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Building Nunavut Together
Nunavuliuqatigiingniq
Bâtir le Nunavut ensemble

Nunavut

Director of Medical Insurance's 2025/26 Medical Care Plan

Annual Report

INTRODUCTION

Legislation governing the administration of health care in Nunavut was carried over from the Northwest Territories pursuant to the *Nunavut Act*. The *Medical Care Act* (hereinafter, the "Act") governs who is covered by the Nunavut Health Insurance Plan and the payment of benefits for insured medical services.

Section 23 of the Act requires the Minister responsible for the Act to appoint a Director of Medical Insurance (the "Director"). The Director is responsible for the administration of the Act and regulations.

Section 24 requires the Director to submit an annual report on the operation of the Medical Care Plan (Nunavut Health Insurance Plan) to the Minister for tabling in the Legislative Assembly. The report must be tabled at the session of the Legislative Assembly during which the report is received by the Minister, or at the next session.

OVERVIEW OF HEALTH CARE SERVICES IN NUNAVUT

The management and delivery of health care services in Nunavut are included in the overall operations of the Department of Health (the "Department"). The Department has a regional office located in each of Nunavut's three regions, which manages the delivery of health services at a regional level. These offices are located in Pangnirtung (Qikiqtaaluk region), Rankin Inlet (Kivalliq region), and Cambridge Bay (Kitikmeot region). Iqaluit operations are administered separately.

The delivery of health care services in Nunavut is based on a primary health care model; for example, visits to family physicians, consultations with nurses or nurse practitioners, and advice received from pharmacists are some common primary health care services.

In 2025/26, insured hospital and physician services were delivered in 27 facilities across Nunavut including:

- One general hospital (Iqaluit);
- Two regional health facilities (Rankin Inlet and Cambridge Bay);
- 22 community health centres; and
- Two public health facilities (Iqaluit and Rankin Inlet).

Services based in the Qikiqtani General Hospital include 24-hour emergency services, a family practice clinic, in-patient care (including obstetrics, pediatrics and psychiatric

care), surgical services, laboratory services, diagnostic imaging, and respiratory therapy.

Nunavut's primary health care providers are predominantly family physicians and community health nurses. The Department recruits and hires its own nurses and physicians. It also contracts for agency nurses, for locum physicians, and for paramedics. Specialist services are accessed primarily from the territory's main referral centres in Ottawa, Winnipeg, Yellowknife and Edmonton.

21.3% of the Department's total 2025/26 operational budget of $684,567,000 was spent on costs associated with medical travel ($38.6M) and physician and hospital services ($107.1M) outside the territory.

Due to the territory's very low population density and limited health infrastructure (i.e., diagnostic equipment and health human resources) access to a range of hospitals and specialist services often requires residents to travel outside the territory. However, the two regional health facilities (Rankin Inlet and Cambridge Bay) as well as Qikiqtani General Hospital are enabling Nunavut to build internal capacity and enhance the range of services that can be provided within the territory.

NUNAVUT HEALTH INSURANCE PLAN

The Act governs who is covered by the Nunavut Health Insurance Plan and the payment of benefits for insured medical services. The Nunavut Health Insurance Plan is administered by the Department on a non-profit basis. Insured hospital services are provided in Nunavut under separate legislative authority, the *Hospital Insurance and Health and Social Services Administration Act*.

Users

As of March 31, 2026, there were 43,901 individuals registered under the Nunavut Health Insurance Plan, which is an increase of 769 from the previous year. The status of health care registrations changes daily.

Insured Physician Services

Section 3(1) of the Act and section 3 of the *Medical Care Regulations* provide for insured physician services in Nunavut. The term "insured physician services" refers to all services rendered by medical practitioners that are medically required and are included in the fee schedule of insured benefits (which can be found in the *Medical Care Regulations*). Where the insured service is unavailable in Nunavut, patients are referred to another jurisdiction to obtain the insured service. No new services were added or deleted to the listing of insured physician services in 2025/26.

The *Nursing Professions Act* allows for the licensure of nurse practitioners in Nunavut; this permits nurse practitioners to deliver insured physician services in Nunavut.

Physicians must be licensed to practice in Nunavut. The Department's Professional Practice Division, located in Kugluktuk, administers the registration and licensing process for Nunavut physicians through a Medical Registration Committee.

The following is a comprehensive list of insured categories as per Nunavut's *Medical Care Regulations*. Services provided under these categories are considered insured if the medically required diagnosis and/or treatment is provided in-territory or out-of-territory.

- Anesthesiology
- Cardio-Thoracic and Vascular Surgery
- Dermatology
- General Practitioner
- Gynecology
- General Surgery
- Internal Medicine
- Neurology
- Obstetrics
- Ophthalmology
- Otolaryngology
- Orthopedics
- Pediatrics
- Plastic Surgery (not cosmetic)
- Psychiatry
- Radiology
- Urology

In addition to specialists based in Nunavut, visiting specialists, general practitioners and locums, through arrangements made by each of the Department's three regions and Qikiqtani General Hospital, also provide insured physician services in-territory.

The following in-territory specialist services are provided under the visiting specialists program: ophthalmology, orthopedics, internal medicine, otolaryngology, neurology, rheumatology, dermatology, pediatrics, obstetrics, psychiatry, oral surgery, and allergy.

Uninsured Physician Services

Only services prescribed by, and rendered in accordance with, the *Medical Care Act* and regulations, and the *Hospital Insurance and Health and Social Services Administration Act* and regulations, are insured.

All other services, including physician services that are not medically necessary, are considered uninsured. Services provided under the Workers Safety and Compensation Commission and any other federal or territorial legislation are not insured under the Nunavut Health Insurance Plan.

Insured Services Provided in Canada (Outside of Nunavut)

Section 4(2) of the *Medical Care Act* prescribes the benefits payable when insured medical services are provided outside Nunavut, but within Canada.

Nunavut has physician reciprocal billing agreements with all provinces and territories (with the exception of Quebec, where physicians bill directly for fee-for-service). These agreements provide payment of insured services on behalf of eligible Nunavut residents receiving insured services outside of the territory.

In 2025/26, a total of $12.4M was paid for physician services provided outside of the territory.

Insured Services Provided Outside Canada

Section 4(3) of the *Medical Care Act* prescribes the benefits payable when insured medical services are provided outside Canada. When Nunavut residents become ill and require a health service while travelling for pleasure or business outside of Canada, insured physician services are paid at rates equivalent to those paid if the service had been provided in Nunavut.

In 2025/26, a total of $0.00 was paid for physician services provided outside of Canada.

In 2025/26 there were no patients medically referred outside of the country for health services.