

**LEGISLATIVE ASSEMBLY OF THE
NORTHWEST TERRITORIES
5TH COUNCIL, 33RD SESSION**

TABLED DOCUMENT NO. 3-33

**Northwest
Territories**



**ANNUAL
REPORT**
of
**Territorial
Hospital
Insurance
Services
Board**

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TO B.G. SIVERTZ, ESQ.,
Commissioner of the Northwest Territories.

SIR:

The undersigned has the honour to present
herewith the Annual Report of the Territorial Hospital Insurance
Services Board for the year 1965.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "W.H. Frost, M.D.", is written above the printed name.

W.H. FROST, M.D., D.P.H.,
Chairman.

ANNUAL REPORT

of

TERRITORIAL HOSPITAL INSURANCE SERVICES BOARD

FOR THE YEAR ENDED DECEMBER 31, 1965

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ANNUAL REPORT
of
TERRITORIAL HOSPITAL INSURANCE SERVICES BOARD
FOR THE YEAR ENDED DECEMBER 31, 1965.

General Introduction

This, the sixth report of the Territorial Hospital Insurance Services Board, reviews the operation of the Hospital Insurance Plan for the year 1965. As five full calendar years have now passed since the inception of the Plan, the tables appended to the report have been prepared to embrace the five year period for comparison purposes.

Under the Hospital Insurance and Diagnostic Services Act, 1957, hospital care costs are shared between the federal and provincial governments. With the federal government agreeing (Cabinet Decision June 25, 1959) to continue bearing the cost of hospitalization of indigent Indians and Eskimos of the Northwest Territories, the Territorial Hospital Insurance Services Ordinance was assented to July 31, 1959. On March 28, 1960, the Commissioner of the Northwest Territories entered into an agreement with the Minister of National Health and Welfare, bringing the Territorial Hospital Insurance Plan into effect on April 1, 1960.

The Plan covered normal hospital services to in-patients and emergency treatment to out-patients. Out-patient benefits have since been extended to include most hospital diagnostic and treatment services. Qualifying under the Act but not yet covered by the Plan are physiotherapy and radiotherapy to out-patients.

The Plan is administered by a three-member Board appointed by the Commissioner. An Executive Secretary and staff are provided by the Department of Northern Affairs and National Resources. A Hospital Services Planning Division, consisting at present of consultants from the Department of National Health and Welfare, assists the Board in its function of providing adequate hospital facilities for residents of the Territories. There are currently 27 hospitals or nursing stations in the N.W.T. participating in the Plan (see appended map). Hospital care outside the Territories may also be obtained at the Board's expense.

The Plan is financed by contributions from the federal and territorial governments and by payments by patients of \$1.50 per patient day. The federal government contributes approximately 45% of the total cost as its share under the Act and a further 33% towards the care of indigent Indians and Eskimos; the territorial government's share is approximately 20%; the remaining 2% is paid by patients.

Coverage

Under the Territorial Hospital Insurance Plan, a person who is legally entitled to remain in Canada, and who makes his home and is ordinarily present in the Territories, is entitled after three months' residence in the Territories to insured services at any approved hospital or nursing station of his choice, including a hospital outside the Territories.

A resident who is temporarily absent from the Territories continues to be covered during a period of 12 months (or longer if he is prevented from returning to the Territories because of illness or other reason acceptable to the Board).

A resident of the Territories moving to another province is covered under the Plan during time of travel and for the period it takes to become eligible for insured services in the new province.

Certain residents who have other entitlement to the same type of services as provided under the hospital insurance program, are not covered by the territorial program. These include members of the armed forces and of the Royal Canadian Mounted Police. In addition, where residents are entitled to services under statutes such as Workmen's Compensation, their entitlement under such laws excludes them from entitlement to the same service under the hospital insurance program.

Benefits

A resident who required care as an in-patient, was entitled to receive for \$1.50 per day the following services in a hospital approved by the Plan:-

- (a) accommodation and meals at the standard or public ward level;
- (b) necessary nursing services;
- (c) laboratory, radiological and other procedures together with the necessary interpretations for the purpose of assisting in the treatment of any injury, illness or disability;
- (d) drugs, biologicals and related preparations when administered in the hospitals;
- (e) use of operating room, case room and anaesthetic facilities including necessary equipment and supplies;
- (f) routine surgical supplies;
- (g) use of radiotherapy facilities, where available;
- (h) use of physiotherapy facilities, where available; and
- (i) services rendered by persons who receive remuneration from the hospital.

An insured person was entitled, without charge, to out-patient treatment in a hospital and to X-ray, laboratory, and other diagnostic services provided by a hospital to out-patients.

