



Insured Health Services in Nova Scotia

Your Nova Scotia Health Card and Your Healthcare Benefits

Updated: April 27, 2026




NOVA SCOTIA



Contents

Introduction

Your Nova Scotia Health Card.....	1
-----------------------------------	---

Insured Health Services and Extended Health Services	2
---	----------

How to get your Nova Scotia Health Card	3
---	---

Update your personal information	4
--	---

How to renew, replace, or cancel your Nova Scotia Health Card.....	5
---	----------

Renew	5
-------------	---

Replace a lost, stolen or damaged card.....	5
---	---

Cancel.....	5
-------------	---

If you move outside of Nova Scotia.....	6
--	----------

Travel.....	7
--------------------	----------

Travel in Canada	7
------------------------	---

Quebec	8
--------------	---

Emergency medical care while travelling	8
---	---

Extended absence from Nova Scotia	8
---	---

Travel insurance.....	8
-----------------------	---

Referral for medical services outside Nova Scotia	9
--	----------

Organ and tissue donation.....	11
---------------------------------------	-----------

Medical Research	12
-------------------------------	-----------

Contact Nova Scotia Medical Services Insurance (MSI)	13
---	-----------



Introduction

Your Nova Scotia Health Card

If you're a resident of Nova Scotia, most medically necessary health care services are covered at no cost to you. The province pays for these services through the Nova Scotia Health Insurance Program (the Hospital Insurance Plan and Medical Services Insurance (MSI) Plan) and other insured programs. All you have to do is show your Nova Scotia Health Card.

When you show your Nova Scotia Health Card you may be covered for services that are insured by the Program such as

- appointments with a doctor or health care provider
- visits to the hospital
- virtual care by phone or video with a health care provider

The Nova Scotia Health Insurance Program pays for a wide range of other healthcare services too, but not everything is covered. You may also need to take extra steps to enroll in some services. Read the section **Insured Health Services and Extended Health Services** to find out more.



Insured Health Services and Extended Health Services

The Nova Scotia Health Insurance Program pays for visits to health care providers and hospital care approved for coverage under the Program.

Other programs include:

- Seniors' and Family Pharmacare drug insurance programs
- Hearing and Speech Nova Scotia
- Mental Health and Addictions

You may need to take extra steps to enroll in some of these programs. For example, you may pay an annual premium to enroll in the Seniors' Pharmacare Program.

You may also be eligible to have some medical devices, artificial body parts (prosthetics), as well as visits to the dentist, optometrist, nurse practitioner, and pharmacist covered. Ask your health care provider if the service you are receiving is covered by the Program.

Go to novascotia.ca/healthcare-services-covered-your-health-card to find a list of services that you may be eligible for.



How to get your Nova Scotia Health Card

You will need to provide some information to prove you are a Nova Scotia resident before you can get your card. You can provide this information in one of two ways:

1. Online

Go to novascotia.ca/apply-health-card to find a blank application form and follow the instructions to apply for your Health Card; or

2. By phone

Call MSI and ask for an application package to be mailed to you.

You will find the contact information at the end of this brochure. Fill out and sign the forms, supply copies of your supporting documents, and then mail the package back.

Once your application is approved, your Nova Scotia Health Card will be mailed to you. Sign it and keep it with you at all times. When asked, you will need to show it to get services paid for by the Nova Scotia Health Insurance Program.



Update your personal information

You need to keep the Nova Scotia Health Insurance Program up to date on any changes to your personal information.

Go to novascotia.ca/update-your-health-card-information and follow the instructions provided to update information:

- if you've had a baby or adopted a child,
- if you have a spouse or you're living with a partner,
- if you're divorced or separated,
- if your gender identity has changed,
- if you've changed your address,
- if you're leaving the province either for a short time or permanently,
- if you have a new phone number or email,
- if a cardholder has died.

Your personal information is protected by the *Nova Scotia Personal Health Information Act*. For more information about how we protect your information and your right to access it, go to novascotia.ca/dhw/phia/your-privacy.asp or call 902-424-5419, or 1-855-640-4765 (toll free in Canada).



How to renew, replace, or cancel your Nova Scotia Health Card

Renew

A Nova Scotia Health Card may be good for up to four years. The expiry date is printed on the front of your card.

You will get a renewal form in the mail three months before your card expires, or a reminder by email if you choose this option.

When you receive the renewal form, make sure your information is correct. If anything needs to be changed, write in the new information on the form and mail it back.

You may be able to renew your card online by going to novascotia.ca/renew-your-health-card. You will receive a new card soon after your submission is processed.

If you have a work or study permit or are a temporary resident and your card will expire, you must call to register for a new card.

Replace a lost, stolen or damaged card

If your card is lost, stolen or damaged before it expires, you can order a new one by contacting MSI.

Cancel

Call MSI to cancel your card.



