

Transcript of “Fight Back with Libby Znaimer” on Zoomer Radio

Monday, 29 July, 2019
“Out-of-Country Health Insurance”

Podcast Description:

The Ford government has plans to put an end to out-of-country travel insurance.

The province announced this decision after a six-day consultation with the public stating that the program is costly and not valuable to taxpayers.

Libby Znaimer is joined by NDP MPP Marit Stiles and Keith Martin, Co-Executive Director at the Canadian Association of Financial Institutions in Insurance.

Introduction to the Show:

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Link to the Podcast:

[Out-of-Country Health Insurance](#)

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
1:17	Libby Znaimer	<p>“Welcome back, in our first segment we talked about Americans coming here and now we turn to the subject of Canadians going South, and the prospect of much higher cost for travel medical insurance because of a Ford government decision. Now, you’ll recall health minister Christine Elliot announced the end of Ontario’s coverage for out-of-country medical costs. The rationale was that it covered only a maximum of four hundred bucks a day, which frankly, will not buy very much of anything in the US health system if you get sick there, and this program was extremely costly to administer, it was flagged by the Auditor General. The administration costs came to nearly a third of the entire amount that was paid out, which was not very high, it was about 9 million dollars. Well, now the health minister, the federal health minister Ginette Petitpas Taylor, was the one sending the letter. She warned that this could jeopardize access to necessary medical care, something which is required under the Canada Health Act, and she says it would also inevitably lead to higher premiums for Ontario travelers. If you are a snow bird, or somebody who just spends time in the United States in the winter, I’d love to hear from you or if you have other thoughts on the issue the number to call is, 4163600740 toll free 18667404740. Let’s hear from those snow birds, frankly I gather that the actually best time to buy and arrange your travel medical for the following year is in August. So I would imagine that those people are thinking about it right now. And right now we go to NDP MPP Marit Stiles and Keith Martin, Co-Executive Director at the Canadian Association of Financial Institutions in Insurance. Hello and welcome to you both.”</p>
3:24	Marit Stiles	“Great to be here.”
3:26	Libby Znaimer	“Keith?”
3:26	Keith Martin	“Hi. Great to be here.”
3:27	Libby Znaimer	<p>“Okay. Thank you for that. Now let’s start with Marit Stiles. What do you think of the argument that this particular program just wasn’t effective? Certainly not from a financial point of view.”</p>

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
3:42	Marit Stiles	<p>“Well, I think for a lot of people it was assurance that there would be at least some coverage available, should they find themselves out of the country for family or other reasons. But I think what where it really is going to hit people hard, and we’ve even had the Minister of Health in Ontario acknowledge this and yet do nothing about it so far, is with people who have existing conditions. Like, for example, folks who need dialysis. Even though what was offered was just a drop in the bucket, it was at least some coverage for folks who actually will have difficulty getting insurance coverage when they leave even for, you know, very important reasons like, they have to get out of the country for work, or for family travel. So it was an assurance that I think a lot of people counted on, and so I think that the government making this change, and I know we talked about it when they first announced this a few months ago, I think it’s left a lot of people feeling uncertain, and I do agree, I mean one of the concerns people have is that this will, we may, see insurance premiums hiked up.”</p>
4:48	Libby Znaimer	<p>“I mean, from what I could see about the program, the average pay out was one hundred and twenty seven dollar a day. And that in the context of health care in the United States is nothing.”</p>
5:02	Marit Stiles	<p>“Yeah, I mean absolutely. But I think when you look at people who again, where this is really going to hit people the hardest is probably people who do need, and we always use the example of dialysis patients, because they are some folks where access to that out of country OHIP reimbursement is absolutely essential to their ability to leave the country, for any reason. And the reimbursement under the previous program with OHIP was about two hundred and ten dollars per treatment, which meant that they were at least partially covered, when a cross border work trip or a family event, or something like that came up. And, you know, these are life sustaining procedures. So, I think that the government has got to change the policy, and preferably they have to do it quickly to insure that people like that get the care that they need when they’re out of the country.”</p>
5:51	Libby Znaimer	<p>“Keith Martin, will this inevitably lead to higher premiums for travel medical?”</p>

