ONTARIO
HEALTH INSURANCE PLAN
(OHIP)

Overview

Updated: October 30, 2014
Eligibility
You may be eligible for the Ontario Health Insurance Plan (OHIP) if you are included under one of the following categories:

- You are a Canadian citizen, permanent resident, landed immigrant or are registered as an Indian under the Indian Act;
- You have submitted an application for permanent residence in Canada, and Citizenship and Immigration Canada has confirmed that you meet the eligibility requirements to apply for permanent residence in Canada;
- You have applied for a grant of citizenship under section 5.1 of the Citizenship Act (Canada), and Citizenship and Immigration Canada has confirmed that you meet the eligibility requirements to apply for citizenship (i.e. children adopted internationally by Canadian citizens);
- You are a “protected person” - i.e. a Convention Refugee or a person in need of protection as referred to in the Immigration and Refugee Protection Act;
- You are a foreign worker who holds a work permit valid for at least 6-months which permits you to work in Canada, and you are working under a formal agreement in place to work full-time for an employer situated in Ontario which sets out the employer’s name, your occupation, and states that you will be working for no less than six consecutive months;
- You are a foreign clergy member who will be providing services to a religious congregation in Ontario for at least six months;
- You hold a Temporary Resident Permit with case type 80 (for adoption only), 86, 87, 88, 89, 90, 91, 92, 93, 94 or 95;
- You are the spouse, same sex partner, or dependent child (under 22 years old or 22 years and over if dependent due to a mental or physical disability) of an OHIP-eligible foreign clergy member or OHIP-eligible foreign worker;
- You hold a valid work permit under the federal Live-in Caregiver Program;
- You hold a valid work permit under the federal Seasonal Agricultural Worker Program;

AND, generally speaking
- You make your primary place of residence in Ontario;
- You are in Ontario for at least 153 days of the first 183 days immediately following the date you establish residence in Ontario (you cannot be absent for more than 30 days during the first 6 months of residence);
- You are in Ontario for at least 153 days in any 12-month period.

Foreign Students
Not covered under OHIP - they would be insured under UHIP or other plans through the educational institutions.

Temporary workers/extended work permits
When applying for a new health card, you must bring three original documents to prove your OHIP-eligible citizenship/immigration status, your residence in Ontario, and your identity.

- See Health Card fact sheet for more information
- See Ontario Health Coverage Document List (PDF) for a list of documentation required to register
- Open work permit holders (including those in CIC’s Post-Graduation Work Permit Program) may be eligible for Ontario health insurance coverage provided they are employed full-time for an employer in Ontario for a minimum of six months, have a valid work permit during this time, and they:
  - Maintain their primary place of residence in Ontario; and are
  - Physically present in Ontario for at least 153 days in any 12-month period; and are
  - Physically present in Ontario for 153 of the first 183 days immediately after establishing residency in the province.

Further information on the changes concerning Temporary Foreign Workers can be found on a fact sheet entitled “Temporary Foreign Workers”.

Cowan
Wait period
OHIP coverage normally becomes effective three months after the date you establish residency in Ontario. The ministry strongly encourages new and returning residents to purchase private health insurance in case you become ill during the OHIP waiting period.

If you move to Ontario from another country:
The waiting period begins on the date you establish or re-establish residence in Ontario. If you are an eligible temporary resident, such as a foreign worker who meets the citizenship and residence requirements described in Ontario's Health Insurance Act, the waiting period begins on the date you establish residence in Ontario.

Is anyone exempt from the waiting period?
Yes; these include, but are not limited to:
- Newborn babies born in Ontario;
- OHIP-eligible adopted children under the age of 16;
- Protected persons (Convention Refugees and persons in need of protection); and
- People from another province/territory who move directly into a long-term care facility in Ontario, or who require admittance into a long-term care facility within 3 months of arrival in Ontario. Your coverage begins when the waiting period ends - after three calendar months.

Coverage during wait period
New residents from other parts of Canada should maintain coverage with their former medical plan during the wait period. New or returning residents arriving from outside Canada should contact a private insurance company (Cowan) for coverage during this period.

Documents (photocopies) required with application
- See Ontario Health Coverage Document List (PDF) for a list of documentation required to register

Adding and removing dependents
There is a special registration process for babies born in Ontario birthing hospitals (hospitals which have labour and delivery facilities) and for babies born at home attended by a registered midwife. Immediately after the birth of your baby, hospital staff or a registered midwife will give you an Ontario Health Coverage Infant Registration form to complete. Babies born in an Ontario birthing hospital or at home and attended by a registered midwife will be provided with an infant registration form. Tourists, transients or visitors are not eligible for OHIP coverage. This form requests information regarding your baby such as the baby's name, birth date and mailing address. Information is also requested regarding the parent/guardian who is completing the form. You will be asked to confirm that:
- The child has a primary place of residence in Ontario.
- The child will be physically present in Ontario for at least 153 days in any twelve-month period to retain health coverage.

