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## Canadian company introduces U.S. health insurance to avoid waits

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Calgary Herald

CALGARY - A Canadian company is offering U.S. health insurance to Canadians who do not want to wait for surgery and other medical procedures.

PPI Financial Group says its coverage will allow policyholders to undergo surgery south of the border or anywhere else in the world within four weeks after a diagnosis has been made.

The company is hoping to take advantage of impatience with the long waiting times for non-emergency surgery in Canada, said Jason Probe, an executive with Hatton and Probe Financial Group, one of PPI's associate companies.

Hatton and Probe is one of dozens of PPI associate firms across Canada that began offering the insurance -- called triAccess insurance -- on Feb. 1.

"We're paying for [the health care system] but we're having to wait two to three months to see a specialist," Mr. Probe said. "The wait lists are what hurt people."

The insurance is not cheap. A healthy 44-year-old man will pay premiums of US\$1,400 a year for the policy, and a US\$2,500 deductible if he uses it. As with most insurance, the rates are only for those with no pre-existing conditions. "It's not for everyone," Mr. Probe said. "[It's for] executives and those who can afford it."

He said there is already a waiting list of people trying to get into the plan. The policy is probably the first of its kind in Canada, insurance experts say.

A spokeswoman with the Canadian Life and Health Insurance Association said she is not aware of anyone offering insurance that covers non-emergency surgery south of the border.

"We haven't come across it," Wendy Hope said.

Blue Cross offers policies that cover items not covered by medicare, such as prescription drugs, travel insurance and dental and vision care. But it does not offer insurance for procedures such as heart surgery and magnetic resonance imaging because they are covered by the public health system, said Susan Bramm, Blue Cross's manager of corporate communications.

The Alberta government is indifferent to the new insurance because Albertans already have access to high-quality health care if they need it.

"We have access to some of the finest doctors in the world right now in Alberta and all you need is your Alberta Health Care card," said Howard May, a spokesman for Alberta Health and Wellness.

"If you need emergency surgery in Alberta, you'll get it."

Mr. Probe expects this kind of insurance to have little short-term impact on Canadian waiting lists, but figures it could become broadly popular in five or 10 years.

The Hatton and Probe Web site lists some of the procedures it would cover, with their estimated cost:

- Cardiac valve replacement (US\$117,000)
- Liver transplant (US\$300,000)
- Kidney transplant (US\$116,000)
- Bone marrow transplant (US\$217,000)

There are approximately 4,000 Canadians waiting for organ transplants, a figure expected to double by 2005. Last year, the waiting list for a kidney was four years at Toronto General Hospital, the country's largest.

Last year, researchers also found the waiting list for bypass surgery in Canada varied from three months to nine months.

[\[Back\]](#)

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