Exclusions

Admission for dental care was not paid for unless there was a condition certified by a medical practitioner as making hospitalization

necessary. Accounts for the services of a private nurse requested for the convenience of the patient were not acceptable. Private or semi-private accommodation when requested by the patient was not included as a benefit. Excluded also were drugs, biologicals and related preparations, which were intended for use after discharge from the hospital. The cost of ambulance service was excluded, as were the fees for doctors except those engaged by a hospital.

Utilization of Hospital Benefits by the Territorial Residents

The number of insured persons admitted to hospitals during the calendar year 1965 increased by 5.1% as compared with 1964. The average length of stay in hospital remained the same. In 1965, 6,686 insured admissions received 60,584 insured days of in-patient care, or an average of 9 days each. This compares with 6,351 patients receiving 57,614 days of care, or 9 days each, in 1964. Newborn infants numbered 991 in 1965 as compared to 914 in 1964. Details of these figures and a breakdown by category of hospitals can be seen in Table 2 and 3. The rate of insured admissions per 1,000 population was 267 for 1965 as compared with 254 for 1964.

During 1965, 3,952 patients received out-patient services at the expense of the Plan. Table 4 shows a breakdown of this figure and comparative figures for the years 1961 to 1965.

As the financing of the Plan was influenced by the usage of hospital services by registered Indians and Eskimos, a study was made of the percentage usage by these patients. DIAGRAM I indicates the percentage distribution of patient days according to category of hospital and patient status. The registered Indian and Eskimo residents, comprising 60% of the insured population accounted for 64.3% of the total patient days. The percentage distribution of the number of patients discharged indicated that close to 58% of the patients were registered Indian and Eskimo status and 42% of the patients were white status. DIAGRAM II presents a graph of this information.

Financing

During the calendar year 1965, the patient, the Territorial Government and the Federal Government continued to share in the financing of hospital care in the Northwest Territories. The total cost of this care was \$1,661,614.

The patient's share of the cost of hospitalization remained as a co-insurance charge of \$1.50 per day payable to the hospital. The co-insurance paid by the Federal Government through Northern Health Service on behalf of registered Indians and Eskimos for the year 1965 was \$63,777.00. The co-insurance paid by individuals was \$36,865.00.

The cost shareable by the Federal Government under the Hospital Insurance and Diagnostic Services Act is the aggregate in the year of 25% of the per capita cost of in-patient services in Canada and 25% of the per capita cost of in-patient services in the Northwest Territories less the amount of authorized charges (co-insurance paid by or on behalf of patients), multiplied by the average for the year of the number of insured

persons in the Territories. The insured population in 1965, as estimated by the Dominion Statistician, was 25,000.

Advances against the estimated federal contribution were received each month on the basis of the above formula modified to effect a holdback by using $23\frac{1}{2}$ instead of 25% in the calculation of the amount based on the national per capita cost. These advances amounted to \$726,676 leaving \$18,725 still payable; hence the Federal share of the Plan was \$745,401 or 44.9% of the amount paid to the hospitals for insured services.

The special grant to cover the cost of hospital care for indigent Indians and Eskimos, payable through the Department of Northern Affairs and National Resources, was estimated at \$472,988 for 1965.

The cost to the Territorial Government from General Revenue for 1965 was estimated at \$342,583.

A summary of this information is appended as Table 5.

Method of Payment to Hospitals

For payment purposes, listed hospitals are grouped into four categories:-

1. Approved Hospitals
2. Contract Hospitals
3. Federal Hospitals
4. Hospitals outside the Territories.

A list of the hospitals in the Northwest Territories, giving the rated bed capacity and types of beds, may be seen in Table 1.

Approved Hospitals

An approved hospital, known commonly as a "Budget Review" hospital, is paid its approved budget, including the cost of new equipment. The Stanton Yellowknife Hospital at Yellowknife was the only Budget Review Hospital at the beginning of the year. The H.E. Williams Memorial Hospital became a budget review hospital on July 1, 1965. The hospitals submitted to the Board, in advance of the calendar year, their annual budget for the ensuing year. That portion of the approved budget related to the cost of insured services, which is inevitable regardless of patient occupancy, was paid to the hospitals in monthly instalments. That portion of the operating costs which varied with patient occupancy was paid to the hospitals monthly on the basis of the number of patient days for insured services reported by the hospitals.

Contract Hospitals

Contract hospitals are those hospitals or other facilities in the Territories with which T.H.I.S. Board has contracted for the provision of insured services to insured persons.

