

## Transcript

### Out-of-country medical coverage for Ontarians

00:00:00 - 00:00:36

[Relaxing music plays throughout.]

[Video: A white screen with text appears. The interviewer Elliott sits with his guest Kellee to his left. They're seated in a living room style environment. A burning fireplace appears behind them. The camera alternates angles, showing both Elliott and Kellee speaking.]

[Text on Screen: *OHIP is changing January 1, 2020. We have answers for out-of-country travel. Elliott Silverstein, Director, Government Relations, CAA Insurance. Kellee Irwin, Vice President, Orion Travel Insurance.*]

Elliott >> We're here today joined by Kellee Irwin from Orion Travel Insurance. Thanks for joining us today.

Kellee >> Happy to be here Elliott.

Elliott >> The changes in OHIP are going to result in Ontarians needing to have travel medical insurance when they leave Canada going forward. Maybe we can just talk about, you know, why travel medical insurance is so important.

[Text on Screen: *Why is travel medical insurance so important?*]

Kellee >> We know today that twenty-five percent of Ontarians travel without insurance. As you know during my vacation last year in Iceland, I broke my foot. And luckily, I had travel insurance that not only covered the cost of the claim but also provide me on direction on where I can go and get the best care.

00:00:36- 00:01:02

[Text on Screen: *Ask questions. Be honest and accurate. Understand your health. Elliott >> What are some of the things that you would say are most important for them to look at before purchasing?*]

Kellee >> Ask questions and work with a professional travel insurance provider. Be honest and accurate when completing any applications or questionnaires and know your pre-existing conditions. Make travel insurance part of your to-do list and purchase it before leaving Ontario for your next great adventure. And don't buy on price alone. Compare coverages, compare protection and make sure you have the coverage you need to travel with peace of mind.

00:01:02- 00:01:47

[Text on Screen: *What are the exclusions? What are the eligibility requirements? Be aware of changes to OHIP.*]

Elliott >> What are the tips that you would provide to travellers as they embark on purchasing travel medical insurance?

Kellee >> Key questions for you to ask when purchasing travel insurance include: What are the exclusions and eligibility requirements? What are the pre-existing and stability clauses? How many days are you travelling for? And will the insurer pay any upfront cost if a claim does occur?

Elliott >> So to recap, the changes in OHIP are going to result in Ontarians needing to have travel medical insurance when they leave Canada going forward. And really, what it highlights for us through the conversations today is that people need to ask the right questions when they're purchasing travel medical insurance but also building travel medical insurance into their travel plans and being accurate and transparent in their conversations around their current situation. Thanks so much for taking the time to chat with us today.

Kellee >> Thanks Elliott, my pleasure.

00:01:47- 00:01:53

[Graphic: An Orion Travel Insurance and CAA logo appear on a white background.]

[Music ends.]