

Answers to Common Insurance Questions for Members of the Canadian Diabetes Association



We will help
you and your family
navigate the world
of **insurance.**

We provide access to insurance products and services to suit your needs and budget or we will provide advice, information and alternatives that may be available to you.

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Q: Can I get coverage for my insulin pump & supplies?

A: Insurance companies providing individual extended health insurance plans (health, prescription drugs and dental plans) have limitations and exclusions for pre-existing medical conditions. Some companies may not provide coverage at all.

Unfortunately, there is no individual health insurance product available in Canada which is diabetes- friendly or which would provide proper coverage for diabetes, medication, test strips or pump supplies at this time. We are working with the insurance industry and the Canadian Diabetes Association to educate insurers about the real risk of diabetes and hopefully we will see changes in their underwriting philosophy (the way they determine which risk to cover), but it is an evolving process. You may call the CDA insurance centre for advice at 1.866.266.0166.

You can also contact the Canadian Diabetes Association. The Canadian Diabetes Association may be able to direct you to a local social agency, or a program which may provide subsidies for diabetic supplies or equipment or the contact information for the manufacturer of the equipment which may have a program available to provide assistance.

Q: I have been offered a job with a large company. Will their benefits cover my diabetic supplies?

A: Employer group health benefits will have coverage available for pre-existing medical conditions (including diabetes). The employer group health benefits will usually be diabetes-friendly and some large employer group plans will provide some coverage for insulin pump therapy. Since the cost of a pump can range from \$6,000 to \$8,000, many insurers do place limits or restrict coverage for insulin pumps. They usually will cover the supplies and medication up to a yearly limit and up to a lifetime maximum. Discuss this with the Human Resources or the Benefits Administrator at the company, so that you have a clear idea of the benefits that are available.

Q: I am a contract/freelance worker, and have diabetes. What kind of health coverage can I get?

A: Unfortunately, individual health, prescription drug and dental plans will not provide proper coverage for pre-existing medical conditions. Individual health, prescription drug and dental plans are assessed on your individual health conditions. Because diabetes represents a guaranteed claim to the insurance company (for supplies or prescriptions), underwriters tend not to look favourably on this pre-existing medical condition. The individual health insurance plans do not provide sufficient coverage for diabetes-related medical supplies or medication.

Q: What about guaranteed-issue health-plans? What kind of coverage can I get?

A: Some products, known as guaranteed-issue plans, provide coverage without a medical questionnaire. However, coverage under these plans is limited: for example prescription drugs may be limited to 70% or 80% of expenses up to \$350 or \$750 per year. In most cases, you would pay a higher premium than the benefits you receive.

Q: I am moving to Canada. What kind of diabetes coverage can I get?

A: No private insurance company will provide you with individual health and prescription drug insurance that would provide you the level of coverage you are looking for.

Each province in Canada has government health insurance. There is a waiting period for coverage – after registering with the provincial health plan – usually 3 months. You must be a landed immigrant (or have some form of legal status) to register with the provincial health plan. Provincial plans do not provide coverage for all health services, and there are limits to coverage. Prescription drug programs are usually not included, but plans vary from province to province. For example, there are prescription drug programs for Ontario residents over the age of 65.

You can check for more information by province at www.diabetesinsuranceservice.com/healthInfo
You can also contact your province's government health office directly to find out what they would cover.

Before your provincial health plan would become effective you would need to purchase temporary Visitor to Canada Health Insurance from a private insurance company for emergency health insurance coverage.

The CDA Insurance Centre offers Visitor to Canada Health Insurance. You may call us at 1-866-266-0166.

Q: I am visiting Canada soon. What kind of coverage can I get for my diabetes?

A: Visitor to Canada Health Insurance is for people not eligible for government health insurance and covers both basic and additional benefits. Pre-existing medical conditions are subject to a stability clause; the specific requirement is dependant on the age of the insured person.

Please note: Visitor to Canada Health Insurance plans are emergency-only and do not provide coverage for elective or ongoing medical conditions – these types of plans would not cover your prescription drugs for your diabetes. Some Visitors to Canada plans will provide coverage for emergencies relating to your pre-existing condition (such as diabetes) only if your condition has been stable (i.e. no hospitalization, new diagnosis, or changes to your medication) for a determined period of time. Every insurer has a different stability clause and a different definition for “stable”. Make sure you read your policy information carefully to understand the limitations and exclusions.



Q: I was turned down for mortgage life insurance from my bank, because of my diabetes. Does this mean I can't get my mortgage?

