Memo

To: 

To whom it may concern

Norwegian students abroad: Insurance coverage Canada

In general, Norwegian students studying abroad are insured through the National Insurance Scheme. The Norwegian Health Economics Administration (HELFO), a sub-ordinate institution directly linked to the Norwegian Directorate of Health, administers this.

Students who are financing their studies through the State Educational Loan Fund, Norway (Lånekassen) will automatically receive a confirmation in English that they are insured approximately 15 working days after their loan has been approved. A sample is found on www.ntnu.no/international/studentweb/insurancesample.pdf. All other students must send a request to HELFO. (see helsenorge.no, use search field with “student”)

Highlights of the coverage include:

- No deductible
- Full coverage of costs for all in-patient services and accommodation in a semi-private room
- Full coverage of all necessary laboratory test, x-rays, pathology, anesthesiology etc. relating to the hospitalization
- For ambulatory (outpatient) services there is an accumulated calendar year out of pocket maximum of USD 200 (2017) and full coverage thereafter.
- No lifetime or per illness maximum
- Coverage for all pre-existing conditions without a waiting period, including mental health.

HELFO will reimburse students for their expenses. In the event expenses exceed the students’ budget, they can submit a request to the local Norwegian embassy to issue a payment guarantee.

Under the agreement between Norway and Québec effective April 1, 1988, Norwegian students studying in Québec have medical coverage in accordance to the regulations of Québec and are not entitled to coverage from Norway.

Sincerely yours,

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