

Nova Scotia Provincial Health Insurance Plan: Fact Sheet

Services Provided by the Nova Scotia Health Insurance Programs:

Prescription Drugs

Under the Seniors' Pharmacare Program:

- Coverage for residents aged 65 and over who are not covered by another plan.
- Members pay an annual premium and a copayment, both based on household income and capped at annual maximums.
- The program covers drugs and supplies listed in the Nova Scotia Formulary.

Under the Family Pharmacare Program:

- Available to all Nova Scotians with a valid health card who are not enrolled in other provincial drug programs.
- No premium or fee to join.
- Families pay an annual income-based deductible, then 20% of each prescription until reaching a maximum based on family income and size.
- After the maximum is reached, the program pays 100% of eligible costs.

Ambulance

- Emergency ambulance services are partially insured. Residents with a valid Nova Scotia health card pay a user fee of \$146.55 per emergency trip (the province subsidizes the remainder).
- Inter-facility hospital transfers for Nova Scotia residents are fully covered (no fee).
- Higher rates apply to non-residents and third-party-insured patients.

Dental Benefits

- Under the Children's Oral Health Program: basic dental care for children age 14 and younger, including exams, preventive services, fillings, and extractions.
- Coverage through the Oral and Maxillofacial Surgery Program for medically necessary dental surgery performed in a hospital.
- Coverage through the Special Needs Oral Health Program for residents with an intellectual disability who require hospital-based treatment under general anesthesia.
- Coverage through the Cleft Palate/Craniofacial Program for residents up to age 23, with enhanced benefits for children and youth referred by the IWK team.
- The Canadian Dental Care Plan (CDCP) is a federal program available to eligible Nova Scotians.

Eye Care Services

- A comprehensive eye examination of a routine nature once every two years for children 9 years and younger, and for seniors aged 65 and over.
- Eyeglasses and contact lenses are not covered.



Services Provided by the Nova Scotia Health Insurance Programs:

Hospitals

- Coverage for standard ward rooms (shared accommodation) only.
- Semi-private and private rooms are not covered; residents pay the additional daily cost (about \$170 for semi-private and \$210 for private rooms as of 2025).

Hearing Aids

- No coverage.

Medical Supplies

- The Breast Prosthesis Program is available to residents who have undergone a mastectomy or lumpectomy.
- Provides a rebate up to \$300 per prosthesis once every 2 years.
- For residents with household income \leq \$30,000, enhanced assistance is available: up to \$450 per prosthesis (maximum \$750 every 2 years) plus \$75 toward a prosthetic bra every 2 years.
- Prostheses for limbs (arm and leg) are also covered under a separate program.

Nursing and Home Care Benefits

- Home Care is available to all Nova Scotians who need support at home or in the community. Services include personal care, nursing, housekeeping, and respite.
- Some services, such as nursing, are free. Other supports may be subject to income-based fees.

Paramedical

- Coverage for physiotherapy when performed in a hospital or public clinic.
- No coverage for chiropractors, optometrists, podiatrists, naturopaths, osteopaths, physiotherapists in private clinics, massage therapists, or other paramedical personnel.

Out of Country

- Emergency hospital and physician services obtained outside Canada are covered at Nova Scotia rates only (e.g., a fixed daily amount for hospital stays).
- Out-patient services, prescriptions, dental care, and ambulance services outside Canada are not covered.
- Travelers are strongly advised to carry private medical travel insurance.

This fact sheet shows what Nova Scotia Health Care covers. But what about everything else?

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This Fact Sheet is for general reference only. Every effort has been made to ensure the accuracy of the provincial information. Federal program details may differ and are not included in this fact sheet. Coverage details are subject to change, corrections, and updates. For more information, please contact the Nova Scotia Department of Health and Wellness.

<https://beta.novascotia.ca/government/health-and-wellness>

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