A: No. You may not be eligible for you Financial Institution's insurance product, but this should not impact your mortgage. Many Financial Institutions offer cookie-cutter insurance products that have strict limitations for their coverage. Depending on your specific health conditions, you may be able to get a standard life insurance policy through another insurance company. Our licensed life agents across Canada work closely with CDA members and insurance companies to try and find the right policy to suit their needs. For some type 2 diabetics, who are managing their illness and maintaining their health, our agents have been able to get standard rates with no surcharges.

All life insurance policies are issued on an individual basis, and coverage and premiums will vary depending on your individual condition.

Q: I would like to purchase life insurance. How does my diabetes affect my options?

A: Ingle International provides all types of life insurance from all major Canadian life insurance companies.

- If a person has type 1 diabetes, and is under 19 years of age (depending on the insurance company), it may not be possible to get life insurance coverage; the options will be limited and most companies will not provide coverage. Once the person has reached the age of 19, however, more options become available, and it may be possible to get life insurance.
- If a person has type 2 diabetes, and manages the condition condition well, he or she should not have a problem getting life insurance, though sometimes the cost will be higher.

Q: My husband and I spend the winter in Florida every year. I was diagnosed with type 2 diabetes 4 months ago. How will this affect my travel insurance this year?

A: Most travel insurance plans have limitations in terms of coverage for pre-existing conditions, such as diabetes. This often includes a stability period, meaning that coverage will only be possible if there has been no change in medication, no hospitalization, or no new diagnosis within a certain timeframe. Stability periods are different for every plan, and can even vary for specific conditions (such as heart conditions or lung conditions). Every insurer has a different stability clause and a different definition of “stable”. Read the policy information carefully.

Q: I have high blood pressure and a heart condition, but they are all as a result of my diabetes. What kind of travel insurance can I get?

A: When completing a medical questionnaire or medical underwriting form for travel insurance, each condition you have will be taken into account. Depending on your age, and the stability of your condition(s), you may be able to get coverage for your conditions. Premiums will usually be higher if you have pre-existing conditions.

Q: I have type 1 diabetes, which I have managed very well for over 10 years. I want to travel through Europe this summer. What kind of travel insurance can I get?

A: If your pre-existing condition meets the stability requirements, you should be able to get travel insurance that will include coverage for your diabetes without a problem. Every insurer has a different stability clause and a different definition for “stable”. You should read the policy information carefully to make sure you understand the limitations and exclusions.



Q: I am retiring and leaving my job, or I am leaving my parents' group benefit plan. How do I get health insurance benefits? What is a conversion plan?

A: Employer group health benefit plans will usually provide you with a conversion health plan provided by the insurer of the employee group. If not, there are insurance companies that provide individual optional conversion health plans. To qualify, you must be leaving an employer group plan and you must apply within 30 days or 60 days depending on the insurance provider. All employee benefit plans should also have a conversion life insurance plan which you should take advantage of. Conversion plans are structured so that you do not have to provide medical information. The prices will be higher than your employee benefit plan but the coverage will be better than individual health plans. Discuss this with the Human Resources or the Benefits Administrator at the company, so that you have a clear idea of the benefits that are available.

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What we do:

Ingle International & Imagine Financial represent many of the major insurance companies in Canada. We provide access to insurance products and services to suit your needs and budget.

Coverage is based on individual health conditions and is not guaranteed. If we are not able to provide an insurance product or service, depending on your health condition, we will provide advice, information and alternatives that may be available to you.

We will help you and your family navigate the world of insurance.

PRODUCTS OFFERED

Individual Health Insurance:

Prescription Drugs, Hospital, Medical and Dental

Employer Group

Benefits

Travel Insurance

Snowbird Insurance

Visitors to Canada Health Insurance

Student Travel & Health Insurance

Expatriate Insurance:

Travel, Health & Life

Disability Insurance

Income Replacement

Life Insurance:

Term, Guaranteed Issue, Mortgage, Whole and Universal

Critical Illness

Long Term Care Insurance

Assisted Living Insurance

Coverage for USA and Worldwide citizens

Property & Casualty Insurance

Home Insurance

Auto Insurance

Business Insurance

Contact INGLE INTERNATIONAL to find out how we can help you.

By phone:
1.866.266.0166

Let us find the coverage that is just right for you. If you have questions or problems, we can help.

On the web:
diabetesinsuranceservice.com

- Access our full range of products
- Link directly to an interactive tool to find the right product for you
- Visit our education centre to learn more about safe travel
- Get helpful tips about living with diabetes

By email:
cda@diabetesinsurance.com



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