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
5:58	Keith Martin	<p>"It will probably lead to higher premiums, but we do need to keep in mind that the amount that was covered by the OHIP coverage was so low at four hundred dollars a day that I don't think that it will be dramatic. I think the more fundamental issue is the speed with which this is being implemented. It doesn't give consumers the opportunity to digest this, to start thinking about options. In general we are aware in our Association that a very significant number of Canadians travel without medical travel insurance or with insufficient medical travel insurance. And if the government is going to take this action, it should do so over a longer time period, we suggest at least a year beyond the first October 2019 current timeline. And they should have a robust communication plan to let Ontarians know the risks of travelling without travel insurance. It can be catastrophic for a family if they don't have travel medical insurance and they fall sick or get injured. In fact, Libby, according to the US Centres for Medicare and Medical Services, the average cost of a three day hospital stay in the United States is approximately thirty thousand dollars, and it's much more if it's a serious problem. So, number one priority from my perspective, for the government, is to communicate to Ontarians the risk of traveling without purchasing insurance."</p>
7:25	Libby Znaimer	<p>"Yeah, that probably goes even if they kept this program. Keith, let me ask you this. Are there instances where an insurance company that provides this insurance first sends a claim to the government for the first four hundred bucks and then takes it? Is that what's happening? Because I thought I heard that said."</p>
7:49	Keith Martin	<p>"I'd have to look into that. That's not my understanding. My understanding is that you get the government to pay out and then what ever else is left, your private insurer would take care of."</p>
8:01	Libby Znaimer	<p>"Well that's exactly, that's what I'm asking. You would think if that's the case it would have been a lot more than nine million dollars, no?"</p>

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
8:12	Keith Martin	“Well I’m taking the government statistics at face value. I think that it is true that there is not a huge payout from the government. And, so, from my perspective the important thing here is not necessarily the premium hit, or the lack of payout from the government, but the need to communicate this more effectively.”
8:38	Libby Znaimer	“Okay. Marit Stiles one of the things that I’ve heard surrounding this, and the health minister seemed to allude to this in her letter, the national health minister, about coverage from the Canada Health Act, is that there could even be a court challenge because the Canada Health Act says that all Canadians need access to health care, and this kind of flies in the face of that.”
9:03	Marit Stiles	“Well, you know, it’s been interesting over the last week. You can tell there’s an election coming right? Because suddenly we’ve got the federal health minister writing to the provincial health minister, and it’s going back and forth. But, you know, I really do wish in this case we could just stick to what Ontarians need right now. And I thought Keith’s point was really excellent. You know, the government spent, I think--they admitted they only had six days of consultation on these cuts. They aren’t putting any money that I can see, into any kind of public information program, or anything to insure people are aware of what’s going on. You know, is this something that’s going to end up in the courts? I have no idea. Right now I see it as something that’s being used as a political football, but what we’re talking about is absolutely you know people’s health. So again, I go back to it, if you’re somebody that has a pre-existing health condition and you have to leave this country for any reason, you know, you’re going to be worried right now about whether you’re going to be able to qualify for insurance and how it’s going to get covered. And for many people what worries me, and I appreciate also your other guest mentioning this, is you know a lot of people already travel without that kind of coverage. We need to do a better job of informing people and the government needs to get out from hiding behind this and actually get out there and start to talk about it openly or else people are going to be put at an even greater risk.”

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
10:25	Libby Znaimer	"And Keith, do you think that the rules will become even more restrictive? So for instance, there are rules if somebody has a health episode, whatever it might be, they have to have been stable for a certain amount of time, 3 months, 6 months, before they're even eligible. Do you think that those rules will be tightened up because of this?"
10:48	Keith Martin	"I don't think so. Let's keep in mind that the coverage that typically would be offered through an insurance company would be so significantly higher than the amount that the government is paying that it's not like it's going to have that great an impact in terms of premiums, and certainly I don't think it would have any impact on coverage. It's more about Canadians and Ontarians needing a sufficient amount of time to adjust and to understand the risks if they travel without travel medical insurance. That's true today, and this is, in sense, an opportunity if the government has to go down this road, to ensure that it uses it as a way to communicate how significant of a risk and even potentially catastrophic a risk it could be for Canadians. And, you know, we have done consumer research with Polara, a pollster, on consumer's views on travel medical, and Canadians who purchase it have very good experience, in terms of support, in terms of claims payout, which is 98 percent. So, I think the industry is performing an important service. But if people don't know that they need it, or if they're not purchasing it, that really is not relevant, because they will be at risk because they don't have the coverage. But just to go back to your original question Libby, I don't see that this policy, given the financial element that I mentioned, in terms of how small a coverage it is, will really have an impact in terms of coverage from private insurers."
12:23	Libby Znaimer	"We're going to get right to the phones, we've got Hal in Kitchener. Hello Hal."
12:27	Hal	"Yes hello. I'm sorry I might ramble here because I didn't hear some of your conversations earlier, but I just want to let people know they dare not go to the States without travel insurance. It's just ridiculous."
12:43	Libby Znaimer	"Yeah we know that. We do know that."