In 1965 this group comprised the following:-

Chesterfield Inlet	Ste-Therese de l'Enfant Jesus Hospital
Fort Resolution	St. Joseph's Hospital
Fort Simpson	St. Margaret's Hospital
Fort Smith	St. Ann's Hospital
Hay River (Jan. 1 - June 30, 1965)	H.H. Williams Memorial Hospital
Norman Wells	Norman Wells Hospital (Imperial Oil Limited)
Fangnirtung	St. Luke's Hospital
Rae	Faraud Hospital

In addition, the Red Cross Blood Depot in Edmonton, Alberta, served as a contract facility for the supply of blood and blood products. The payment for this service in the period 1 January to 31 December, 1965, was \$690.89.

Federal Hospitals

Federal hospitals are hospitals in the Territories owned or operated by the Government of Canada. Payments were made by the Board at agreed per diem rates. During 1965, this arrangement applied to the following hospitals and other facilities operated by Medical Services, Department of National Health and Welfare:

Aklavik Nursing Station	Aklavik
Baker Lake Nursing Station	Baker Lake
Cambridge Bay Nursing Station	Cambridge Bay
Cape Dorset Nursing Station	Cape Dorset
Coppermine Nursing Station	Coppermine
Coral Harbour Nursing Station	Coral Harbour
Eskimo Point Nursing Station	Eskimo Point
Fort Franklin Nursing Station	Fort Franklin
Fort Good Hope Nursing Station	Fort Good Hope
Fort Liard Nursing Station	Fort Liard
Fort McPherson Nursing Station	Fort McPherson
Fort Norman Nursing Station	Fort Norman
Foxe Nursing Station	Melville Peninsula
Frobisher Bay General Hospital	Frobisher Bay
Inuvik General Hospital	Inuvik
Rankin Inlet Nursing Station	Rankin Inlet
Spence Bay Nursing Station	Spence Bay
Tuktoyaktuk Nursing Station	Tuktoyaktuk

Hospitals Outside the Territories

When treatment was obtained in a hospital in another province or territory, payment was made by the T.H.I.S. Board at the rate established for such hospital by the province or territory, less co-insurance charge of \$1.50 per day. The rate payable outside Canada was determined by the Board, but could not exceed the maximum rate payable to a budget review hospital less the co-insurance charge.

During 1965, most hospital care outside the Territories to beneficiaries of the Plan was given in Alberta, Manitoba and Quebec.

Payment to Hospitals

Payment made by the T.H.I.S. Board to hospitals for insured services was as follows: the Approved Hospitals received \$359,665; the Contract Hospitals received \$256,916; the Federal Hospitals received

\$413,131; and the Hospitals outside the Territories received \$531,261. Comparative information may be found in Table 6.

Total Cost of Insured Services

The cost of insured services to the Hospital Insurance Plan was \$1,560,973, and the amount paid for co-insurance by patients or agencies was \$100,641, making a total of \$1,661,614, paid to hospitals for services covered by the Plan. The average cost to the Board per patient day of insured services was \$24.54 for adults and children and \$5.08 for newborn. The average cost per patient day, including the amount paid in co-insurance, was for an adult or child \$26.04 and for a newborn \$6.58. Using the population figure of 25,000 for the Northwest Territories, as supplied by the Dominion Bureau of Statistics, the average cost of insured services per capita was \$66.47 for the period 1 January to 31 December, 1965. Comparative information is given in Table 7.

CENTRES OF POPULATION
MAP OF
NORTHERN CANADA

Highway ————— Under construction
 Railway - - - - -
 SCALE IN MILES
 0 100 200 300

APPENDIX "A"

