

services on behalf of registered Indians in Saskatchewan from the provincial government.

Saskatchewan has launched a provincial home care program which will include long-term home care for people who might otherwise require long-term institutional care. An ability-to-pay model will apply except for benefits otherwise available under universal programs. No charge will be levied from those receiving old age security, guaranteed income supplement and the provincial supplement.

**Alberta.** Hospital insurance and medical care insurance plans are operated as distinct entities within the hospitals and medical care department. Eligibility for provincial hospital insurance coverage depends on medical care insurance status.

A combined premium is charged for medical care and hospital insurance. While all eligible residents are required to be registered with the Alberta Health Care Insurance Plan and pay any required premiums, the plan permits a resident who is not a dependent, and who is registered and is not in default of premiums, to opt out of that plan and the provincial hospitalization benefits plan on a yearly basis. Only a small number have opted out.

Premium amounts are \$7.65 a month for single persons and \$15.30 a month for a family of two or more. Premium exemption or assistance is provided for those of 65 years or older or families with a member of 65 or older and for those with limited income.

A charge of \$5 per admission is made for services in general hospitals, with exemptions for the newborn, those 65 years and older and dependents, transfers, re-admissions, out-of-province and other special cases. After 120 days following admission to auxiliary hospitals, there is a charge of \$5.50 a day.

The Alberta Health Care Insurance Plan provides benefits beyond the insured services of the medical care program. It also makes available to paid-up, registered residents who are unable to obtain Blue Cross coverage in a group subscriber plan, an optional health services contract at subsidized rates. Residents who are 65 or over are entitled to this coverage without premium payments on the same basis as for the basic hospital and medical care coverage.

The provincial hospital plan provides an extensive nursing home benefit.

Further additional benefits are provided for registered residents of 65 or over through an extended health benefits program, administered in part by the hospitals and medical care department and in part by the social services and community health department. Program benefits include dental care, eyeglasses, hearing aids and medical and surgical appliances and supplies.

A co-ordinated home care program for Alberta, launched in the fiscal year 1978-79 under the community and social services department, was expected to be implemented province-wide in four years.

**British Columbia.** Hospital insurance and medical care insurance plans are operated as separate plans in the provincial health ministry.

All qualified residents are entitled to benefits under the provincial Hospital Insurance Act without being required to register or pay premiums. Unlike hospital insurance plans in other provinces, the plan does not provide an out-of-province benefit for hospital out-patient services with the exception of renal dialysis.

The medical services plan of British Columbia is a voluntary plan administered by a commission in the health ministry. A broad range of benefits beyond the insured services of the medical care program is included in the coverage, mostly on a limited basis, available to insured persons only within British Columbia. There is also a free prescription drug program for the elderly; a universal pharmacare plan; and a long-term care program of placement services, home care and long-term institutional care.

Premiums charged for the medical care program are \$7.50 a month for a single person, \$15 for two persons and \$18.75 for a family of three or more. Premium exemption or assistance is provided for those with limited income.

There is an authorized in-patient charge of \$4 a day for general and rehabilitation hospital services, with exemptions for the newborn and organ donors. For out-patient