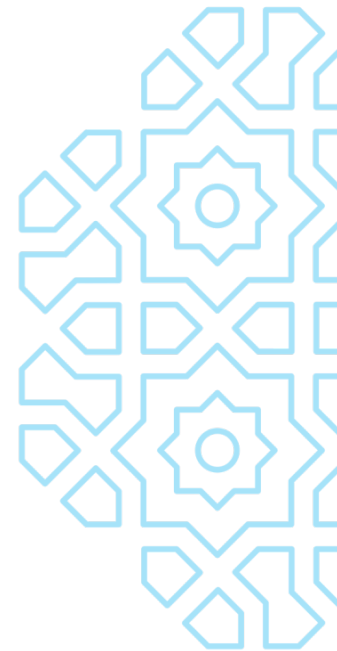


Healthcare Information for Newcomers

December 16, 2020

Agenda

- Introduction to Health Care in Canada
- Main Arrival Pathways
- First Months in Canada
- Supplementary Services
- Aga Khan Health Board & Medical Advisory Services



Healthcare in Canada

December 16, 2020

Healthcare in Canada

- Healthcare in Canada is publicly funded.
- The universal healthcare system is paid through taxes.
- Eligible users do not have to pay for doctor or hospital visits.
- Each province and territory has their own health insurance plan.
- In order to use public healthcare services, you must show your health insurance card (health card)
- All provinces and territories will provide free emergency medical services, even if you don't have a health card.
- Public coverage often does not include dental services, optical services and prescriptions. There are exceptions to this policy and it depends on the province that you live in, your status and your income level.



Medicare Coverage (Publicly funded healthcare system)

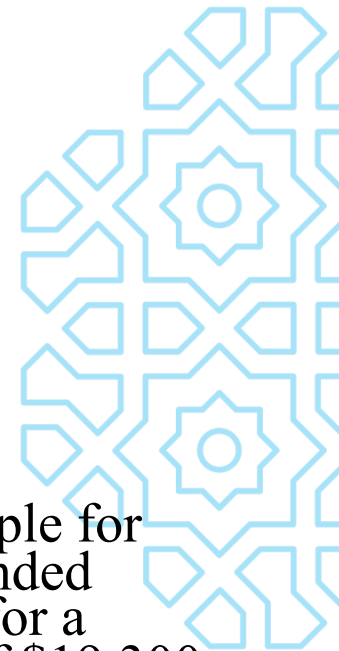
- Prevention and treatment of common diseases and injuries
- Basic emergency services
- Referrals to hospital and specialist care
- Primary mental healthcare
- Palliative and End of Life Care
- Routine Child visits
- Primary Maternity Care
- Rehabilitations Services



Additional (Supplementary) Services

(Generally not covered under the publicly funded healthcare system)

- Prescription drugs outside hospitals
- Dental care
- Vision care
- Medical equipment
- Appliances (prosthesis, wheel chairs, etc.)
- Services from other health professionals such as physiotherapists
- * The level of coverage varies across the country
- *The provinces and territories may provide coverage to certain people for health services that are not generally covered under the publicly funded health care system (for example- dental care in Ontario is covered for a single senior (above age 65 years old) with an annual net income of \$19,300 or less). Please check your provincial plan for more information



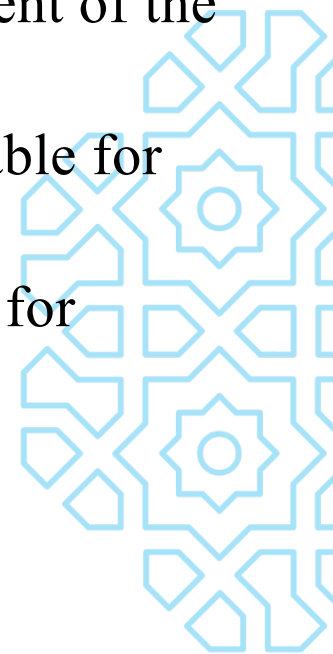
Waiting Period to Get Public Health Insurance

- In some provinces, new residents will have access to provincial health insurance coverage as soon as they arrive. In other provinces, there is a waiting period of up to three months.
- Make sure you have private health insurance to cover your health-care needs during this waiting period.

