

by youth, for youth



# NAVIGATING the Ontario Healthcare System

A toolkit created for youth who have recently come to Canada – made by youth

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NATIONAL  
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NAVIGATION  
NETWORK



RÉSEAU  
NATIONAL DE  
NAVIGATION POUR  
NOS NOUVEAUX ARRIVANTS

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## About this toolkit: Why was this toolkit created?

We know that coming to a new place is hard and figuring out the healthcare system is even harder. We heard from many young people, their parents and caregivers and even settlement support staff about how hard it was to find out information of how health insurance worked for refugee claimants and what young people should do to get healthcare.

This toolkit is meant to help youth who have newly come to Canada and are living in Ontario understand how to get healthcare in Ontario. It discusses two types of health insurance –

### 1. Interim Federal Health Program (IFHP)

### 2. Ontario Health Insurance Plan (OHIP)

We hope it will help youth, caregivers and their service providers understand how to use your health insurance and get services that it covers.



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## Who is this toolkit for?

**Anyone** can use this toolkit.

It is designed for **youth who have newly come to Canada and are living in Ontario.**

It can be used by **anyone who is newly arrived in Canada and living in Ontario.**

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## How do I use this toolkit?

In our **table of contents**, you can **click on the section you want to read** more about.

We also have **two tools** that may be helpful for you to **print and keep with you.**

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## Where can I go if I have more questions?

Check out the **resources in each section** for more information on topics.

For **general support**, here are some other **websites** you can access:

- [Sojourn House](#)
- [Christie Refugee Welcome Centre](#)
- [Settlement.org](#)
- [FCJ Refugee Centre](#)
- [Centre for Refugee Children](#)
- [Immigration, Refugees and Citizenship Canada](#)
- [My Refugee Claim](#)

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# About the Interim Federal Health Program (IFHP)

## What is IFHP?

The **Interim Federal Health Program (IFHP)** is a Government of Canada program that provides limited and temporary health insurance to refugees and refugee claimants in Canada.<sup>1,2</sup>

- IFHP pays the health provider directly for your health care; you do not need to pay the provider for IFHP-covered services.<sup>1,2</sup>

Your proof of IFHP coverage might look like one of these documents:



## Your IFHP coverage papers might look like this:

**REFUGEE PROTECTION CLAIMANT DOCUMENT (RPCD)**  
sometimes referred to as "the brown paper"



**IFHP CERTIFICATE OF ELIGIBILITY**



**ACKNOWLEDGEMENT OF CLAIM DOCUMENT**



**It doesn't matter what paper you have as long as it's one of these three papers.** This is because these three papers have your **"Unique Client Identifier"** (also known as a **UCI number**) on them which can be used by the health provider to confirm that your healthcare costs are still covered by IFHP.<sup>1,4</sup>

## Who can get IFHP

All individuals (including children and youth) who are **resettled refugees, refugee claimants, protected persons, Pre-Removal Risk Assessment (PRRA) applicants**, victims of human trafficking or detainees under the Immigration and Refugee Protection Act have IFHP.<sup>1,2</sup>

### Resettled Refugee

means you were sponsored by the government or by a group of sponsors to come to Canada, and you are eligible to apply for permanent residency.<sup>5,6</sup>

### Refugee Claimant

means that because you or your family feared that you were in danger, you came to Canada from another country and are waiting for a meeting with government officials (sometimes called a “hearing”) to know if you will be able to stay in Canada permanently.<sup>5,6</sup>

### Pre-Removal Risk Assessment (PRRA) applicant

means you are applying to stay in Canada by letting the government know about the danger you might face if you leave.