LOCATION OF FACILITIES
NORTHWEST TERRITORIES

HOSPITAL H
NURSING STATION N

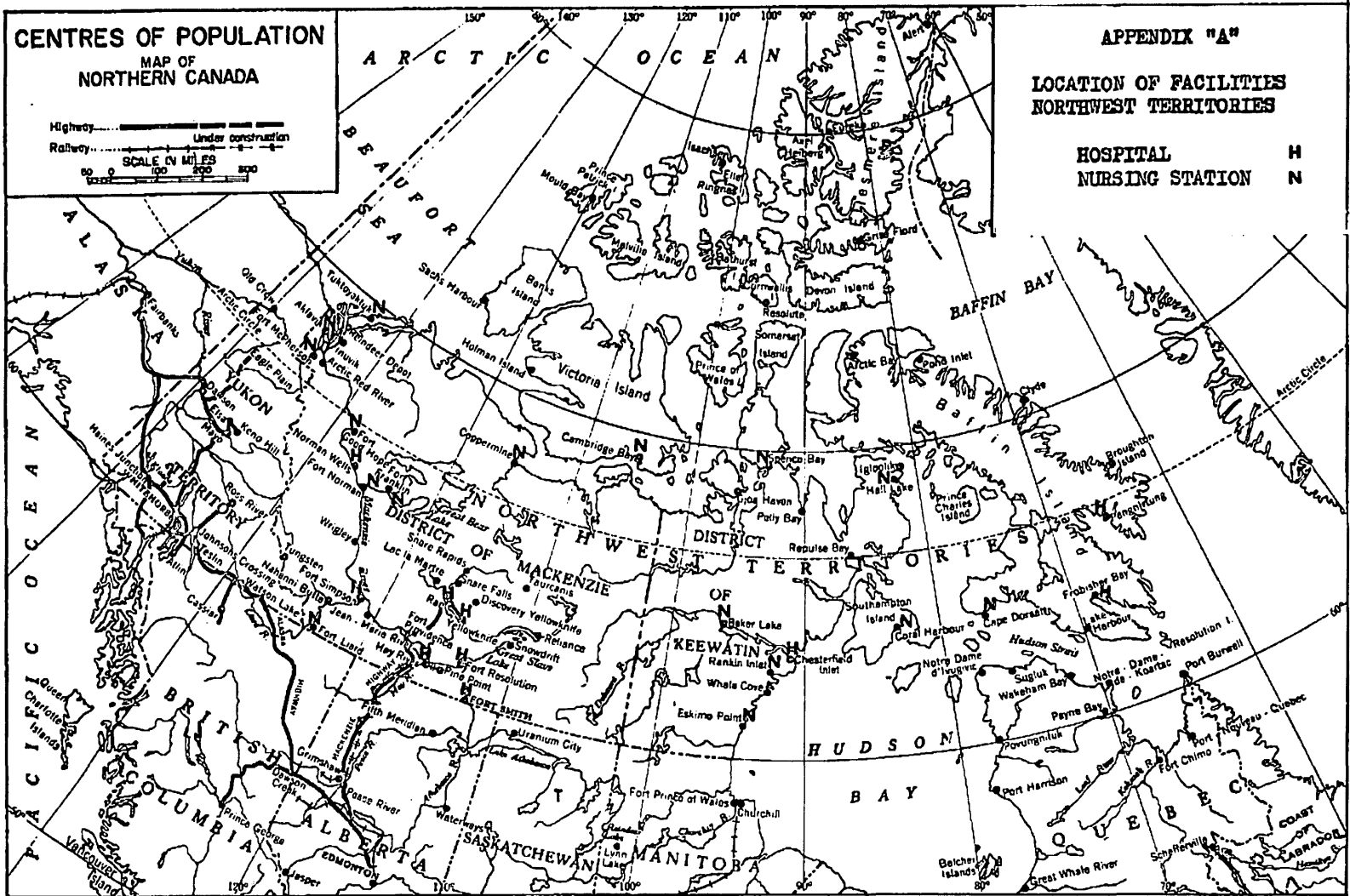


TABLE 1

Rated Bed Capacity - Hospitals in the Northwest Territories - 1965

<u>APPROVED</u> (Budget Review)		<u>T.B.</u>	<u>GEN.</u>	<u>BASSINETS</u>
Yellowknife	Stanton Yellowknife	-	44	4
Hay River	H.H. Williams Memorial	-	22	10
		-	66	14
<u>CONTRACT</u>				
Chesterfield Inlet	Ste-Therese de l'Enfant			
	Jesus	-	31	3
Fort Resolution	St. Joseph's	-	15	5
Fort Simpson	St. Margaret's	-	26	5
Fort Smith	St. Ann's	-	50	5
Norman Wells	Imperial Oil	-	13	1
Pangnirtung	St. Luke's	18	15	2
Rae	Faraud	-	34	3
		-		
TOTAL AT YEAR-END		18	184	24
<u>FEDERAL</u>				
Aklavik	Nursing Station	-	4	1
Baker Lake	Nursing Station	-	4	2
Cambridge Bay	Nursing Station	-	7	2
Cape Dorset	Nursing Station	-	4	1
Coppermine	Nursing Station	-	4	1
Coral Harbour	Nursing Station	-	4	2
Eskimo Point	Nursing Station	-	4	2
Fort Franklin	Nursing Station	-	4	1
Fort Good Hope	Nursing Station	-	4	1
Fort Liard	Nursing Station	-	2	1
Fort McPherson	Nursing Station	-	4	1
Fort Norman	Nursing Station	-	4	1
Frobisher Bay	Frobisher Bay General	-	28	6
Inuvik	Inuvik General	33	67	23
Melville Peninsula	Foxe Nursing Station	-	4	1
Rankin Inlet	Nursing Station	-	4	2
Spence Bay	Nursing Station	-	4	1
Tuktoyaktuk	Nursing Station	-	4	1
		-		
TOTAL AT YEAR-END		33	160	50
TOTAL RATED BED CAPACITY AT YEAR-END		51	410	88

