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Alberta Health Plan

AN ADDRESS BY

Hon. Dr. J. D. Ross

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EDMONTON, ALBERTA

Hon. E. C. Manning:

Good Evening, Ladies and Gentlemen:

Welcome once more to another "Tele-Facts" program. From the hundreds of letters that come into my office from you good people throughout the Province, it is clear that there are three main areas relating directly to human needs in which you are particularly interested. The first is the field of education in which we are making tremendous progress in this Province in providing for the needs of our young people that they may be properly trained to take their places in this twentieth century. Then secondly, there is the field of public welfare which includes the programs of pensions and social allowances for our senior citizens and others, who through no fault of their own, require a helping hand from the state. The third great area is that of public health. In this Province we have the most modern, up-to-date public health program to be found anywhere in this country. I know all of you are interested in this from the many letters and enquiries that we receive. I am very glad tonight to have with me your Minister of Health, the Hon. Dr. Ross, whom I have asked to outline to you some of the important features in this great field of public health. Ladies and Gentlemen, here is the Hon. Dr. Ross:

Hon. Dr. J. D. Ross:

Thank you, Mr. Manning, and Good Evening, Ladies and Gentlemen:

Back in 1963, when it was decided to commence a program of physician services for our people, amendments were made to an Act that permitted the Government to develop programs to make available to our people policies that would

protect them against the high cost of medical services, and that would also enable them to have the freedom to make a choice of how they wanted to carry out such protection.

In the amendments that were made, there were two areas that were considered:

(1) Those of physician services, and (2) those of other health benefits. By the very fact that these amendments were put in at the same time, it was evident that your Government was not restricting its plan to merely that of physician services such as is being proposed by the National Government at this time.

During the past two years and more, the Alberta Medical Plan which was made available to the people of Alberta, has provided a comprehensive coverage for physician services, with a guarantee under the contracts that were developed by the Province along with the physicians and insurance carriers, that assured the people that the services that they would need would be available, with very seldom any extra cost other than the premiums that they were to pay. The Government also protected the people by establishing a maximum premium for a policy at \$159.00 per year for a family. This program of physician services, known as the Alberta Medical Plan, has been well accepted by the people of our Province, and approximately 200,000 people, over and above those who during the previous years had utilized M.S.I. without subsidies, have taken advantage of the protection that this type of program provides.

Along with the development of the contracts, your Government also made available subsidies, for those people with low incomes, that would enable them to take out this protection and assist them in securing their policies. The protection

that was made available has certainly encouraged many of the people in the low-income groups to cover themselves through this Medical Care insurance, and it is our hope that with the developments we are proposing this year, there will be even more people who could well take advantage of this plan who will then be encouraged by the increased subsidies that will be made available for them. As you are aware, the subsidies in the past have been an actual dollar subsidy that was applied to the cost of the premium, whether it was taken out through the private insurance carriers (of which there are some 40 approved by the Government for carrying on business in this Province), or M.S.I. This subsidy was \$18.00 for a single person, \$42.00 for a married couple, and \$72.00 for a married couple and family.

We believe that this year, by utilizing a percentage basis of the actual premium cost, we will be bringing a greater opportunity for people to make the selection and the choice of the carriers, and the benefit of the private enterprise system that we have encouraged in our Medical Plan in Alberta, without affecting the major advantage to them of the subsidies that will be provided. The subsidies are available to people with no taxable income in the preceding year or those with a taxable income between zero and \$500.00. This is what has been present up until this year. Effective July 1st, there will be another group added that will have subsidies available to them, and this will be those people with taxable income between \$500.00 and \$1,000.00. This came about because representations were made that this additional group be added to the subsidized group, as there are many people on small pensions who still have some taxable income that takes them above the financial assistance presently provided.

Those of you who have had occasion to take out this program and to use the subsidies will recognize the card that I am showing you now, which is the one presently in use. This is an application form that people make out, through their insurance carrier and that is then passed on to the Government, in order that the subsidy can be paid to the carrier on their behalf. The new card, which is being developed this year, will be smaller and will be used in the machine system. It will have a certificate on it that is very simple for a person to complete and there is certain information that we want to have available on it. There is one thing that may give some people concern, and that is the applicant's social security number, because some people do not have this. It is not mandatory that you put this number down, but we do hope that those who have a number will put it on. On the back, are the subsidies that are available (a), (b), and (c), with 80% for those with no taxable income, 50% subsidy for those with zero to \$500.00, and 25% for those with between a \$500.00 and \$1,000.00 taxable income. This, we believe, will do a great deal to encourage more people to take on a program of medical care insurance. Some 200,000 people presently are in receipt of subsidies, and we would expect that with the new levels of subsidy, and the new additional group, that we will increase this substantially in this coming year. There will be an open enrolment period commencing perhaps about the middle of May until the middle of June to enable people who do not have a policy to enrol at that time and to have their benefits become effective July 1st.

We have also given serious consideration, through the recommendations of your Members of the Legislature throughout our Province, as

well as from an Advisory Committee that is established in regard to the Health plan for Alberta, to developing a new policy to complement our physician services or Alberta Medical Plan to be known as the Extended Health Benefits Policy. This is now being prepared by our carriers, and it will include the other large areas of expense that people require for their health needs: prescription drugs, optometric services, physiotherapy services, ambulances, prosthetic appliances, psychologists' services, as well as other areas of health groups, such as osteopaths, chiropractors, podiatrists and naturopaths.

This plan will also make available to those people eligible the same amount of subsidy that will be available for the Alberta Medical Plan — in other words — 80%, 50% and 25%.

We believe that this Health Care program that your Government has developed for Albertans — the various levels of hospital care mentioned by our Premier earlier, that makes available very fine Active Treatment Hospitals, Auxiliary Hospitals and Nursing Homes, as well as those special areas of Health services such as Tuberculosis, Mental Health, Polio, Cancer, the Multiple Handicapped — without the degree of compulsion that is present in so many areas and countries where Health services have been developed by governments, will give the people of Alberta the opportunity of securing for themselves the care necessary to protect their health. We believe that this program has received a very favorable endorsement from our own people, as well as commendation from many parts of our nation. Your Government is concerned with making the Alberta Health Plan a success; this will only be possible if all citizens take advantage of

the programs offered by your Government and the financial assistance available to those who may need it.

It has been a privilege to speak to you tonight and to bring to you some of the information about your Health Care program. Thank you.

Hon. E. C. Manning:

Thank you, Dr. Ross. Ladies and Gentlemen, we are determined that Alberta's Medical Services, Hospital program, in fact our total Health plan, shall continue to be the best available to people anywhere in this entire nation of Canada. We do ask that you give your careful attention to the features embodied in these programs, so that you become familiar with them, and are able not only to use them and take advantage of them yourselves, but advise your friends who are also interested.

Thank you for joining us tonight. I hope you will be with us again next week, same time, same channel. Good-Night.