Fees for Non-Residents and Uninsured Residents at Providence Health Care

There is a cost to health care services.

Who does this apply to?

- All visitors to Canada.
- All those who do not have any provincial health care coverage.
- New / returning Canadian citizens

“Resident” means a person who

(a) is a citizen of Canada or is lawfully admitted to Canada for permanent residence
(b) makes his or her home in British Columbia
(c) is physically present in British Columbia at least 6 months in a calendar year

(Medicare Protection Act)
Fees for health care services

This booklet is for those people who do not have British Columbia (BC) or other provincial health insurance. You are required to pay for the health services you receive. We charge you for the medical care we give you. Your family doctor and any specialists you see here bill you separately for the care they give you. If you were brought to the hospital by ambulance, BC Ambulance Service bills you for their services.

In this booklet, we explain who must pay for what. The BC Ministry of Health Services decides what the cost of care and services are to be. If you have questions, please call the Finance Department at 604-297-8512.

Who must pay for what?

Uninsured Residents of Canada (UR):

Those people living in Canada who do not have any current health care coverage are ‘uninsured’.

‘Current health care coverage’ means you are enrolled with the BC Medical Services Plan (or another province’s plan). Your coverage is current (or valid) the day your coverage begins (effective date). If you receive health care services before this date, then you are ‘uninsured’.

An ‘uninsured’ person is a:

- BC resident without current BC Services Card / CareCard (personal health number).
- BC resident without any current health care coverage from another province.
- resident from another part of Canada without any current health care coverage from that province.
- resident of another country who is in Canada with valid residency status, such as someone with landed immigration papers, certain student visas or work visas, etc.
Uninsured residents of Canada, continued

You are also ‘uninsured’ if you come to the hospital because you hurt yourself at work and you didn’t file a claim with WorkSafeBC for this work-related injury. You have to pay for your care until either WorkSafeBC pays us or you show us the letter from WorkSafeBC rejecting your claim. If your claim is not allowed and you have valid health coverage, your coverage switches to your BC Services Card/CareCard (or other province’s health coverage).

Non-Resident of Canada (NRC):
People who are visitors to Canada are charged ‘Non-Resident’ fees.

An ‘non-resident’ person is a:

- visitor to Canada.
- Landed Immigrant or a Canadian Citizen living in another country.
- resident of another country who is in Canada without valid residency status, such as someone without landed immigration papers, certain student or work visas, etc.
- refugee claimant who does not have valid ‘Interim Federal Health Coverage’ from the Canadian government.

Schedule A:

Inpatient Fees
This is the base amount to cover the cost of your hospital stay. It does not include lab tests, X-ray tests (such as CT Scans, MRIs, or basic X-rays), medical supplies, prosthetics, implanted items (such as pacemakers), and other services not covered under the base amount. Should you need services that are more than what is included in the base amount, we will bill you for the extra fees. Also, these fees do not include the fees from the doctor who looks after you.

You must sign the ‘Record of Admission’ form when you come into the hospital. This includes:

- An ‘Assignment of Benefit’ agreement - This allows us to bill your insurance company directly, who then pays us. Some insurance companies do not allow us to bill them directly. If your insurance company is one of these, you must pay for your hospital stay. Submit your claim to your insurance company to pay you back.
- An ‘Authority to Release Medical Information’ - This allows us to give your insurance company medical information about you so they can approve the fees owing to us.

If you have health insurance and you:

1. **Stay for less than 2 days**, you must pay us directly. You will need to submit a claim directly to your insurance company.

2. **Stay in the hospital for more than 2 days**, you must pay a deposit by cash or credit card. The minimum deposit is 1 day for each week you stay in the hospital.

   We bill your insurance company directly. If you do not sign the ‘Record of Admission’, you must pay us directly. You need to submit a claim directly to your insurance company to pay you back.

If you have no insurance, we need either a cash deposit or an imprint of your credit card. You must pay the full amount owing at the end of your hospital stay. You may pay in cash or the full amount is charged to your credit card.
Schedule B:

Outpatient Charges

If you are treated in the Emergency Department, an ‘Emergency Fee’ and an ‘Emergency Doctor Fee’ is always charged. These fees are in addition to any other fees.

If you are a Quebec resident, you must pay the ‘Emergency Doctor Fee’ yourself. Submit your claim to your Quebec Medical Plan to pay you back.

Even if you have insurance, you must pay for all outpatient charges yourself. Submit your claim to your insurance company to pay you back.

If you come to the hospital two or more times in a day and you are a Non-Resident, we charge you for each time unless you are returning because our services were not available on the first visit.

We include the fees for basic diagnostic tests (basic laboratory test, simple X-rays, etc.) in your outpatient charge.

Schedule C:

Special Procedures

Your doctor may order special tests or procedures that are not included in the basic inpatient and outpatient charges. You have to pay for these. This can include medical supplies, prosthetics, implanted items (such as pacemakers), special X-ray tests (such as a CT Scan, MRI, angiogram, etc.), and other services.

Schedule C lists some of these special procedures and the cost.

Schedule D:

Private & Semi-Private Room Rate

If you want a private or semi-private room, we need a credit card imprint when you come into the hospital. We charge the credit card directly at the end of your hospital stay. This fee is only for the room. No other services are included in this fee. Your doctors bill you separately for the care they provide.

How do I pay?

You are asked to pay your fees

• when you are admitted to the hospital,
• when you leave the hospital, and/or
• when you receive the bill from us.

You can pay at the Cashier’s Offices at St. Paul’s Hospital or Mount Saint Joseph Hospital:

St. Paul’s Hospital
– lobby of Burrard Building
Open hours:
    Monday – Friday 8:30 am – 4:30 pm

Mount Saint Joseph Hospital
– Information Desk at Prince Edward St. entrance
Open hours:
    Monday – Friday 8:00 am – 6:00 pm
    Saturday – Sunday 10:00 am – 3:00 pm

Questions? Concerns?
Call our Finance Department:
604-297-8512
patientbilling@hssbc.ca