This might mean that you were a refugee claimant, and your hearing was not successful. It also might mean that you tried to be a refugee claimant, but your brown paper says “ineligible to make a refugee claim ” and now you are doing a different kind of application. Even so, it still means you have health care coverage under IFHP with your brown paper.<sup>10</sup>

### Protected Person

means that after being a refugee claimant or a PRAA applicant, you were given permission by the Canadian government to stay in Canada permanently but are not considered a “resettled refugee”. This is what your status might change to after a hearing.<sup>5,6</sup>

If you are considered a “protected person,” your IFHP coverage expires 90 days after the decision made at your hearing. You need to apply for provincial health insurance (ie. OHIP in Ontario) as soon as you find out that your hearing is successful.<sup>5,6</sup>

# Who cannot get IFHP? >>>>

IFHP comment: you can also consult the IFHP website:  
[Termination of coverage](#)

**If you have Canadian citizenship, or permanent residency, you are not able to get IFHP<sup>1,2</sup>**

However, you can apply for provincial health insurance (such as OHIP in Ontario).<sup>11</sup>

See the section below called, "[The Ontario Health Insurance Plan \(OHIP\)](#)" to learn more about OHIP.

There are other reasons your IFHP coverage might end; [read more here](#).



# What can I get with IFHP?

These are the kinds of health care services you may be covered for with IFHP:

TYPES OF SERVICE	EXAMPLES
<b>Medical Services</b> <sup>13,14</sup>	Doctors' appointments, emergency room visits, surgeries.
<b>Laboratory or Diagnostic Services</b> <sup>13,14</sup>	Blood tests, X-Rays, MRIs, ultrasounds.
<b>Prescriptions</b> <sup>13,14</sup>	Birth control, antibiotics, antidepressants, inhalers and others. Some special medications may not be covered.
<b>Mental Healthcare (limited amount)</b> <sup>13,14</sup>	Mental health counseling from qualified psychologists, counselors and social workers
<b>Medical Equipment (limited amount)</b> <sup>13,14</sup>	Wheelchairs, hearing aids, oxygen devices, feeding bags.
<b>Dental Care (some)</b> <sup>13,14</sup>	Urgent dental care including filling of tooth cavities and extractions, including anesthesia .
<b>Eye Care (some)</b> <sup>13,14</sup>	Visits with an eye doctor once a year or for emergencies; contact lenses (certain restrictions) and eyeglasses.
<b>Allied Health Care (some)</b> <sup>13,14</sup> Examples: Speech therapy, physiotherapy, occupational therapy	Some physiotherapy for better bodily movement and functioning Some occupational therapy for improvement of everyday functioning, such as for brushing teeth Some speech therapy for improved ability to speak and understand words
<b>Home Care</b> <sup>13,14</sup>	Personal Support Worker that helps when someone needs special care at home, like getting dressed, bathing or taking medications
<b>Long-term Care</b> <sup>13,14</sup>	Mostly for individuals who are elderly or need to live in a specific facility where they receive constant care and support



Before you use any of the services outlined above, **check with your healthcare provider** to make sure that they are covered by IFHP. You can also ask your provider to check on the IFHP [Supplemental Benefits Grid](#).

## What is not covered by IFHP?

These are some services that are **not** covered by IFHP:

**Dental braces are not covered.**

**Regular teeth cleanings are not covered under IFHP, but may be covered using other programs, like Healthy Smiles Ontario, depending on your age and your province.<sup>13,14</sup>**

**Other forms of therapy, like art therapy or hypnotherapy are not covered.<sup>13,14</sup>**



**Just because something is not covered by IFHP does not mean you cannot get it.** It means you will have to look at other options to pay for these services. That might mean another program or paying some or all costs yourself.

## What about other types of healthcare not on that list?

Like some of the resources on the previous page, you may need other types of healthcare that are not covered by IFHP.



