



Nova Scotia Medical Service Insurance (MSI)

Health Insurance in Nova Scotia

Nova Scotia's Health Insurance Programs are designed to provide **eligible residents** with coverage for medically required hospital, medical, dental and optometric services with some restrictions. People visiting Nova Scotia are not considered eligible residents.

The Medical Services Insurance Programs (MSI) are administered by Medavie Blue Cross on behalf of the Nova Scotia government. The Department of Health provides policy direction for the programs. The Hospital Insurance Program is administered directly by the Department of Health. The cost of providing these services to Nova Scotians is met through the general revenues of the province. You pay no premiums.

Eligibility requirements for Nova Scotia's Medical and Hospital Health Insurance Programs are identical.

Who can apply for MSI?

If you are a Canadian Citizen or "Permanent Resident" (Landed Immigrant) and make your permanent and principal home in Nova Scotia and are present in the province 183 days every calendar year, you are eligible for Nova Scotia Medical Service Insurance (MSI) benefits. Everyone must be registered with MSI to be eligible for benefits.

Please refer to the section "Moving to Nova Scotia from Outside Canada" if you are a Non-Canadian. People visiting Nova Scotia are not considered eligible residents.

If you are a member of the Canadian Forces or RCMP, you **are not eligible for MSI**, as you are covered for health benefits under federal government programs. However, spouses and dependents are eligible for provincial coverage and must register with the MSI plan. Inmates of federal penitentiaries are not eligible for MSI as they are covered for health benefits under federal government programs.

If you are a full-time student from another Canadian province, you **are not eligible for MSI** coverage. Your home province will continue to provide coverage as long as you are a student. Contact your home province to ensure your coverage is maintained.

Proof of citizenship or immigration status is required for the application process. To complete an application please contact the MSI Registration Department at (902) 496-7008 or toll free 1-800-563-8880.

Mailing address: PO Box 500, Halifax NS B3J 2S1

Location address: 230 Brownlow Avenue, Dartmouth NS

Health Cards

Once the application is processed, Health Cards are issued for each family member. Health Cards must be presented to providers before receiving insured health services.

All potential organ donors in Nova Scotia are registered with the Organ Donor Registry maintained by MSI. The word “DONOR” will appear on your Health Card with a one-digit code. DONOR 1 indicates your wish to donate all organs while DONOR 2 shows your intention to donate but with exceptions.

If your Health Card is lost or stolen, you must contact the MSI office immediately. There is a \$10.00 fee for a replacement card.

Eligibility Requirements

Moving to Nova Scotia from within Canada

If you are a Canadian or “Permanent Resident” moving permanently to Nova Scotia from another part of Canada, coverage will generally begin on the first day of the third calendar month following the date you established residency here. For example, if you established residency in Nova Scotia on September 27th, MSI would provide coverage on December 1st. Contact your previous province to ensure your coverage is maintained until your Nova Scotia coverage begins.

If you are married/common-law and your spouse did not move at the same time, but will be joining you within 12 months of your arrival date, MSI coverage for both would begin the first day of the third calendar month following the arrival of your spouse in the province.

Moving to Nova Scotia from outside Canada

If you are a returning Canadian Citizen or a returning “Permanent Resident” moving permanently to Nova Scotia from outside Canada, MSI will provide first day coverage.

People coming to Nova Scotia from outside the country, who hold a Work Permit, are eligible to apply for MSI upon their arrival in Nova Scotia, provided they will be remaining in Nova Scotia for at least one full year and have signed a declaration.

The worker cannot be absent from Nova Scotia for more than 31 days, except in the course of employment. Coverage will begin on the date of arrival in Nova Scotia or the date the Work Permit was issued, whichever is the later date. For continuous coverage, a copy of the renewed Work Permit must be submitted and a new declaration form must be signed each year.

People coming to Nova Scotia from outside the country who hold a Student Permit can apply for coverage the first day of the thirteenth month following the date of arrival in Nova Scotia as a student; providing they have not been outside the province for more than 31 consecutive days except in the course of their studies (for example a person arriving in Nova Scotia in July 2004 cannot apply until August 2005). For continuous coverage, a copy of each Student Permit must be submitted to MSI and a declaration must be signed each year.

Children under the age of 19 are granted coverage on the same basis once the applicant has gained entitlement.

Effective July 1, 2006 those persons on work permits will be covered for short term absences while temporarily absent from Nova Scotia.

Leaving Nova Scotia Temporarily

Once deemed a resident for MSI coverage and ordinarily present (physically present in Nova Scotia for 183 days in every calendar year), you may retain coverage while temporary absent for up to one year, provided you intend to return permanently to Nova Scotia.

Your MSI Coverage may be continued if you do not meet the physically present requirement, if you are:

- attending an educational institution on a full time basis and provide documentation from the institution on a yearly basis
- a mobile worker - your employment requires you to travel frequently outside Nova Scotia (i.e. Truck drivers, musician etc.) and you do not establish residency elsewhere
- engage in employment/volunteer work outside Canada which does not exceed 24 months and your permanent and primary home is in Nova Scotia (necessary documentation required).

If you are temporarily absent within Canada, all provinces except Quebec have signed an Inter-provincial Billing Agreement. If you show your current provincial Health Card to the provider for medically necessary insured services, the claims will be paid by the host province. They will be reimbursed by the home province. If you are required to pay the attending physician please submit your itemized receipt to MSI for consideration.

If you move to Nova Scotia from outside Canada, you will not be eligible for a temporary absence until you have resided in Nova Scotia:

- for 90 days before you would be entitled to an absence up to six months or
- for 183 days before you would be entitled to an extended absence.

If you will be temporarily absent from the province for more than three months (short term absences under 30 days are not monitored), you should contact the MSI Registration Department at (902) 496-7008 or 1-800-563-8880 (toll free within Nova Scotia) advising:

- the date you intend to leave Nova Scotia
- the reason for your absence
- your intended return date

However, if your eligibility is in question, the Department of Health/MSI have the authority to review total absences from Nova Scotia and request a residency declaration to be completed.

Leaving Nova Scotia Permanently

If you leave Nova Scotia to establish permanent residence elsewhere in Canada, your MSI coverage is valid until the last day of the second month following your date of arrival in the new province. For example, if you arrive in the new province on September 27th, your MSI coverage ends November 30th. In a family situation, if one spouse moves before the other, coverage is extended until the later spouse arrives in the new province. That date will determine the termination date for all family members. The maximum extension is twelve months.

You should contact the Registration Department with your new address and the date you will be leaving the province. In addition, you should register for benefits in your new province of residence immediately upon arrival.

If you leave Nova Scotia to establish permanent residence outside of Canada your MSI coverage is valid until the day you leave Canada.