Territories Health Care Plan and Extended Health Benefits (EHB):

Prescription Drugs

- Seniors aged 60 and over, and low-income families, receive 100% coverage for drugs listed on the NWT formulary.
- Families above the low-income threshold contribute: first pay an income-based deductible, then 30% co-pay until reaching a family maximum, after which 100% is covered.
- Program includes coverage for diabetes supplies and other essential medications as listed in the NIHB formulary.

Ambulance

- Coverage only for medically necessary inter-hospital transfers.
- No coverage for emergency ground or air ambulance services within the NWT.
- No coverage for ambulance or medevac services outside the territory.

Dental Benefits

- No coverage for routine dental care.
- Seniors and low-income families receive coverage through EHB for eligible dental services (based on NIHB schedules).
- The Canadian Dental Care Plan (CDCP) is federally administered.

Eye Care Services

- Coverage for ophthalmology services.
- Seniors and low-income families receive eye exams and vision products through EHB.
- No coverage for routine vision care or eyeglasses for other residents.

Hospitals

- Coverage for standard ward rooms only.

Hearing Aids

- Not covered under standard benefits.



Services Provided by the Northwest Territories Health Care Plan and Extended Health Benefits (EHB):

Medical Supplies

- Coverage through EHB for approved medical supplies and equipment (e.g., wheelchairs, orthotics, diabetes supplies).
- Seniors and low-income families pay nothing; others contribute 25% until an income-based maximum is reached.

Nursing and Home Care Benefits

- Home and Community Care program provides nursing care, personal care, respite, palliative care, and equipment loans, based on assessed need.

Paramedical

- Physiotherapy and occupational therapy covered only when provided in hospitals.
- No coverage for chiropractic, massage therapy, naturopathy, or other paramedical providers.

Out of Country

- Coverage limited to NWT rates, which may be significantly less than actual charges.
- No coverage for ground or air ambulance outside the territory.

This fact sheet shows what Northwest Territories Health Care covers. But what about everything else?

With Aeva, you can quickly explore the best supplemental health insurance options for you or your family.

Head to [aeva.ca](https://www.aeva.ca), or click the link below.

Get started now

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 Northwest Territories Health.

<https://www.hss.gov.nt.ca>

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