

Five provinces—Saskatchewan, Manitoba, Ontario, New Brunswick and Prince Edward Island—have introduced contributory personal premiums with a multi-rate structure for single persons and families as the principal method of financing the provincial share of hospital insurance costs. Annual premium rates in the year 1959 (or for some provinces beginning in 1960) for single persons were: Saskatchewan, \$17.50; Manitoba, \$24.60; Ontario and New Brunswick, \$25.20; and Prince Edward Island, \$24. For families the rates were: Saskatchewan, family maximum of \$35; Manitoba, \$49.20; Ontario and New Brunswick, \$50.40; and Prince Edward Island, \$48. Premiums are collected through a combination of compulsory payroll deduction and compulsory collection by municipalities in Manitoba and New Brunswick; through compulsory payroll deduction plus voluntary enrolment in Ontario and Prince Edward Island; and through compulsory payments to municipal or provincial offices in Saskatchewan. General provincial revenues are used to supplement this revenue to the extent necessary.

Population Coverage and Eligibility.—The estimated total population coverage in nine participating provinces at the end of the year 1959 was 11,900,000 persons, or about 95 p.c. of the combined population of these provinces. In accordance with the terms of the federal Act, insured services in each participating province must be uniformly available to all residents of the province. The basic objective is universal coverage, but conditions of eligibility for benefits vary from one province to another.

In Newfoundland, Nova Scotia, Alberta and British Columbia, where the programs are financed in a variety of ways through the general tax system, residence in the province is the determining factor in eligibility. All residents of these provinces, apart from a few persons covered under other specified federal or provincial programs, are entitled automatically to hospital insurance coverage. Entitlement is immediate without any waiting period in Alberta and Newfoundland; in British Columbia and Nova Scotia automatic entitlement follows completion of three consecutive months permanent residence in the province. No distinction exists between indigents, public assistance recipients and other beneficiaries in these provinces. Coverage is automatic, compulsory and universal.

In Saskatchewan, Manitoba, Ontario, New Brunswick and Prince Edward Island, eligibility for benefits is dependent upon payment of a premium as well as upon residence requirements. Participation through payment of premiums is compulsory for all residents able to pay in Saskatchewan, Manitoba and New Brunswick. In Ontario and Prince Edward Island, participation is compulsory for residents employed by firms with 15 or more employees, and three or more employees, respectively; enrolment of other residents is on a voluntary basis. The waiting period for benefits following establishment of permanent residence in the province is three months in Saskatchewan, Ontario, New Brunswick and Prince Edward Island, and one month in Manitoba.

In the five premium-paying provinces, special provision exists to extend coverage to indigents and public assistance recipients. In Saskatchewan, Ontario and Prince Edward Island, the provincial government pays premiums on behalf of recipients of provincial public assistance and their dependants; in Manitoba and New Brunswick the specified classes of provincial public assistance recipients are covered automatically without premium payments on their behalf. In most cases, the municipalities are responsible for the payment of premiums on behalf of local relief recipients and other indigent residents not receiving provincial public assistance, or alternatively for payment of per diem rates established by the provincial authority where coverage is not provided. The Federal Government pays premiums on behalf of indigent Indians and of war veterans allowance recipients and their dependants.

In addition to persons voluntarily excluded in Ontario and Prince Edward Island, other persons excluded from the schemes in all provinces include inmates of federal penitentiaries, members of the Armed Forces and the Royal Canadian Mounted Police, transients, visitors and other persons lacking residence qualifications.