TABLE 2

Patient Days of Insured In-Patients by
Category of Hospital and Patient Status
1961 to 1965

Category	Adults and Children					Newborn				
	1961	1962	1963	1964	1965	1961	1962	1963	1964	1965
All Insured Residents										
Approved	6,324	5,989	8,032	7,545	10,219	947	834	915	833	1,191
Contract	14,516	18,626	18,408	15,953	12,679	1,790	1,860	1,595	1,949	1,678
Federal	10,877	14,286	17,571	16,278	15,835	1,493	1,668	2,358	2,201	2,344
Outside N.W.T.	17,727	21,346	19,809	17,838	21,851	1,260	1,000	1,106	864	1,298
Total	49,444	60,247	63,820	57,614	60,584	5,490	5,362	5,974	5,847	6,511
Registered Indian and Eskimo Status										
Approved	2,082	2,395	2,998	3,840	4,015	210	226	217	238	307
Contract	9,293	10,801	10,953	9,354	7,279	992	741	576	904	960
Federal	9,039	12,434	14,858	13,781	13,226	982	1,196	1,783	1,565	1,769
Outside N.W.T.	12,505	14,797	13,464	11,284	14,436	690	572	555	422	526
Total	32,919	40,427	42,273	38,259	38,956	2,874	2,735	3,131	3,129	3,562
White Status										
Approved	4,242	3,594	5,034	3,705	6,204	737	608	698	595	884
Contract	5,223	7,825	7,455	6,599	5,400	798	1,119	1,019	1,045	718
Federal	1,838	1,852	2,713	2,497	2,609	511	472	575	636	575
Outside N.W.T.	5,222	6,549	6,345	6,554	7,415	570	428	551	442	772
Total	16,525	19,820	21,547	19,355	21,628	2,616	2,627	2,843	2,718	2,949

TABLE 3

Separations of Insured In-Patients by
Category of Hospital and Patient Status

1961 to 1965

Category	Adults and Children					Newborn				
	1961	1962	1963	1964	1965	1961	1962	1963	1964	1965
All Insured Residents										
Approved	845	889	1,012	926	1,317	144	142	149	128	179
Contract	1,958	2,529	2,348	2,166	1,787	295	284	252	287	265
Federal	1,466	1,915	2,364	2,278	2,342	276	322	387	374	401
Outside N.W.T.	951	1,088	1,097	981	1,240	129	109	139	125	146
Total	5,220	6,421	6,821	6,351	6,686	844	857	927	914	991
Registered Indian and Eskimo Status										
Approved	246	282	318	343	443	33	36	32	33	41
Contract	1,120	1,292	1,208	1,073	866	152	123	95	121	141
Federal	1,162	1,592	1,939	1,822	1,922	185	230	296	275	318
Outside N.W.T.	554	642	604	480	621	58	55	62	57	60
Total	3,082	3,808	4,069	3,718	3,852	428	444	485	486	560
White Status										
Approved	599	607	694	583	874	111	106	117	95	138
Contract	838	1,237	1,140	1,093	921	143	161	157	166	124
Federal	304	323	425	456	420	91	92	91	99	83
Outside N.W.T.	397	446	493	501	619	71	54	77	68	86
Total	2,138	2,613	2,752	2,633	2,834	416	413	442	428	431

TABLE 4

Out-Patient Services
By Category of Hospital and Patient Status

1961 to 1965

Category	Number of out-patients				
	1961	1962	1963	1964	1965
	All insured residents				
Approved	186	828	1,118	976	1,410
Contract	235	813	1,299	1,629	1,391
Federal	151	457	645	703	1,090
Outside N.W.T.	1	8	9	35	61
Total	573	2,106	3,071	3,343	3,952
	Registered Indian and Eskimo status				
Approved	24	58	67	73	135
Contract	60	178	414	520	416
Federal	58	193	328	311	607
Outside N.W.T.	-	1	-	11	45
Total	142	430	809	915	1,203
	White status				
Approved	162	770	1,051	903	1,275
Contract	175	635	885	1,109	975
Federal	93	264	317	392	483
Outside N.W.T.	1	7	9	24	16
Total	431	1,676	2,262	2,428	2,749

