

Health Care Coverage for Privately Sponsored Refugees in Ontario

As Permanent Residents, privately sponsored refugees are eligible for provincial health care upon their arrival in Canada. They are also eligible for limited coverage under the Interim Federal Health program because they have been resettled as refugees. This information sheet has been developed for refugee sponsoring groups to provide clarification on the health coverage and benefits provided by both the provincial and the federal government in Ontario.

1. INTERIM FEDERAL HEALTH PROGRAM (IFH)

The **Interim Federal Health Program (IFHP)**, funded by Citizenship and Immigration Canada (CIC) and administered by [Medavie Blue Cross](#), is a program that provides limited, temporary coverage of health-care benefits to specific groups of individuals.

Effective April 1st, 2016, all resettled refugees are entitled to full IFHP coverage upon the day of arrival to Canadaⁱ. Newcomers with IFH Certificates issued prior to April 1, 2016 and still within one year from the date of issue are also entitled to full IFHP coverage. Certificates issued prior to April 1, 2016 do not need to be replaced to reflect coverage changes.

COVERAGE & BENEFITS

IFHP COVERAGE

Basic Coverage – covered until provincial/territorial health coverage begins

- In-patient and out-patient services
- Services of licensed health care professionals (medical doctors, registered practitioners)
- Pre- and postnatal care
- Laboratory and diagnostic services
- Ambulance

Supplemental Coverage - covered for duration of the sponsorship

- Basic dental and vision care
- Prosthetics and devices to assist mobility
- Home care and long-term care
- Psychological counselling provided by a registered clinical psychologist
- Post-arrival health assessments
- Pre- and post-natal care

Prescription Drug Coverage:

Covered for prescription medication and other pharmacy products included in the IFHP Prescription Drug Coverage Grid for duration of the sponsorship.

These benefits are subject to **limits** and **maximum dollar amounts** with some treatments requiring pre-authorization. For more detailed information on IFHP Benefit Grids (coverage) and a list of services requiring pre-authorization, please visit: <https://provider.medavie.bluecross.ca>

IFHP ELIGIBILITY & ISSUANCE

All Interim Federal Health Program (IFHP) beneficiaries are eligible for IFHP coverage for one year from the date the certificate of eligibility is issued by IRCC or a Canadian Border Services Agency (CBSA) officer. Effective April 11 2016, IFHP Certificates are issued for all resettled refugees by Canadian Border Services Agency (CBSA) upon arrival to Canada. Where IFH Certificates cannot be provided upon arrival, coverage should be issued by an IRCC officer shortly after arrival.

Note: It takes two business days from the day the Certificate is issued for the eligibility information to be reflected in the Medavie Blue Cross system.

FINDING A REGISTERED IFHP HEALTH CARE PROVIDER

To find a health care provider that is registered with Medavie Blue Cross and accepts IFHP insured clients, please visit the [‘Search IFHP Providers’](#) list on the Medavie Blue Cross website and select your province. **Only health care providers registered with Medavie Blue Cross are authorized to submit claims for reimbursement.** IFH Certificates are to be presented to health care providers each time a service and/or product is provided in order to confirm coverage.

PROCESSING CLAIMS

After determining a client’s eligibility for the service/product, the health care provider will need to submit the claim for payment to Medavie Blue Cross directly within six months of the date the service was provided. More information for health care providers on the claims submission procedures and guidelines can be found in the Information Handbook for Health Care Professionals (Medavie Blue Cross). The handbook can be accessed at: <http://www.cic.gc.ca/english/refugees/outside/arriving-healthcare/practitioners.asp>

Note: IFHP is not designed to reimburse beneficiaries directly. If a beneficiary pays for services/products covered by the IFHP, the individual cannot be reimbursed.

CONTACT INFORMATION

For IFHP related matters: CIC_Inquiry@medavie.bluecross.ca or IFH-PFSI@cic.gc.ca

2. ONTARIO HEALTH INSURANCE PLAN (OHIP)

As permanent residents, all resettled refugees who take up residency in Ontario are eligible for coverage under OHIP. PSRs as well as BVORs and JAS refugees are exempted from the 3 month waiting period for OHIP coverage because they are considered to be 'Protected Persons'. For more information about this exemption, visit:

www.health.gov.on.ca/en/public/publications/ohip/ohip_waiting_pd.aspx (exemption memo).

OHIP LONG TERM COVERAGE and BENEFITS

OHIP Benefits include:

- Physician services including obstetrics (incl. pre- and postnatal) and surgical procedures
- In-patient and out-patient hospital services
- Diagnostic and laboratory services

OHIP does not cover the cost of:

- Prescription medication
- Dental care
- Vision care and products
- Ambulance services (unless deemed an Emergency)

REGISTRATION PROCEDURE

The resettled person will need to visit a [ServiceOntario service location](#) to register for OHIP. They will need to bring 3 original documents with them to prove their eligibility for coverage under OHIP. [A list of accepted documents](#) can be found at <http://bit.ly/1oNx2mn>.

Please note that it is advisable to visit a full-service ServiceOntario location and to bring a copy of the [exemption memo](#) to ensure that the waiting period exemption is granted.

*For more detailed information about documentation please see [HEALTH OHIP](#).

PROCESSING CLAIMS

The health care provider automatically bills the Ontario Ministry of Health for the services and products provided.

Please Note: As of March 31st, 2016 the Ontario Temporary Health Program has ended. All cases should now refer to the IFHP.

CONTACT INFORMATION

IFH related matters: CIC_Inquiry@medavie.bluecross.ca or IFH-PFSI@cic.gc.ca

OHIP and related matters: ServiceOntario Infoline at 1-866-532-3161

FURTHER RESOURCES

Interim Federal Health Program Summary of Benefits:

www.cic.gc.ca/english/refugees/outside/summary-ifhp.asp

Determine your eligibility and coverage type IFHP:

www.cic.gc.ca/english/refugees/outside/arriving-healthcare/individuals/apply-who.asp

Information Handbook for Health Care Professionals (Medavie Blue Cross): <http://bit.ly/1tMUADH>

OHIP Coverage Waiting Period:

www.health.gov.on.ca/en/public/publications/ohip/ohip_waiting_pd.aspx

OHIP Schedule of Benefits & Fees:

www.health.gov.on.ca/english/providers/program/ohip/sob/physserv/physserv_mn.html

Ontario Drug Benefit (ODB) Formulary:

www.healthinfo.moh.gov.on.ca/formulary

ⁱ If you have any questions regarding the latest update, please contact the Refugee Sponsorship Training Program at 1.877.290.1701.