



QUESTIONS AND ANSWERS

NWT Medical Travel Co-Payment

Q: What are Medical Travel Co-Payments?

A: Medical Travel Co-Payments are reimbursements from individuals and supplemental health benefit programs that are used to offset the travel costs of the medical travel program when NWT residents need to access insured health services outside their home community.

Q: Who is responsible to pay Medical Travel Co-Payments?

A: Typically, Medical Travel Co-Payments are paid through supplemental health benefit (SHB) programs such as Non-Insured Health Benefits (NIHB), Metis Health Benefits (MHB), and Extended Health Benefits (EHB). Individuals who do not qualify for a SHB, who do not have an employer paid benefit plan and who:

- have an income of more than \$70,000 a year, or
- are married or common-law with a combined income of more than \$85,000 a year, or
- have one or more minor children living within their household with a combined income of more than \$100,000 a year;

will be required to pay the medical travel co-payment fee, directly. Individuals who are required to pay the co-payment fee for medical travel may be eligible to use the expense as an income tax deduction.

Q: What is the current Medical Travel Co-Payment and what will it be changed to on June 1, 2019?

A: The current rate is \$125 per one way trip. Effective June 1, 2019, the new one way rate will be \$200.

Q: What happens if I can't afford the Medical Travel Co-Payment?

A: Individuals are encouraged to talk to their local or regional medical travel officer to discuss potential options. Options can include accessing the new Medical Travel exceptions policy for alternate solutions.

Q: How did the Government decide to increase the Medical Travel Co-Payment from \$125 to \$200?

A: The Medical Travel Co-Payment hasn't changed since 1995. The change is a result of the GNWT's effort to identify measures to increase revenue through cost recoveries and the NWT health and social services system changes to enhance the medical travel program and policies.



Q: How is income criteria reviewed?

A: The Medical Travel program verifies income based on an individual's most recent Canada Revenue Agency proof of income statement. Individuals who have demonstrated the following would be considered low income, as it applies to the Medical Travel program:

- Individuals with an income less than \$70,000 a year.
- Individuals who are married or common-law with a combined income of less than \$85,000 a year.
- Individuals with one or more minor children living within their household with a combined income of less than \$100,000 a year.

Q: How does the Exceptions Policy work?

A: The proposed Exceptions Policy will allow for individualized solutions, recognizing most medical travel events are unique. These exceptions to the Medical Travel policies and procedures will be approved by the Director of Medical Insurance and reported on an annual basis.

Q: What happens if I want to pay my own way and book my own flights?

A: If the patient has been granted prior approval from the Medical Travel office and chooses to make their own travel arrangements, they are encouraged to talk to their local or regional medical travel officer to discuss potential options for reimbursement.