TABLE 5

Payment for Insured Services by Responsible Agencies

1961 to 1965

Responsibility for payment	1961		1962		1963		1964		1965	
	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%
<u>Federal Government</u>										
Contribution under Hospital Insurance and Diagnostic Services Act (1)	\$ 385,802	41.2	\$ 503,017	40.3	\$ 568,480	40.1	\$ 598,281	43.7	\$ 745,401	44.9
Co-insurance - Indigent Indians and Eskimos	51,005	5.4	61,506	4.9	64,700	4.6	62,082	4.6	63,777	3.8
Special Grant for Indian and Eskimo Costs ⁽¹⁾	279,174	29.8	384,376	30.8	446,109	31.4	405,737	29.6	472,988	28.5
<u>Territorial Government</u>	188,705	20.2	262,602	21.0	298,844	21.1	269,416	19.7	342,583	20.6
<u>Insured Patients</u>										
Co-insurance	31,395	3.4	36,907	3.0	39,991	2.8	33,109	2.4	36,865	2.2
Total	\$ 936,081	100	\$1,248,408	100	\$1,418,124	100	\$1,368,625	100	\$1,661,614	100

(1) This amount is subject to adjustment on the final payment of the contribution under the Hospital Insurance and Diagnostic Services Act.

TABLE 6

Payment to Hospitals for Insured Services

1961 to 1965

Category					
	1961	1962	1963	1964	1965
	T.H.I.S. Plan				
Approved	\$ 176,178	\$ 181,950	\$ 203,673	\$ 210,636	\$ 359,665
Contract	154,216	312,448	345,146	308,977	256,916
Federal	245,316	304,953	387,165	391,977	413,131
Outside N.W.T.	277,970	350,644	377,449	361,844	531,261
Total	\$ 853,680	\$1,149,995	\$1,313,433	\$1,273,434	\$1,560,973
	Co-insurance				
Approved	\$ 10,906	\$ 10,234	\$ 13,420	\$ 12,567	\$ 17,115
Contract	24,459	30,729	30,005	26,853	21,535
Federal	18,555	23,931	29,895	27,718	27,268
Outside N.W.T.	28,481	33,519	31,373	28,053	34,723
Total	\$ 82,401	\$ 98,413	\$ 104,691	\$ 95,191	\$ 100,641
	Total				
Approved	\$ 187,084	\$ 192,184	\$ 217,093	\$ 223,203	\$ 376,780
Contract	178,675	343,177	375,151	335,830	278,451
Federal	263,871	328,884	417,058	419,695	444,477
Outside N.W.T.	306,451	384,163	408,822	389,897	555,984
Total	\$ 936,081	\$1,248,408	\$1,418,124	\$1,368,625	\$1,661,614

TABLE 7

Total Cost of Insured Services, Costs
per Insured Person, and Average Cost per Patient Day
1961 to 1965

Cost of Insured Services	1961	1962	1963	1964	1965
In-Patient - Adults and Children	\$ 834,057	\$1,116,649	\$1,269,969	\$1,216,375	\$1,486,875
Newborn	16,179	17,026	18,839	26,877	33,081
Co-insurance	82,401	98,413	104,691	95,191	100,641
Sub-Total	\$ 932,637	\$1,232,088	\$1,393,499	\$1,338,443	\$1,620,597
Out-Patient	3,444	16,320	24,624	30,182	41,017
Total	\$ 936,081	\$1,248,408	\$1,418,123	\$1,368,625	\$1,661,614
Costs per Insured Person					
Territorial	\$ 42.04	\$ 52.02	\$ 59.08	\$ 54.74	\$ 66.46
National	\$ 30.86	\$ 35.41	\$ 39.27	\$ 43.73	\$ 48.57
Average Cost per Patient Day					
Hospitals in N.W.T.					
Adults and Children	\$ 19.12	\$ 21.86	\$ 21.85	\$ 23.06	\$ 26.30
Newborn	\$ 4.63	\$ 4.81	\$ 4.74	\$ 6.32	\$ 7.00
Hospitals outside N.W.T.					
Adults and Children	\$ 17.01	\$ 17.80	\$ 20.39	\$ 21.60	\$ 25.57
Newborn	\$ 3.80	\$ 4.06	\$ 4.27	\$ 4.70	\$ 4.82
All Hospitals					
Adults and Children	\$ 18.36	\$ 20.03	\$ 21.39	\$ 22.61	\$ 26.04
Newborn	\$ 4.44	\$ 4.67	\$ 4.65	\$ 6.09	\$ 6.58

