Insurance Information for Student-Athletes from Quebec

Written as of July 10, 2015

Students travelling to Alberta from Quebec must have a plan for covering costs associated with basic health care such as visits to the doctor, lab and hospital costs which can be extremely high in Canada. This insurance plan is separate from your supplemental health and/or dental insurance.

Quebec Provincial Health Plan:
Quebec is unique in Canada in that it does not have an agreement for direct billing for health care services with any other province. Residents of Quebec should therefore expect to pay out of pocket for any medical services obtained while travelling outside the province, whether in Canada or out of the country. The patient must pay for services and can then submit the receipt(s) to their home province of Quebec for the insured portion of the service. Some services are reimbursable, while others are not.


VARSITY STUDENT-ATHLETES

Students temporarily absent from their home province of Quebec for the purpose of attending an accredited educational institute, who intend to return to Quebec after completing their studies, must remain covered by their home province or territory.

This means that while attending the University of Alberta student-athletes MUST be prepared to pay ALL medical and dental expenses up front and then submit (as eligible) to their home province of Quebec for reimbursement.

OR

If students intend to reside permanently in Alberta, then the student can apply to the Alberta Health Care Insurance Plan, follow the process outlined below.

Reference (06/03/2015): http://www.health.alberta.ca/AHCIP/status-changes.html#students
To register for Alberta Health Care Insurance Plan (AHCIP)

- AHCIP is free of charge
- Apply for AHCIP as soon as possible upon your arrival in Edmonton.
- To be eligible for AHCIP, you must apply within 90 days of your arrival to be covered by the plan.
- The effective date of coverage will be retroactive to the first day you arrived in Alberta.
- It does not cover dental care, eyeglasses or prescription medication. A portion of these costs may be covered by supplementary healthcare plan, if you have it.

How to Register for AHCIP and Necessary Documentation?

- Completed AHCIP Coverage application form. ([http://www.health.alberta.ca/AHCIP/forms.html](http://www.health.alberta.ca/AHCIP/forms.html))
- Bring original documents to an approved registry agent office. ([http://www.health.alberta.ca/AHCIP/registration-locations.html](http://www.health.alberta.ca/AHCIP/registration-locations.html))
  - Proof of study*
  - Identity (passport, birth certificate)
  - Residency (current Alberta driver’s license, current utility bill/pay stub, rent/lease agreement)
- Note: If you require proof of enrollment this can be obtained from the Office of the Registrar (Student Connect, Administration Building). If you encounter any problems being able to get proof of registration please contact Athletics immediately.

All student-athletes are also required to have Supplemental Health & Dental coverage. Provincial health care coverage does not provide any reimbursement for services that aren't considered medically necessary; coverage is generally only extended for emergencies.

See the Athletics document on Supplemental Health & Dental requirements for student-athletes for more information.

Repercussions

If a student athlete fails to secure adequate health and/or dental insurance (both basic and supplemental), and incurs any medical expenses, including but not limited to, visits to see a sport medicine physician at the University of Alberta Glen Sather Sport Medicine Clinic, the student athlete will have to pay the costs prior to the service or appointment.
Questions?
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