

# HSC Tenant Insurance - Change to Payments FAQs

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## **What is the change to the HSC Tenant Insurance Program that affects its OW/ODSP clients?**

Previously, OW/ODSP recipients across Ontario were provided an option to have **government pay-direct arrangements** to cover the cost of their insurance. The program is no longer offering a government pay option starting with policies that renew after February 1, 2022. The change also applies to all new HSC Tenant Insurance clients, who are no longer being offered a government payment option.

## **Why is this change happening?**

The program is phasing out the government pay option due to challenges associated with the processing of these types of payments.

## **How will the OW/ODSP clients affected by this change be informed?**

Clients whose policies renew over the next year, will receive a letter from XN Financial stating that their coverage will terminate (“non-renew”). The letter will be issued 60 days prior to the renewal date on a rolling basis, as policies come up for renewal.

## **What do OW/ODSP clients need to do to have uninterrupted coverage?**

To maintain coverage, a new account and method of payment must be arranged by clients or caseworkers after receiving the letter. Clients or caseworkers can do so by calling Marsh Canada’s Private Client Services at 1-866-940-5111. XN Financial will issue only one letter so it is important to make arrangements prior to the date specified in the letter.

## **If government payment options are no longer offered, how can OW/ODSP clients pay for coverage?**

Clients can continue to pay monthly and annually using direct debit (bank withdrawal) or credit card. Personal cheques, money orders or cash payments are not accepted.

## **If a client’s policy expires later in the year, when should their payment arrangements be changed?**

Payment arrangements should be changed when clients receive their letter from XN Financial, 60 days before their policy expires. All government pay clients continuing to use HSC Tenant Insurance will have switched over to alternative payment methods by February 1, 2023.

**More Questions? Email [insurance@hscorp.ca](mailto:insurance@hscorp.ca)**