**Before you get your treatment,** ask your healthcare provider if the service is covered by IFHP. This is important because if you pay with your own money, you cannot get that money back if you later find that your service was covered by IFHP.<sup>15</sup>



# Where can I use IFHP?

At every healthcare visit, you should **always** show your specific immigration papers that prove that you have IFHP<sup>17</sup>, which are:

## YOUR REFUGEE PROTECTION CLAIMANT DOCUMENT (RPCD)



## YOUR INTERIM FEDERAL HEALTH CERTIFICATE OF ELIGIBILITY



## YOUR ACKNOWLEDGEMENT OF CLAIM DOCUMENT



For example, you should show them at:

- Hospitals
- Doctors' offices
- Pharmacies
- Dentists
- Optometrists (eye doctors)
- Other healthcare appointments, such as psychologists, physiotherapists, occupational therapists, speech therapists



# How do I use IFHP? >>>>

To any healthcare appointment, bring the physical papers that show you are enrolled in IFHP,<sup>7</sup> which are:

## YOUR "REFUGEE PROTECTION CLAIMANT DOCUMENT"



## YOUR "INTERIM FEDERAL HEALTH CERTIFICATE OF ELIGIBILITY"



## YOUR "ACKNOWLEDGEMENT OF CLAIM DOCUMENT"



Bring any of these documents with you when you are seeing a health care provider, therapist, dentist, eye doctor, or picking up a medicine at the pharmacy.<sup>1,4</sup>

Many places will not accept a scanned copy or a picture on your phone. Make sure you keep these papers with you and keep them safe. If you lose these papers, **they are very hard to replace and may not be replaced at all.**

# How can I find out if my healthcare provider accepts IFHP as payment?

It can be tricky to know if your healthcare team accepts IFHP. Here are some steps you can take:

## #1 Ask first

**Ask first:** When you go to any new healthcare provider, are getting a test done at a lab, or are picking up medicine from a pharmacy, ask them if they will accept IFHP **before** you start the appointment.<sup>9</sup> You may want to show them your wallet card or letter that explains you do not have provincial health insurance (OHIP), but you have IFHP instead.

- **If they do not** – do not continue with the service, test or with picking up your medication and go to the section [“What do I do if they do not accept IFHP?”](#).
- If you need help, find a refugee centre near you and ask for help finding healthcare providers that accept IFHP.

## #2 Ask your primary care provider

**Ask your primary care provider (family doctor, pediatrician or nurse, walk-in clinic doctor or nurse):** If your primary care provider has sent you somewhere like a specialist or for blood tests, ask them if the place they are sending you to accepts IFHP.

## #3 Look it up before you go

**Look it up before you go:** You can also look at the [IFHP website](#) for a list of healthcare providers that are registered for IFHP in your area.<sup>5,7</sup>

- Sometimes, this list is not always up to date, so it is best to ask when making your appointment. If they don't, find out if you can go somewhere else that does accept IFHP.
- If you need help with this, contact a refugee centre near you to ask if they can help you find another medical office that accepts IFHP.

# What do I do if the healthcare provider says they do not accept IFHP?

If the provider says that they do not accept IFHP for your appointment, treatment, service or prescription, **do not continue, because you may be asked to pay from your own pocket and you will not be able to get your money back.**

Instead, there may be other providers in your area who might be registered for IFHP. Follow these steps:

## Step #1

### Ask if the provider if they know where you can go with IFHP:

- Many places may already know an alternate place you can go, like another walk-in clinic, lab, or place to get x-rays.

## Step #2

If you were sent to this healthcare provider by your family doctor or a walk-in clinic, go back and tell them what happened to you and:

- Ask them to confirm that the place they sent you to accepts IFHP and that the service, test, or medicine is covered by IFHP.
- If yes, tell them what happened and ask them to send you to a different place that accepts IFHP.
- Your doctor or nurse can call [Medavie Blue Cross](#) to find out more information, or [check this list](#) of IFHP-registered healthcare providers.<sup>5,7</sup>

## Step #3

If you don't already have a family doctor or nurse, you can also go to a Community Health Centre (also called a CHC) that is close to you to get primary care, which means check-ups or walk-in visits.<sup>12</sup>

- CHCs help people get primary healthcare at no charge.<sup>12</sup>
- Click [here](#) to find a CHC near you.<sup>12</sup>
- There can be a long waiting list at CHCs, so you might have to wait several months before getting an appointment.



