

B.C. man's storybook Thailand trip ruined by horrific accident; \$170,000 medical bill

The Vancouver Sun relays the story of British Columbia resident, David Connelly, who suffered an incredibly horrific accident while visiting Thailand. Connelly did not have travel insurance coverage.

Life had really turned around for David Connelly.

At 40 years old, a long struggle with addiction and depression was finally behind him. He'd found a new job in Victoria. And he was ready to reconcile with his father, who'd moved to Thailand 15 years ago.

So, in late March, after overcoming his terror of flying and booking a flight to Phuket, David packed his bags and left his home in the small Fraser Valley community of Deroche.

The trip was life-changing. Not long after checking into a hotel, he found himself falling in love with its manager, Mai Denwittayan. Over the next month, the romance blossomed while he and his father worked to make amends, going fishing and catching up on all the lost years.

But in an instant, David's life took another twist, this one tragic. On May 4, he was traveling by scooter through Phuket when he was run down by a dump truck. He was found on the road clinging to life, his hip bone crushed and pelvis broken, both lungs punctured, a trio of cracked vertebrae, broken ribs, torn back muscles and internal bleeding.

A local shortage of A-Rh negative and O-Rh negative blood sent his friends and family on a social-media scramble for donors, said his sister Karen Connelly.

"As you can imagine, it was horrible," said Karen. "Just the way that it was described to us, we thought he was going to die."

But after weeks of intensive care, she said, he has recovered "miraculously."

While David Connelly recovers in a Thai hospital after a horrific scooter accident, his new love Mai Denwittayan has barely left his side.

Her brother remains in a hospital bed in Phuket, where he recently celebrated his 41st birthday. Denwittayan has been by his side every day, and since he was moved out of intensive care last week, she's been sleeping in a cot in his room. His health has stabilized and on Friday, he comes home. But David, a woefully inexperienced traveller, didn't have travel health insurance. His family faces hospital and air ambulance bills climbing toward \$170,000.

"The doctors were telling us he was probably going to die, so compared to that, the news is good," Karen said. "He's so happy to be here."

She said her brother doesn't yet know this, but a GoFundMe campaign has raised more than \$60,000 toward his health costs.

It's just enough to cover the cost of flying him home on a commercial stretcher flight, during which he'll be escorted by doctors from Vancouver's Executive Air Ambulance. But despite the outpouring of generosity from family and friends in Thailand and across Canada, \$110,000 in costs still remain, Karen said.

She wants to remind travellers that "it's absolutely crucial to buy travel health insurance," adding: "I know



other people will go through exactly what we're going through."

Will McAleer, vice-president of the Travel Health Insurance Association of Canada, said it's typically young travellers, under age 55, who leave the country uninsured.

"You get some of the folks who think, 'Well, hey, nothing's going to happen to me' ... or they just don't realize the risk," he said.

McAleer said the association has heard from Canadians with "Code Blue" health emergencies in the U.S. paying up to \$10,000 per hour for hospital stays, when they could have paid just \$2 or \$3 per day for coverage.

He recommends travelers call their insurer's toll-free phone number if they need help understanding hospital services and charges when out of country.

The Three Golden Rules of travel health insurance:

- Understand your travel insurance policy: Insurance providers have staff available to answer any questions related to policies.
- Know your health and consult a health care provider if you have any questions.
- Know your trip: How long will you be gone? Are you a snowbird? Will you be traveling many times during the year? Do you plan to scuba dive? Some policies will be more suitable for you than others.

Travel Health Insurance Association of Canada

How Will Provincial Changes Affect Health Insurance in Canada?

Canadians are in the privileged position of having healthcare coverage that is provided by the government. Though each province offers coverage to its eligible permanent residents, and the standard of care is high throughout the country, the plans are not identical from province to province. That means that when something is covered to some degree in one province, there is no guarantee that the coverage will be similar in another.

To further complicate matters, with each new provincial budget, there is the possibility that your existing government health coverage may change. After a provincial or territorial election, the odds of changes to existing healthcare coverage levels is exceptionally high.

If the health coverage in your province or territory shifts in the years to come, how will it affect your health insurance? Will you have enough coverage? Read on to learn more about how these changes may affect you.

Understanding the Factors that Affect Provincial Coverage

It's no secret that the cost of healthcare in Canada has been steadily increasing for many years, and there is no end in sight to the changes. In fact, a recent report suggests that by 2030, healthcare could account for up to half of provincial budgets. It's easy to assume that our aging population is solely to blame, but that's simply not the case. While it's true that these increasing costs are due in large part to our aging population, there are other causes as well.

Modern medicine is a field that is constantly evolving. With every new scientific development comes a

new hope for treatment for a myriad of conditions, from revolutionary cancer treatments to significant advances in the way we manage chronic conditions like diabetes. Each of these new developments is exciting, and those affected by these circumstances are eager to have access to the latest innovations, but they don't come without a cost.

When provincial resources are strained, governments are faced with a delicate balancing act, trying to do what they can to help those who need treatment while still providing support for other areas of provincial responsibility. It's a tricky and complex business.

Stay Ahead of the Curve

There is no way to know which treatments will or won't be covered by the province, and just because something is on the list now doesn't mean it will be for years to come. It would be short-sighted to rely on today's information, both about provincial healthcare and the state of your own health, for long term planning.

The insurance industry has a vested interest in staying ahead of the curve when it comes to planning for healthcare expenditures and making sure coverage levels reflect changing conditions in provincial healthcare coverage. It's why investing in health insurance coverage in Canada is one of the smartest choices you can make at any time in your life.

