GMS IMMIGRANTS & VISITORS TO CANADA INSURANCE

Eligibility Questions

(Effective March 30, 2023)

IMPORTANT

Eligibility questions determine if an applicant can purchase a GMS Immigrants & Visitors to Canada Plan. Applicants must truthfully answer "no" to all questions. Questions are based on the age of the applicant.

Some words have very specific meanings. Those words are underlined and have a definition.

Under 55 years of age

1. Do you have any reason to seek medical treatment, excluding the regular care of a chronic condition or medical evaluation required to satisfy travel visa requirements?
2. If you are currently in Canada, have you ever been denied similar coverage offered by another Canadian insurer?
3. If you are currently in Canada, have you had more than $5,000 in medical treatment in the last 12 months while in Canada?

Between 55 and 69 years of age

1. Do you have any reason to seek medical treatment, excluding the regular care of a chronic condition or medical evaluation required to satisfy travel visa requirements?
2. If you are currently in Canada, have you ever been denied similar coverage offered by another Canadian insurer?
3. If you are currently in Canada, have you had more than $5,000 in medical treatment in the last 12 months while in Canada?
4. Are you:
   a. expecting medical treatment for heart disease;
   b. waiting for a test(s) for a suspected heart condition; and/or
   c. taking prescription drugs for heart disease while taking insulin to treat diabetes?
5. Do you have an Implantable Cardioverter Defibrillator (ICD)?
6. Have you fainted or fell more than once without medical diagnosis (syncope)?
7. Do you use home oxygen for a medical condition?
8. Do you take oral steroids to treat a lung condition?
9. Are you being treated for cancer or have Metastatic Cancer?
10. Do you have a vascular aneurysm that is surgically untreated?
11. Have you ever had:
    a. a valve replacement;
    b. kidney (renal) dialysis; or
    c. an organ transplant?
12. Were you diagnosed; did you receive new medical treatment (e.g. consultation, tests or prescription drugs); or have you had a change in your medical treatment, (e.g. a stop, start or dosage change to a prescription drug, other than a dosage change of Coumadin or Warfarin) for any of the following conditions in the last 12 months:
    a. congestive heart failure;
    b. atrial flutter;
    c. atrial/ventricular fibrillation;
    d. peripheral vascular disease;
    e. stroke/transient ischemic attack (TIA);
    f. acquired immune deficiency syndrome (AIDS);
    g. terminal illness;
    h. blood clot(s); or
    i. gastrointestinal bleeding?

Between 70 and 79 years of age

You must answer "no" to all questions for applicants between 55 and 69 years of age, PLUS the following question.

13. Do you need help from another person(s) with activities of daily living (ADL)?

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Eligibility Questions: Defined Words

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activities of daily living (ADL)

Activities such as personal hygiene and grooming; dressing and undressing; self-feeding; functional transfers (getting into and out of bed or a wheelchair, getting onto or off the toilet, etc); and bowel and/or bladder management that you require daily assistance with.

chronic condition(s)

A condition that continues to exist for a long period of time.

heart disease

Any disease of the heart including, but not limited to: angina, irregular heartbeat, heart attack, congestive heart failure, ischemic heart disease, valvular heart disease, and myocardiopathy. Heart disease does not include hypertension or high cholesterol.

medical condition(s)

Are any irregularities to your health such as an illness, injury or emotional, psychological or psychiatric condition(s):

a. for which you receive medical treatment or medical consultation;
b. related to undiagnosed symptoms for which you received medical treatment or medical consultation; or
c. related to undiagnosed symptoms which would have caused an ordinary person to seek medical treatment or medical consultation.

medical treatment

Any medical, therapeutic or diagnostic measure prescribed or recommended by a physician in any form, including: prescription medication; investigative testing; in-hospital care; surgery; or other prescribed or recommended action directly referable to the applicable condition, symptom or problem.

oral steroids

Oral steroids are steroids that are swallowed to treat a lung condition. They do not include steroids that are inhaled to prevent asthma attacks or to temporarily treat and relieve inflammation of the airway.

regular care

Medical treatment or medical consultation that is not a medical emergency. This includes but is not limited to: routine or general physical examinations and/or medical checkups, use of prescription medication, routine blood work, or routine tests.

terminal illness

A disease that cannot be cured and is reasonably expected to result in death.