**Remember, it is important that you do not pay for services that are covered under IFHP.** If you do, you will not be able to get your money back.

# I did not get IFHP when I came to Canada. How can I get it?

## Step #1

If you did not get IFHP when you came, you should [first check if you are eligible](#) to apply.<sup>8</sup>

## Step #2

If you are eligible, here are instructions for [how you can apply](#).<sup>8</sup>

# How do I know if I am covered under IFHP right now?



- On your “Refugee Protection Claimant Document”, your “Interim Federal Health Certificate of Eligibility”, or your “Acknowledgement of Claim” document, you will see the letters “UCI” followed by a few numbers.
  - That is your IFHP number.<sup>5</sup> It’s circled in the pictures.
- **If your health care provider asks if your IFHP is valid**, they can call 1-888-614-1880 Monday through Friday (6AM – 9PM EST) and provide your name and UCI number to verify. They can also check through the secure provider web portal.
- **If you want to check yourself**, you can check your coverage online at the secure beneficiary [web portal](#). You can make an account using your email and UCI number.
  - [Click here more help on how to create an account and access the beneficiary portal.](#)
- If you are a refugee claimant and your hearing is successful, you will be covered by IFHP for 90 more days, and then it stops. This means you must apply for OHIP coverage as soon as possible and before the 90 days is over.<sup>15</sup>
- See the section, [“How can I get OHIP coverage?”](#) for more information on this.
- If you get a negative decision at your hearing, you will still be covered by IFHP for as long as you are allowed to stay in Canada.<sup>15</sup>
- If your health care provider asks if your IFHP is still valid, they can call 1-888-614-1880 Monday through Friday from 6 am to 9 pm Eastern Standard Time, or they can simply verify eligibility and coverage for specific health benefits through the electronic claims submission available on the [secure provider web portal](#)

## How long is my IFHP coverage active for?

The amount of time you are covered for IFHP depends on your immigration status:

- For **resettled refugees**, basic coverage is active until you are eligible for provincial health insurance. Supplementary and prescription coverage is active for one year after landing in Canada.
- For **refugee claimants (including PRAA applicants)**, it is usually active at least until you have had your hearing with the Immigration Board that decides if you can stay in Canada.<sup>5</sup>
- Depending on the outcome of your hearing, your coverage might be discontinued, remain active or you may be eligible for provincial health insurance, like OHIP.
- For **Protected Persons**, your IFHP coverage expires 90 days after the decision made at your hearing. You need to apply for provincial health insurance (ie. OHIP in Ontario) as soon as you find out that your hearing is successful.<sup>5,6</sup>



## What if I lose my paper?

It is very important that you **keep your IFHP paper safe** because it is also your immigration document. It might be helpful to also take a photograph of your IFHP document, or to keep a scanned copy, just in case you lose it.

If you lose your papers, you should let the government know **right away**, and apply to have your IFHP papers replaced.<sup>8</sup> See the section "[I did not get IFHP when I came to Canada. How can I get it?](#)" to see how you can replace your lost papers.

# Tools to help you with IFHP

We have made some tools to help you communicate that you have IFHP to your healthcare providers.

## Tool 1: Wallet Card

Print this and put it in your wallet and bring it with you to all appointments.



<b>ATTENTION HEALTH CARE PROVIDER:</b>	 Immigration, Refugees and Citizenship Canada / Immigration, Réfugiés et Citoyenneté Canada
<b>I speak _____ . Please use an interpreter to speak with me.</b>	
I have medical coverage under the Interim Federal Health Program (IFHP). My UCI number is _____ .	
Please inform me if you accept IFHP as insurance before you register me for services.	
For more information about my coverage, please call 1-888-614-1880	

On the next page, we have created a letter template that you can bring with you to appointments.



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# ATTENTION: HEALTH CARE PROVIDER

I speak \_\_\_\_\_.