The bottom of the form is detachable and should be retained by you. It is pre-printed with a health number assigned to your baby. You should keep this record and use it until you receive the baby’s plastic Ontario health card.
Where to Register
If you have never had an Ontario health card, you must apply for OHIP in order to get a health card. To apply:
1. Go in person to your nearest ServiceOntario centre
2. Complete a Registration for Ontario Health Coverage (form 0265-82)
3. Provide the necessary original documents

Call ServiceOntario INFOline at 1-866-532-3161 and ask for information about office locations.
To apply for OHIP coverage, you must go in person to a ServiceOntario centre. To find the nearest ServiceOntario centre, visit: https://www.services.gov.on.ca/locations/mapLocations.do?ext=t&mapsDisplay=NORMAL&locale=EN&id=11282

How to enrol
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2. Complete a Registration for Ontario Health Coverage (form 0265-82)
3. Provide the necessary original documents

Call ServiceOntario INFOline at 1-866-532-3161 and ask for information about office locations.

Changes that affect your coverage
It is important that the ministry has your current address to keep your coverage active. ServiceOntario needs your current address so that you can receive information that is mailed to you, such as renewal notices.
You may tell your health care provider that you have a new address, but this information is not always sent to the ministry or ServiceOntario. You should tell ServiceOntario directly that you have a new address. You can do so online at http://www.ontario.ca/home-and-community/change-your-address
To change your name on your health card to reflect your married name, you must visit a ServiceOntario centre, complete a Change of Information (form 0280-82) and present the original of one of the following:
- Certificate of Marriage (signed by a Clergy member, Judge or Justice of the Peace or Canadian government)
- Certified copy of Statement of Marriage
- Original marriage document issued outside of Ontario which contains the names of both spouses
- A record of marriage form (signed by the Clergy member, Judge or Justice of the Peace of Canadian government)
- Change of name certificate

If you are changing your name to reflect a ‘common-law’ marriage, you must visit a ServiceOntario centre, complete a Change of Information (form 0280-82) and present the original of one of the following:
- Change of Name certificate
- Certified copy of the court order for a change in surname
- Notarized affidavit of the facts supporting the use of the ‘common-law’ surname

If you do not already have a photo health card, you must also re-register for a photo health card in order to change your name. You will be required to provide three original documents to prove citizenship, Ontario residence and identity. http://www.ontario.ca/health-and-wellness/how-do-i-change-my-name-my-health-card
Cancelling your coverage - absences from country

What is covered?
The ministry covers a wide range of health services; however, it does not pay for services that are not medically necessary, such as cosmetic surgery. For more detailed information visit http://www.health.gov.on.ca/en/public/publications/ohip/services.aspx

Physicians:
The ministry covers all insured medically necessary services provided by physicians. Physicians may bill you for uninsured services or if you miss an appointment or your health card is not valid. You may contact the ministry if you have questions about charges for uninsured services.

Other Health Care Providers:
Services provided by podiatrists are partially covered under OHIP. The ministry pays part while you must pay for the extra costs. You may need to pay the full or partial cost of services provided by other health care providers, such as physiotherapists. You may contact the ministry if you have questions about services provided by other health care providers.

Dental Services in Hospital:
The ministry pays for some dental surgery, when it is done in hospital. You must pay the cost of regular dental services in a dentist's office.

Eye Care:
An eye examination is covered by OHIP once a year for persons under 20 and those 65 and over. OHIP also covers a major eye exam once every 12 months for persons aged 20 - 64 who have medical conditions requiring regular eye examinations (refer to OHIP Bulletin 8089 or to Changes to OHIP Coverage for Eye Care Services).

Northern Health Travel Grant:
You may be eligible for a Northern Health Travel Grant to help pay transportation costs if you live in northern Ontario and must travel long distances for specialty medical care.
For more information on the Northern Health Travel Grant program, call 1 800 461-4006 (for service in English) or 1 800 461-1149 (for service in French).

Services in Other Canadian Provinces and Territories
Most of your Ontario health coverage benefits can be used across Canada. The province or territory you are visiting will usually bill Ontario directly. If you have to pay for health services you receive in another part of Canada, you can submit your receipts to your local ministry office to be considered for reimbursement.
Prescription drugs from pharmacies, home care services, ambulance services and long-term care services provided in other provinces and territories are not covered.

When to use your card
For details visit: http://www.ontario.ca/health-and-wellness/health-cards.

How to replace a lost card
If you need a replacement photo health card you can make your request by telephone or in writing as long as you have not changed any information as shown on the card itself, or the card has not expired.
General Enquiries Contact information
Call ServiceOntario, Infoline at:
1-866-532-3161 (Toll-free in Ontario only)
TTY 1-800-387-5559
In Toronto, TTY 416-327-4282
Hours of operation: 8:30am - 5:00pm
If you are mailing health card forms, see ServiceOntario, Health Card Services for the address of your local OHIP office.
https://www.services.gov.on.ca/locations/mapLocations.do?ext=t&mapsDisplay=NORMAL&locale=EN&id=11282

Websites
http://www.servicecanada.gc.ca/eng/subjects/cards/health_card.shtml
http://www.ontario.ca/health-and-wellness/health-cards

Provincial forms

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