



For Immediate Release

Media Contact:

Nadia Matos
Media & PR Consultant
P: (905) 771 3058
C: (416) 523-0663
E: nm12@caasco.ca
caasco.com/media

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Changes to Out-of-Country Medical Coverage Now in Effect

As of January 1, 2020, OHIP no longer covers any portion of out-of-country medical expenses

Thornhill, ON, January 2, 2020 – [CAA South Central Ontario \(CAA SCO\)](#) is reminding travellers that changes to out-of-country medical coverage in Ontario are now in effect, prompting the need to review travel insurance coverage.

“We are working to educate travellers to make sure they know what they are buying. We are an organization founded to help keep our members safe, and coverage while travelling abroad is a big part of that,” said Elliott Silverstein, director, government relations, CAA Insurance. “Travel insurance protects from unexpected and costly emergencies and it’s important to evaluate available coverage, based on personal needs, to determine how to best safeguard you and your family. This is even more important now that there is no coverage through OHIP.”

Some of the key things to consider when it comes to buying travel insurance are how many trips you are taking a year; if you want comprehensive coverage or medical-only insurance; and whether or not the insurance provider offers additional assistance such as interpreters, hospital recommendations and other coordination services.

Additional tips to consider when buying travel insurance

- **Ask questions.** Speak to a knowledgeable travel insurance advisor that understands your needs.
- **Be honest.** It is important that you answer any questionnaire accurately to disclose any pre-existing conditions, and ensure you have the proper coverage suited specifically for you, so you can travel with peace of mind.
- **Build travel insurance into your travel plans.** Purchasing travel insurance must be done in your home province. As you begin to consider your next destination, add travel insurance to your “to do” list.
- **Don’t base your decision on price alone.** Look at what coverage is most appropriate for your circumstances and consider all different types of plans and levels of protection.

Questions to ask:

- What are the eligibility and exclusions?
- What is the pre-existing and stability clause?
- What are the benefit limits?
- How many days am I covered?
- Is there a deductible?
- Do they offer upfront payment if a claim occurs?

It’s important to remember that the intent of travel medical insurance is to treat emergency conditions, and return you to your home province for ongoing treatment once your medical condition is stabilized.



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Emergency travel medical insurance may require completion of a medical health questionnaire depending on age. Medical questionnaires determine premium, NOT coverage.

- Always answer questions related to your health accurately
- If you aren't sure how to answer, ask your physician to help you.

For more information resources on travel insurance and what you need to know before you travel, go to: <https://www.caasco.com/insurance/resource-centre/travel>.

About CAA South Central Ontario

For over a hundred years, CAA has been helping Canadians stay mobile, safe and protected. CAA South Central Ontario is one of nine auto clubs across Canada providing roadside assistance, travel, insurance services and Member savings for our over 2 million Members.

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For further information contact:

Nadia Matos
Media & PR Consultant
P: (905) 771 3058
C: (416) 523-0663
E: nm12@caasco.ca

Kaitlynn Furse
Director of Communications
P: (905) 771-3194
C: (647) 227-7559
E: kfur@caasco.ca