**Please use an interpreter to speak with me.**

I have medical insurance under the Interim Federal Health Program (IFHP).

My UCI number is: \_\_\_\_\_.

**Please inform me if you accept IFHP as insurance before you register me for services.**



For more information about my coverage ,  
please call 1-888-614-1880



**FCJ Refugee Centre**  
*Walking With Uprooted People*



Immigration, Refugees  
and Citizenship Canada

Immigration, Réfugiés  
et Citoyenneté Canada



**Centre for  
Refugee Children**



## References

If you want to read more about the information here, you can visit the following websites:

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# About the Ontario Health Insurance Plan (OHIP)

## What is an OHIP Card?

The **Ontario Health Insurance Plan (OHIP)** is a public health insurance program offered by the Province of Ontario that pays for certain health care services for people who live in this province.<sup>1,2</sup>

- When you register with OHIP, you get a card that shows your name, your birth date, your photo, and your OHIP number.<sup>1,2</sup>
- The OHIP number is the number located directly below your name.
- Here is what an OHIP card looks like:



## Who can get an OHIP Card?

You might be able to get OHIP if in any given year you have been in Ontario for more than 153 days and if you are:



You **may** also be eligible for OHIP after a period of time if you have a valid work permit, and work full-time for **some** Ontario employers.<sup>3,4</sup> In these cases, children and youth in their care may also be eligible for OHIP.<sup>8</sup> Unfortunately, this does not apply to all holders of work permits –only in the special circumstances above.

## Who cannot get an OHIP card?

If you are not a Canadian citizen, permanent resident, resettled refugee or a protected person AND have not been in Ontario for more than 153 days in a given year, you may not be eligible for OHIP.

If you are a refugee claimant or a pre-removal risk assessment (PRRA) applicant, you may be able to get IFHP (see our section [“Who can get IFHP?”](#))



## What can I get with an OHIP Card?

These are the kinds of health care services you may be covered for with OHIP:

TYPES OF SERVICE	EXAMPLES
<b>Medical Services</b> <sup>11</sup>	Doctors' appointments, emergency room visits, surgeries
<b>Laboratory or diagnostic services</b> <sup>11</sup>	Blood tests, x-rays, MRIs, ultrasounds
<b>Prescriptions (If you are under 24 years old)</b> <sup>11</sup>	Birth control, antibiotics, antidepressants, inhalers and others. Some special medications may not be covered.
<b>Dental surgeries (limited)</b> <sup>11</sup>	OHIP will cover some dental surgeries that need to be performed in a hospital like tooth removals and fracture repairs
<b>Eye care (limited)</b> <sup>11</sup>	A yearly eye exam with an optometrist for anyone 19 years and younger
<b>Ambulance Services (limited)</b> <sup>11</sup>	If you need an ambulance during an emergency, OHIP can cover some or all of the costs, depending on the situation
<b>Podiatry/Foot care services (limited)</b> <sup>11</sup>	Depending on the cost of the appointment, OHIP will cover some or all of the costs for appointments with podiatrists (doctors that focus on foot health)
<b>Travel for health services if you are in Northern Ontario</b> <sup>11</sup>	If you live in Northern Ontario and have to travel long distances to get medical care, OHIP might cover your travel costs

## What OHIP does not cover

These are some services that are **not** covered by OHIP:

**Cosmetic surgery is not covered. This is surgery that is used to change the way that someone looks.**<sup>7,8</sup>

**Laser eye surgery is not covered.**<sup>7,8</sup> This is surgery that is used to fix vision problems.

**Dental care like teeth cleanings, or cavity fillings are not covered.**<sup>7,8</sup>

You may be eligible for dental care under other programs like Healthy Smiles or the Canada Dental Benefit.

**Alternative health care is usually not covered (eg. chiropractor, physiotherapy, massage, acupuncture).**<sup>7,8</sup>



**Just because something is not covered by OHIP does not mean you cannot get it another way.** It means you will have to look at other options to pay for these services. That might mean another program or paying some or all costs yourself.