With all of the uncertainty surrounding the future of healthcare costs in Canada, it pays to be proactive. If you are relatively young and healthy, it may be tempting to shrug off the looming prospect of high medical costs in the future.

Before you make a final decision on the matter, consider this: between the ages of 65 and 85, your healthcare costs will quadruple.

Investing in a private health insurance plan now, while you're still young enough to have access to a broad range of coverage options, could have a dramatic effect on your quality of life in retirement. In fact, if paying for healthcare or health insurance isn't already a significant part of your retirement plan, it's certainly something you should consider discussing with your financial advisor sooner rather than later.

Work with an Insurance Broker

By now it's easy to see that health insurance in Canada can be complicated, and it can be difficult to stay on top of all of the changes in your province or territory of residence. Luckily, you don't have to do it on your own. By choosing to work with an independent insurance broker who is licensed to conduct business where you live, you are choosing to have a professional on your side.

Insurance companies are required to stay abreast of the changes in government health insurance, and start making changes to ensure that as services are modified or de-listed by provinces, their product offerings are adjusted to help fill the gap. Contact us today to learn how carrying private health and dental insurance can help keep you covered as things change throughout your life. www.sbis.ca



Why people join AMC

You get a lot for your \$15 annual membership with the Association of Mature Canadians. As an organization dedicated to the needs of the mature segment of the Canadian population, we address health, wellness and lifestyle issues of interest to our members. We do this both by providing relevant and timely information and by arranging through selected suppliers a range of benefits that serve our members.

Strength in numbers

Because we're able to negotiate with preferred suppliers of services on the strength of our membership, we exercise significant buying power and preferred recommendations that translates into real savings for AMC members. Here's a partial list of just some of the benefits and services more Canadians are tapping into through the Association of Mature Canadians:

- Individual health and dental programs (developed for people who don't have access to group health and dental benefits, including employees about to lose their benefits because of retirement).

- World-wide travel insurance (a daily plan covers long-term vacationers based on their length of stay or an annual plan covers frequent travelers within a single year).

- Home and auto insurance (group coverages designed to save AMC members money).

- Recommended Guaranteed life insurance with no medical exam.

- Visitors to Canada insurance (coverage for your out-of-country visitors to Canada in the event of a medical emergency).

- ENVOY Relocation Service Inc. (expert services to help you move and cash rebates when you buy or sell a home).

- Lifeline Personal Response System (immediate contact with a Lifeline monitor at the push of a button 24- hours a day, 365-days a year).

- Rexall DIRECT (cost effective prescriptions by courier from a fully accredited national mail-order pharmacy).

How to join?

Visit our website:

www.maturecanadians.ca

Fill in the information, then pay by credit card or cheque or use the "Membership Application" form below, attach a cheque for \$15 and get it in the mail to us at the address shown below.



MEMBERSHIP APPLICATION

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ Dr.

Name: _____

Address: _____

Apt. _____ City: _____

Province: _____

Postal Code: _____

Telephone: _____

ANNUAL membership fee \$15.00

Make cheque payable to

The Association of Mature Canadians

Applicant's date of birth: DD / MM / YYYY

E-mail address: _____

If couple or family, name of spouse

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Miss ☐ Dr.

Spouse's name: _____

Date of birth: DD / MM / YYYY

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PERSONALLY SPEAKING *Insurance Fraud*

Auto insurance Fraud
HOT LINE

Auto insurance fraud is a significant problem in Ontario and we all have a role to play in combating it. Law enforcement, insurance companies and government rely on tips and information from the public to crack down on this crime. With your help, we can reduce abuse of our auto insurance system, lower premiums for drivers, and improve road safety for Ontarians.

If you suspect a case of auto insurance fraud, report it using the Fraud Hotline of the Financial Services Commission of Ontario (FSCO). Submit your tip online below or call 1-855-5TIP-NOW.

<https://www.fSCO.gov.on.ca/en/auto/hotline/pages/default.aspx>

Insurance Inquiry

Consider these 4 steps to resolve a dispute

If you have a complaint about your insurer or insurance professional, here's an overview of options to help ensure your concerns are addressed.

Get more information from your insurer.

Ask your broker, agent, company representative or claims adjuster for an explanation. Insurance policies are legal contracts that specify the rights and responsibilities of both parties – sometimes misunderstandings arise. If you have further questions, ask to speak with the claim supervisor.

You might also contact the IBC Consumer Information Centre. Our independent staff have years of insurance experience and can answer questions about:

- Technicalities of policy wordings and coverage
- How insurance companies handle claims

- Buying, renewing or updating insurance coverage
- How to proceed with a complaint

Contact your insurance company's ombudsperson.

All licensed insurers have a dispute resolution process and a complaints liaison officer.

When you make a complaint:

- Make your concern clear and clearly state what you expect
- Have all pertinent information and documentation available
- Allow time for your insurer to investigate and answer your complaint
- Make sure you keep a record of the people you talked to and what was said.

Use the General Insurance OmbudService (GIO).

If your matter is not resolved with your insurer's complaints liaison officer, request a final position letter and contact GIO. GIO is an independent, regionally based consumer dispute-resolution system for the insurance industry.

Its members include most federally licensed and several provincially incorporated insurers. GIO helps you and your insurer resolve differences about claims-related matters and interpretation of policy coverage in a fair, independent and impartial environment.

Contact a federal or provincial Superintendent of Insurance.

If your dispute is not resolved by GIO or if your insurer is not a member of GIO, get in touch with a Superintendent of Insurance.

<http://www.ibc.ca>

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