Insured Population

Northwest Territories

1961 - 22,000
1962 - 24,000
1963 - 24,000
1964 - 25,000
1965 - 25,000

Canada

1961 - 18,034,000
1962 - 18,429,000
1963 - 18,758,000
1964 - 19,100,000
1965 - 19,442,000

DIAGRAM 1

Percentage Distribution of Patient Days

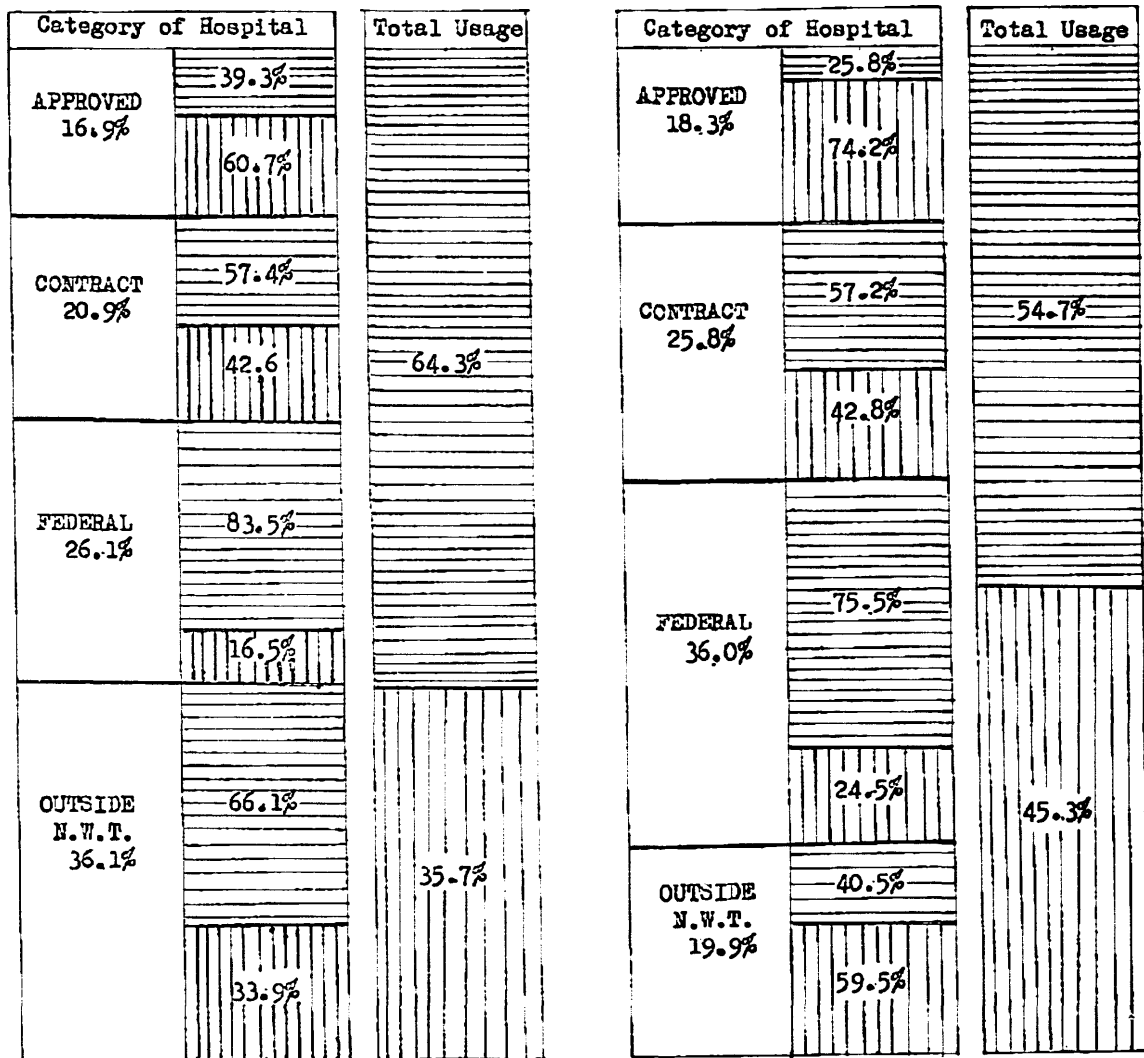
According to

Category of Hospital and Usage by Patient Status

January 1, 1965 to December 31, 1965

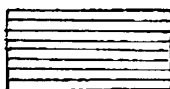
Adult and Children

Newborn



Estimated Insured Population