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
12:45	Hal	"I have firsthand knowledge of that because it cost me a frickin' fortune for a sprained ankle."
12:51	Libby Znaimer	"When did that happen and how much did it cost you?"
12:54	Hal	"About four or five years ago, about eighteen thousand dollars."
12:57	Libby Znaimer	"Wow. What happened?"
12:59	Hal	"I sprained it getting off of moped, would you believe."
13:03	Libby Znaimer	"Okay I believe that, why not."
13:05	Hal	"Anyway, it's one of those things. But on the other hand I have also personal knowledge of trips to Cuba. I go there about three times, well I've been there about three times in the last few years, I'm eighty-four years old. And I can go to Cuba and get a broken arm or a broken leg done for a hundred dollars."
13:26	Libby Znaimer	"Okay, well I hope you don't have to do that."
13:29	Hal	"No, but they have the most wonderful health care there, it's ridiculous, it's just ridiculous. And it's as good, if not better, than here. I mean all the way down the line."
13:40	Libby Znaimer	"Well I'm not sure that's true all the way down the line there, but...."
13:43	Hal	"Well it is from the people that I know, that I email every other day and this and that, been going there, as I said, for fifty years actually. And I've noticed the country ever since, you know, right from then on."
13:58	Libby Znaimer	"Okay, well eighteen thousand dollars for a sprained ankle is certainly a cautionary note."
14:04	Hal	"Well I was in the hospital too, you know, but everybody charges for everything."
14:08	Libby Znaimer	"Yep"

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
14:09	Hal	"A little Band-Aid, some tiny little thing is ten dollars, or more. Just some tiny little Band-Aid out of a box."
14:19	Libby Znaimer	"Okay Hal, thank you for that."
14:20	Hal	"Well you take care."
14:21	Libby Znaimer	"Okay, cautionary tale people. Let's go to Al in Brantford. Hi Al."
14:26	Al	"Hello there. I was going to say the exact same thing that he said. The only place that four hundred dollars would be any good for is in some dark third world country."
14:36	Libby Znaimer	"Uh—yeah, do you have any...."
14:39	Al	"The four hundred dollars that the government here in Ontario, provincial government, does. We have a policy, my wife and I, and it's by the year, and were covered, just in general any time during the year, for up to a week at a time. You pay a fee, and you're covered. If we're going to be longer for anywhere else or any time, then you pay more and get a longer coverage."
14:58	Libby Znaimer	"Right. And that works for you?"
15:00	Al	"If that four hundred dollars is, I don't know where they come up with that being needed to go over the border, for anything, in the States."
15:07	Libby Znaimer	"And what do you think about the prospect that your premiums might go up because that four hundred dollars is being cancelled?"
15:14	Al	"My premiums might go up?"
15:15	Libby Znaimer	"Yep, that is what the health minister says will happen, our guest here from an insurance Association doesn't think it would be that dire, but that's one of the possibilities, yes."
15:29	Al	"Well I don't see how our OHIP in Ontario would go up...."
15:32	Libby Znaimer	"No, no, no, your travel medical."

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
15:36	Al	"Oh travel medical. Yeah well it could be, but it'll be a small minimal amount. If you can afford to go on holiday to another country somewhere else, then you should be able to afford to have the insurance or sit at home and don't go. You've got to go back to the Bob Rae days, back when Bob Rae was in power, we were covering sun tan lotion for people going on holidays through OHIP."
15:56	Libby Znaimer	"I don't recall that, but I'll take your word for it."
15:59	Al	"Well I know it was going on because I was one of the guys against it. If you can afford to go, buy your own sun tan lotion."
16:05	Libby Znaimer	"Okay, well I would agree with that. Thank you Al."
16:08	Al	"Yeah."
16:09	Libby Znaimer	"Okay, so we've heard a couple of stories. I mean, is that, you know Al's view, Marit Stiles, if you can afford to go on holiday or be a snow bird and spend months in the United States, well then you should be able to afford the medical insurance. You disagree with that?"
16:29	Marit Stiles	"Well you know, hey look I certainly agree with what you caller said about you know about really advising people not to travel without out of country insurance. Absolutely. A hundred percent. It's very important. I mean, I just want to go back to your first caller who talked about the cost of his own experience, you know, we all know how expensive health care is in the United States. It would be here too if we didn't have universal medicare. But you know, the number one reason why people in the United States file for personal bankruptcy is because of health care costs. So it can really mess up your whole life, without question, and the amount that was being covered was minimal. I think what we have to remember though, regarding your second caller's point is that this isn't just about people who are snow birds, going on vacation, but it is also people who go for work, for short periods, people who are going for emergency or family issues. And as I said before, I mean, let's also consider that there are some people who have pre-existing conditions, for whom this is not an option."