If you move outside Nova Scotia

If you move to another Canadian province or territory, the Nova Scotia Health Insurance Program may continue to cover your eligible healthcare services until the last day of the second month from when you move (Example: If you move from Nova Scotia to British Columbia on September 27, the program may cover you until November 30). In some situations, your coverage may end sooner or on the day you leave Nova Scotia. Go to novascotia.ca/healthcare-coverage-if-you-move-away-nova-scotia-health-card or call MSI to learn more. To avoid a gap in insurance, you need to register in your new province or territory.

If you move to another country, your coverage ends on the day you leave Canada.



Travel

Travel in Canada

If you are travelling in Canada and require medical services, you may be able to use your Nova Scotia Health Card to pay for those services received in approved publicly funded hospitals and clinics. Quebec is an exception. Learn more in the next section.

Take note:

- the medical facility and the services you receive must be approved and covered by the Nova Scotia Health Insurance Program. Services received from private facilities in Canada may not be insured.
- the services you receive outside of Nova Scotia may cost more than the Program covers. You will need to pay the difference in cost for services received within Canada.
- if you receive any service that the Program does not cover, you will need to pay for that yourself.

Keep all your receipts. If you have paid for any service that the Program covers, you can file a claim to get all or a portion of your money back. To learn more visit novascotia.ca/healthcare-coverage-within-canada-health-card.

Quebec

In Quebec, you may be asked to pay for health services up front, even if they are covered by the Nova Scotia Health Insurance Program. Keep all your receipts. If you have paid for any service that the Program covers, you can file a claim to get all or a portion of your money back. To learn more visit novascotia.ca/healthcare-coverage-within-canada-health-card.

Emergency medical care while travelling

If you are travelling outside of Canada and require emergency inpatient services, you may be eligible for reimbursement of some costs at the prevailing Nova Scotia rate. To find out more, go to novascotia.ca/healthcare-coverage-outside-canada-health-card.

Taking an extended absence from Nova Scotia

If you have a Nova Scotia Health Card you may be eligible to travel and keep your eligibility for the Program. However, you must come back to live in Nova Scotia. There are some exceptions, and you may need to meet additional requirements to keep your coverage during this absence. Learn more at novascotia.ca/temporary-absence-nova-scotia-health-card.

Travel insurance

The Program does not cover everything and getting medical services in other provinces and countries can be very expensive. Protect yourself from these costs by getting medical travel insurance.



Referral for medical services outside Nova Scotia

If your health care provider refers you for a medically necessary service that is not available in Nova Scotia but is available elsewhere, you must be pre-approved by the Nova Scotia Health Insurance Program. If the Program does not approve the entire cost, you will need to pay the difference between what the Program covers and the total cost of receiving the service.

Pre-approval means

- an appropriate health care provider must apply for approval from the Program on your behalf. You cannot refer yourself. Visit novascotia.ca/pre-approval-medical-services-outside-nova-scotia-health-card to learn more.
- you must receive your approval from the Program in writing and **before** you accept an appointment, arrange payment, or receive the service outside Nova Scotia.

The Program may not cover all medical services received outside Nova Scotia or travel costs. If you receive or pay for a service without pre-approval, the Program may not cover it, and you will be responsible for the cost and will not be reimbursed.

If your referral is approved by the Program, the Department of Health and Wellness will advise if you can make a claim for assistance with travel and accommodation costs. Visit novascotia.ca/out-province-travel-and-accommodation-cost-assistance-policy to learn more.



Organ and tissue donation

Nova Scotia assumes that you agree to donate your organs and tissues when you die. That means your organs and tissues can be removed and given to someone who needs an organ or tissue transplant. Go to novascotia.ca/organ-and-tissue-donation to learn more.

You do not have to donate your organs and tissues if you do not want to. You can make this choice and register your decision when you apply for your Health Card or at any other time by going to novascotia.ca/organ-and-tissue-donation.

Your Nova Scotia Health Card shows whether you have registered your decision to be a donor or not.



Medical research

Nova Scotians can opt-in to medical research opportunities and allow their health information to be used to improve care, advance treatments, and find new cures.

Participation is voluntary and open to Nova Scotians who are at least 19 years of age. You can change or withdraw your consent at any time.

You can register your consent to participate when applying for or renewing your Nova Scotia health card, by calling MSI directly or through MSI Online.



Contact Nova Scotia Medical Services Insurance (MSI)

Online

novascotia.ca/msionline

Phone

902-496-7008 (in Nova Scotia),
1-800-563-8880 (toll-free in Canada)

Mailing address

M.S.I., PO Box 500, Halifax NS B3J 2S1

Email

MSI@medavie.ca

*We have provided this information to help you understand the benefits the Nova Scotia Health Insurance Program and your Nova Scotia Health Card have to offer. This information was current at the time when it was published, but eligibility requirements can change. Check with novascotia.ca/programs-and-services/nova-scotia-health-insurance-program for the most current information.