Indian & Eskimo Status	15,000	(60%)
White Status	10,000	(40%)
Total	25,000	



REGISTERED INDIANS & ESKIMOS



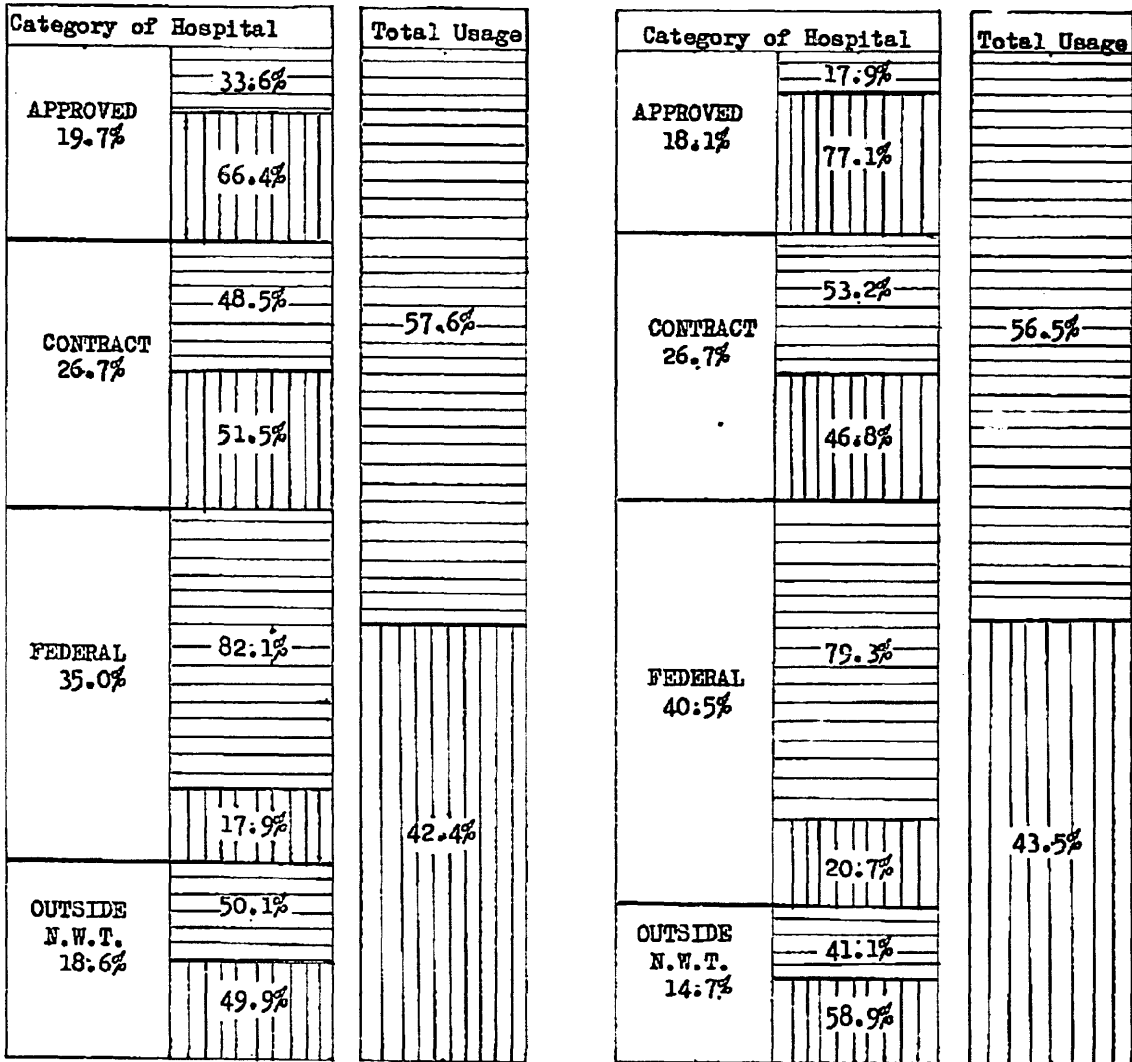
WHITE STATUS

DIAGRAM 2

Percentage Distribution of Separations
According to
Category of Hospital and Patient Status
January 1, 1965 to December 31, 1965

Adults and Children

Newborn



Estimated Insured Population

Indian & Eskimo Status	15,000	(60%)
White Status	10,000	(40%)
Total	25,000	



REGISTERED INDIANS & ESKIMOS



WHITE STATUS