

Health Insurance in Canada

Welcome to Toronto Package

Health Insurance

There are 3 options for health insurance in Canada, Ontario Health Insurance (OHIP), Interim Federal Health program (IFHP), or private insurance (through work, school, or privately purchased)

Ontario Health Insurance Plan (OHIP)

Ontario Health Insurance Plan (OHIP) is a free, provincially funded health insurance for Ontario residents. It covers medical procedures including family physician visits, hospital care and specialist appointments. If you are not covered by OHIP you must pay for your own medical expenses or pay for private insurance. You should apply for OHIP as soon as possible.

There is a 3-month waiting period for OHIP when you enter Canada as a Permanent Resident. During this time, medical services are not covered, except for services available at a Community Health Centre (CHC). You may need to buy private insurance during this time or look for free or low cost services at a Community Health Centre. To find a CHC close to you, visit: www.aohc.org/find-a-centre



What does OHIP Cover?

- Family physicians visits and walk-in clinic visits
- Hospital stays
- Any testing ordered by a physician such as bloodwork, x-rays, ultrasounds, etc.
- Annual eye exams for those under 20 and over 65 years of age with optometrists
- Physiotherapy for those under 20 and 65 and over as needed
- OHIP does NOT cover medications, dentists, physiotherapy, optometrists, nor eye glasses for people between the ages 20-64

Interim Federal Health Program (IFHP)

Interim Federal Health (IFHP) is a program that pays for medical services for some refugees and refugee claimants.

What does IFHP Cover?

- Essential & Emergency care to treat and prevent serious medical conditions
- Essential prescription medications and some vaccines
- Your coverage varies depending on the specific type of IFH you have, this information can be found on the paper copy of your proof of IFH

Private Health Insurance: Private health insurance may be offered through your work or school, or you can purchase plans that meet your needs. Visit www.olhi.ca/insurance-finder for private health insurance.

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Registering, Renewing, or Replacing OHIP

There are 3 Service Ontario locations near Sherbourne Health Centre that can help with OHIP and other government services:

Davenport Service Counter

Canadian Tire, Lower Level,
839 Yonge Street
Toronto ON
M4W 2H2

Telephone: 416-921-9770

Services:

Driver and Vehicle:

- permits and plates
- drivers licenses
- accessible parking permits

Health:

- Registration, renewal, replacement and name/address changes
- Organ and tissue donor registration

Photo Identification:

- Photos, renewals and replacements

Downtown Service Counter

33 Victoria Street Unit 150
Toronto ON
M5A 2A1

Telephone: 416-362-3312

Services:

Driver and Vehicle:

- permits and plates
- drivers licenses
- accessible parking permits

Health:

- Registration, renewal, replacement and name/address changes
- Organ and tissue donor registration

Photo Identification:

- Photos, renewals and replacements

College Park Service Counter

777 Bay Street Lower Level
Toronto ON
M5G 2C8

Telephone: 1-800-267-8097

Services:

Business Registration:

- Basic Business Registration

Driver and Vehicle:

- permits and plates
- drivers licenses
- accessible parking permits

Employment:

- filing claims under employment standards act
- Filing claims under employment protection for foreign nationals (live-in caregivers and others)

Health:

- Registration, renewal, replacement and name/address changes
- Organ and tissue donor registration

Photo Identification:

- Photos, renewals and replacements