

# OPPORTUNITIES FOR IMPROVING ACCESS TO MEDICARE FOR NEWCOMERS IN NB

International Newcomers face a variety of **challenges** applying for and maintaining Medicare coverage, negatively impacting their **well-being...**

*I know with the snow, I'm like... do not fall, do not hurt yourself because I can't take you anywhere. I don't know where to go. So I tell her, I said, just sit down and don't move. Then you can't hurt yourself.*

and Medicare's **operational efficiency...**

**31%**

of applications were missing documentation

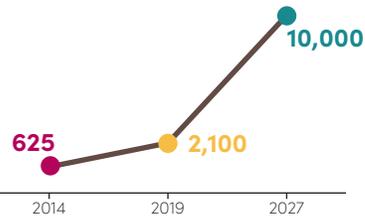
**60%**

of cases over a two week period could have been flagged incomplete or incorrect at the point of application

**29%**

of applications were incomplete

**Unaddressed, these challenges will increase alongside our annual population growth targets**



We have a continuum of **options:**



Fix the Basics



Transform Policy & Process



Digitalization

reactive

proactive

## To improve the Newcomer experience and prepare NB for success

### International Newcomers

more timely coverage and support throughout

### New Brunswick Government

more effective implementation of population growth strategy

### Medicare Officers

less time spent correcting errors

### SNB Customer Service Representatives

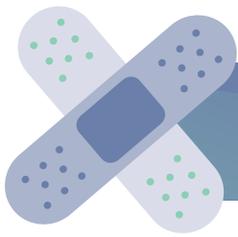
cost savings from fewer failure demands

### Settlement Agencies

better equipped to support newcomers

### Medicare Patient Advocates

more time to provide upstream support



## FIX THE BASICS

Address and repair dysfunctional elements of the current system

### External Communications

Communication is fragmented, and fails to adequately prepare Newcomers.



1

DoH create communication materials and distribute to all stakeholders

2

DoH and stakeholders collaborate to co-create Newcomer-friendly materials for all to use

3

Stakeholders collaborate to provide context-specific and actionable communications to Newcomers throughout their journey

Quality of Outcome



### Application Experience

The application experience lacks clarity and transparency.

1

Simplify and improve usability of application form

2

Update notification methods to avoid problems caused by change of address

3

Provide specific and actionable feedback when applications contain errors

Applying

Waiting

Receiving Feedback

### Internal Process

Internal processes are driving inefficiencies at point of submission.



1

Allow SNB customer support reps to provide feedback on invalid documentation

2

Deliver regular training to SNB to improve screening of applications and documents

3

Avoid multi-week delays by transferring applications digitally



## TRANSFORM POLICY & PROCESS

Evolve the service to better meet the changing needs of a growing New Brunswick

### Rethinking Residency

Requirements to “prove” residency are misaligned with the reality that many Newcomers face when settling in NB



1

Update Medicare residency requirement from “proof” to “intent”

2

Implement existing GNB Standard Operating Procedures that states spousal proof of residency is not required

#### Did you know?

Five provinces accept a statement of intent to satisfy residency requirements



### Uninsured Temporary Workers

Temporary foreign workers doing “dirty, dangerous, and deadly” jobs are ineligible for coverage unless they have 12-month cumulative work permits

1

Reduce minimum permit requirements to enable coverage for the duration of their essential service to New Brunswick

2

Require employer to provide coverage until their employee becomes eligible for Medicare

#### Did you know?

Five provinces provide coverage to temporary workers with 6 month work permits

NL has created an exemption for TFWs immigrating under the Atlantic Immigration Program

BC requires employers to pay for private insurance for TFWs on closed permits of less than 12 months

### Uninsured Canadian Children

Canadian born children of Newcomers can be left without coverage if their parents experience gaps in status



1

Provide coverage to Canadian Children born to uninsured parent

#### Did you know?

Alberta provides coverage to Canadian born children of uninsured parents



## DIGITALIZE SERVICE DELIVERY

Employ best practices of Digital Government to create an “Apply for Medicare” service that meets users’ needs

### Digitalization

Paper based processes are inefficient for everyone involved



1

Use a human-centred design approach to design and deliver a digital “Apply for Medicare” service

#### Did you know?

BC reduced MSP application error rates from **30% to 1%** through digital service delivery

The screenshot shows the 'Medical Services Plan - Enrolment' form. It features a progress bar at the top with steps: Check Eligibility, Personal Info, Spouse Info, Child Info, Contact Info, Review, and Authorize. The current step is 'Check Eligibility'. The main heading is 'See if you qualify for public health care in B.C.'. Below this, there is a paragraph of text explaining that existing MSP coverage requires only a BC Services Card renewal. The form contains several radio button questions: 'Do you currently live in British Columbia (i.e. Do you have an address here)?', 'Will you or anyone in your immediate family (included on this application) be away from B.C. for more than 30 days in total over the next six months?', and 'Is anyone you're applying for:'. The 'No' options are selected. A yellow 'Apply' button is at the bottom right.

Screenshot taken from <https://my.gov.bc.ca/msp/enrolment/check-eligibility>

*“ I wish this interview helps some people upstairs realise what is going on and maybe decide to help us, the people that arrive here and don’t have anywhere to go. ”*

Over the course of four months, we engaged in a series of conversations with Newcomers and the people who support them in their journey to making New Brunswick their home.

We examined resources that are currently made available to Newcomers during this time and reviewed the practices of other Canadian jurisdictions.

The full report documents our approach, key findings, and the suite of options introduced above; each evaluated against criteria of desirability, feasibility, and viability.

To access the full options document: **Improving the Newcomer Experience of Medicare** or for more information, please contact: [info@nbmc-cmnb.ca](mailto:info@nbmc-cmnb.ca)