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
17:34	Libby Znaimer	"Yeah, That's a really difficult part of it. And also there are issues you know, that you get a form that you have to fill out when you apply for the insurance and you know, if that form is not filled out correctly you can be denied coverage, right Keith Martin?"
17:54	Keith Martin	"You could be, but we've done surveys of the claims experience of our consumers and there's a 98 percent payout on claims, so only 2 percent where you see that sort of denial. So I understand your point Libby, but I don't think it's very common."
18:09	Libby Znaimer	"Okay, well I would be very glad to hear that because I have certainly heard stories about that as well. So Keith Martin, in general I believe that August is really the time that people should be thinking about their travel medical if it's for a trip in the winter. When would new rates come out? When would consumers kind of get information on this?"
18:35	Keith Martin	"I mean the rates are available now, I think that one of the challenges is that the first October timeline for the government does make it difficult to get consumers the information they need about any changes that will be made. But, I do want to emphasize Libby that I don't think that the crux of this is going to be any significant change to people's premiums. I don't think your listeners should be worried about that. It's more about the government taking the time to communicate these changes so that industry can prepare consumers, so that they themselves can educate consumers. And to do it in a timely and sort of a prudent way. If it has to happen, let's implement it effectively, and make sure that consumers have the highest level of knowledge and protection possible."
19:24	Libby Znaimer	"Marit Stiles, I mean this sound like a lot of other things that this government has done really, really, really quickly, and then, you know, they often have to back track, were just hearing about changes to their autism file today. You know, how do you see it in that context?"

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
19:40	Marit Stiles	<p>“Yeah, I mean I think we’ve seen, and I think autism program is a very good example, I mean a really devastating example of what happens when government makes rash decisions with the excuse of “saving money” without really thinking this through. I mean, our leader, Andrea Horwath, back in May, early on in this conversation about the cuts to the OHIP out-of-country, pointed out to the minister of health in the legislature that this was going to hit some patients, particularly and she used the example of dialysis treatment, worse than others. And what would the minister do about it? And the minister said, actually in the House, that she was committed to looking at that issue and doing something about it, and here we are, months later and no solution. What we’ve seen I think is a government that is making again really rash decisions without proper consultation. It’s one thing to send out a survey and say you’ve talked to a whole lot of people in a short period of time, but we expect you to talk to the people who really know this area. Like the folks who were on the phone today, or others, you know who actually really understand what the impact will be and make sure you don’t make mistakes that are going to leave people out in the cold, or in the case of all of those poor families with children who have autism fighting for their lives the last few months and then finally getting them to reverse it, and we still don’t know what that final program will look like.”</p>
21:05	Libby Znaimer	<p>“Okay, and Keith Martin what would you like to leave us with pretty quickly.”</p>
21:10	Keith Martin	<p>“I think I would agree with some of those comments that policies need to be implemented over a sufficient period of time that people can understand what the implications are and prepare. And communication as well is absolutely critical as I have mentioned several times, and I hope the government will reconsider about this timeline and make a commitment to communicating this to consumers really effectively. We don’t want to see people travelling without proper coverage and facing some of these dire consequences that some of your callers talked about.”</p>
21:43	Libby Znaimer	<p>“Okay well It will be very interesting to see if this does in fact become an election issue and if this is yet another file that the government back tracks on. Right now, thank you so much Marit Stiles and Keith Martin.”</p>

<u>Time</u>	<u>Person speaking</u>	<u>Dialogue</u>
21:58	Marit Stiles	"Thank you so much."
21:58	Keith Martin	"Thank you Libby."