



TIPS on T.I.P.S. - September 2023

What is the 90-Day Provision (Reinstatement of Coverage)... and why is it so important?

Any Visitor to Canada policy will include wording that gives the insurer the right to declare 'end of emergency'. In 21st Century's Visitor to Canada policy ([Standard Plan & Enhanced Plan](#)) this clause can be found under the General Conditions, referred to as 'Loss of Coverage'. Once 'end of emergency' is declared by the insurer, the insurer has the right to discontinue coverage for any on-going treatment or expenses relating to that condition. In other words, the initial emergency will have coverage, but any on-going treatment or expenses would have no coverage, even if there are on-going expenses required to treat and maintain the health of the patient beyond the initial emergency.

What is the 90-Day Provision?

In the 21st Century Standard & Enhanced plans, we include our unique 90-Day Provision (see General Conditions) that allows coverage to be reinstated after an 'end of emergency' is declared, provided that the condition in question is stable in the 90 days prior to the second emergency event. (The 90-Day Provision is NOT included in the Basic plan.)

Why is it Important?

On short term policies (90 days or less), coverage is not in force long enough for this provision to be relevant. However, on longer term policies (especially one or two-year policies), it can make a tremendous difference, allowing your 21st Century client to have coverage reinstated in a situation where our competitors would offer no coverage for the same circumstances.

Case Study

Two months into a [two-year policy](#) an insured experiences chest pain. They have never experienced chest pain before, and they seek treatment at the hospital ER. A series of diagnostic tests are performed at a total cost of \$20,000. The treating physician concludes the insured needs to start taking anti-hypertension and cholesterol medication, as well as a beta-blocker. Lifestyle changes are also recommended to manage the condition.

The claim is adjudicated and determined to be a payable claim. 21st Century reimburses the full \$20,000 hospital bill, but the case manager determines the insured is now at a high risk for heart attack. The insurer declares 'end of emergency', indicating no further treatment will be covered for this condition if the insured chooses to remain in Canada.

The insured does choose to remain in Canada and follows the advice and treatment plan as outlined by his doctor, including the medication prescribed and the lifestyle changes as recommended. Five months later, while the same policy is still in force, the insured is rushed to the hospital ER, where it is determined they have suffered a heart attack. The claim is reported and investigated, and it is determined that there was no change in medication, treatment, or symptoms for more than 90 days prior to the date of the heart attack. Since the condition was stable for the required 90 days, coverage for this condition would be reinstated, and this would be an eligible claim under the 21st Century Standard or Enhanced plan.

It is important to note the insured will most likely have coverage revoked for this condition again after the second emergency (heart attack) has been stabilized. However, with most other providers the heart attack would never have been an eligible claim, and any expenses would have been at the client's own cost.

Acceptable Methods of Payments for Policies

The only acceptable methods of payment in TIPS are Visa and MasterCard. If your client does not have a Visa or MasterCard, please have them e-transfer full payment to wendy@21stcenturytravelins.com make sure they include the quote number in the transfer. Our office will process the payment and notify you when the policy has been issued. E-transfer is not available for the Visitor to Canada monthly payment plan.

REMEMBER – you are not allowed to use your own credit card for a client's policy as per insurance regulations.

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