Health insurance means security

What if you were no longer able to pay your living expenses?

Canadians often underestimate the cost of being injured or getting sick. A serious diagnosis or injury can keep you from working and earning an income. That's what makes personal health insurance so important – it may help with your living expenses if you are unable to work. Even if you have health benefits through your employer, it may not be enough.

Purchasing an individual health insurance policy can add to the benefits and amounts you receive should the unexpected happen and you are unable to work.

Health insurance protects you when you're most vulnerable. Because no one should have to worry about money when they're trying to get better.

Features

Health insurance comes in many forms.

- Health and dental insurance covers prescription drugs, vision care, dental work and more. You can also purchase hospital insurance, for extras like a private room.
- Disability insurance pays you a monthly income if you can't work as a result of a physical or mental health issue or injury.
- Critical illness insurance provides a lump-sum payment if you develop a serious condition including cancer or a heart attack.
- Long-term care insurance supports you when you can no longer take care of yourself as a result of aging or due to a serious accident or health condition.

Types of health insurance

Canada's health care system is based on three sources of coverage. How much personal health insurance you need depends on what else you have available to you.

Basic health and medical services

Governments pay for basic health and medical services. You must have a provincial or territorial health card to qualify.

Employers and group sponsored benefit plans

Employers and other groups sponsor benefit plans that pay for prescription drugs, dental, vision and other health care services. You must be a member of the group to access this coverage.

Personal health and dental insurance

Personal health and dental insurance are for people who want more coverage. It helps if you want more insurance and/or don't have a group plan.

The value of professional advice

Purchasing a health insurance policy is a valuable addition to any financial plan, but the options can get complicated. Talk to a financial advisor about your specific needs.

Assuris protects policyholders

If you have life and health insurance from a member company, you already have Assuris protection.

Assuris is the independent not-for-profit organization that protects Canadian policyholders if their life and health insurance company fails. Backed by the strength of the life and health insurance industry, Assuris provides a safety net for every Canadian policyholder. Every insurance company authorized to sell life and health insurance policies in Canada is required, by the federal, provincial and territorial regulators, to be a member of Assuris. A complete list of members can be found on our website.

Learn more about Assuris and its protection at assuris.ca.

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