## What about other types of healthcare not on that list?

Like some of the resources on the previous page, you may need other types of healthcare that are not covered by OHIP.



**Before you get your treatment,** ask your healthcare provider if the service is covered by OHIP. If you do end up paying for treatment that is covered by OHIP, you can send in paperwork to ask OHIP to give you your money back **within 12 months of receiving the medical service that you paid for.**<sup>10</sup>

- Follow the steps [here](#) to learn how you can get your money back from OHIP.<sup>1</sup>



## Where can I use my OHIP card?

You should **always** show your OHIP card at every healthcare visit.<sup>5,6</sup>  
For example, you should show it at:

Hospitals

Doctors'  
offices

Pharmacies

Other  
healthcare  
appointments

## How do I use OHIP?

All you have to do is bring your OHIP card every time you see your healthcare provider.<sup>3,4</sup> This shows them that you are covered by OHIP.<sup>3,4</sup>

### This is your OHIP card:

Bring your OHIP card with you whenever you are seeing a healthcare provider or picking up a medicine at the pharmacy.



# How can I get OHIP coverage?

To help you get ready to get an OHIP card, you can use our checklist:

- To apply for an OHIP card, you need to go in person to your nearest **ServiceOntario centre**.<sup>9</sup>
- Find a ServiceOntario centre that is close to you [here](#).
- Bring with you:
  - Proof of Canadian citizenship or eligible immigration status** (citizenship certificate, birth certificate, notice of protected person status, application for PR etc.).<sup>9</sup>
  - Proof of residency in Ontario** (a school report card with your address, Ontario driver's license, utility bill, pay stub, rental agreement, etc.).<sup>9</sup>
  - Proof of your identity** (credit card, passport, student ID card, etc.).<sup>9</sup>
  - A completed **Registration for Ontario Health Insurance Coverage form**.<sup>9</sup>
  - Download the form [here](#).

## At Service Ontario:

- In some places, you will take a number and wait until your number is called.
  - In other places, you will just wait in line until you are called.
- The Service Ontario agent will review your information and your documents.
- Once they have processed your information and confirm you are eligible for OHIP, you will be given a piece of paper with a number on it. **That is your temporary OHIP number.**
  - You can use that number for your healthcare now.
- You should get your OHIP card in the mail **within 60 days**.
- If you do not – go back to a Service Ontario centre to let them know you did not receive it and need a new card.

## How do I know if I am covered under OHIP right now?

**You have an OHIP card if you are covered by OHIP.<sup>1,2</sup>**

Check your OHIP card and look at the expiration date to make sure it is still valid.<sup>1</sup>

- If your OHIP card is expiring within 90 days, go to your nearest [Service Ontario](#) to get a new one!<sup>9</sup>
- If you have a driver's license or an Ontario Photo Card, you might be able to get your new OHIP card online by [following these instructions](#).

## How long do I have OHIP coverage for?

All you have to do is bring your OHIP card every time you see your healthcare provider.<sup>3,4</sup> This shows them that you are covered by OHIP.<sup>3,4</sup>

An OHIP card is usually valid for **5 years** from the day you get it.

Typically, it expires on your birthday.

You will have to go renew your card every 5 years if you are still living in Ontario.

You can [renew your card online](#) or in person at a Service Ontario.

You might have to reapply if you have been living outside of Ontario for more than 6 months or if your immigration status changes.<sup>1</sup>

See the section "[How can I get OHIP coverage?](#)" to see how you can reapply for an OHIP card

## What if I lose my OHIP card?

It is really important that you try to **keep your OHIP card safe**.

If your OHIP card gets lost or stolen, you should **get a new one as soon as possible** by going to your nearest [Service Ontario](#) or by [re-applying online](#) (if you have a valid driver's license or Ontario Photo Card).<sup>9</sup>



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