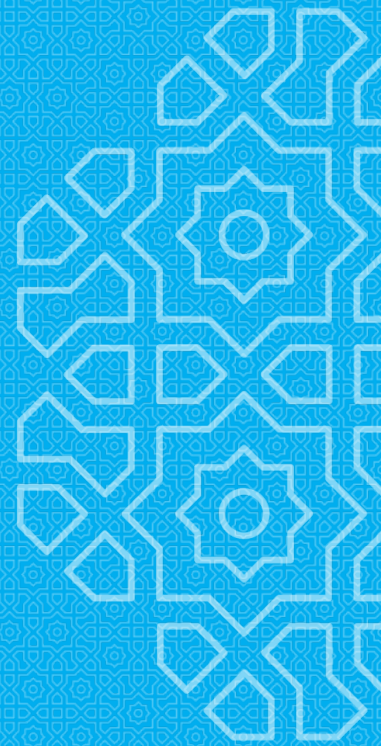


Emergency Help

- If you need urgent medical help, go to the emergency department of the nearest hospital or call 911.
- It is free to call 911. All emergency medical services are available for anybody who requires them.
- Depending on the province or territory, you might have to pay for ambulance services.

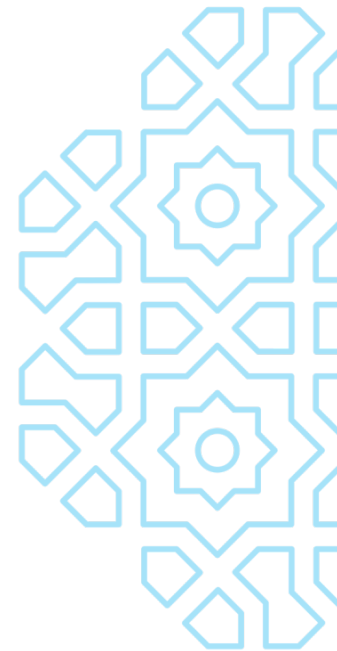


Main Arrival Pathways



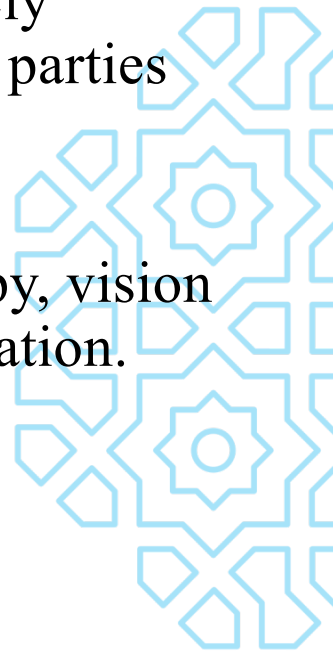
Main Arrival Pathways within the Jamat

1. Regular landed/Business visa status/Work permit
2. Refugees status (Interim Federal Health Program)
3. International Students (those who come to study)



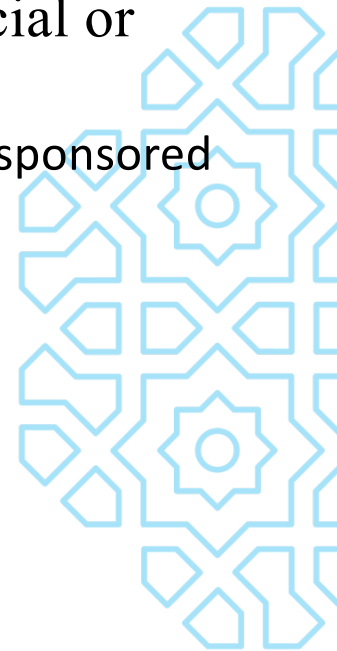
Regular Landed, Business Visa Status, & Work Permit Arrivals

- In Canada, most coverage is by provincial plans that are publicly funded and additional coverage can be obtained via other third parties through work.
- You may want to consider purchasing additional insurance for supplementary services (medications, dental care, physiotherapy, vision care, etc). More information to follow at the end of the presentation.



Refugees: Interim Federal Health Program

- The program provides limited, temporary coverage of health-care benefits to the following groups who aren't eligible for provincial or territorial health
 - Resettled refugees (both privately sponsored refugees and publicly sponsored refugees)
 - Refugee claimants
- Basic coverage includes
 - In-patient and out-patient hospital services
 - Services from medical doctors, registered nurse
 - Laboratory, diagnostic and ambulance services



Refugees: Interim Federal Health Program

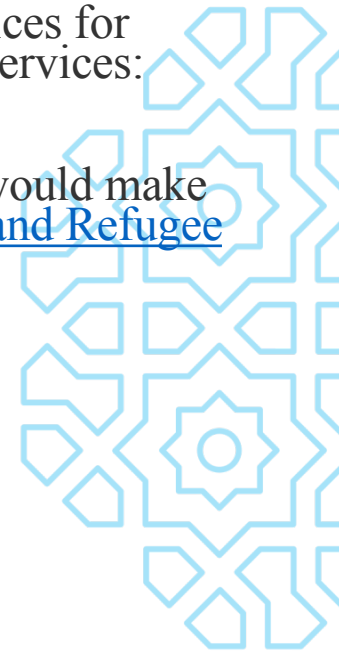
- Supplemental coverage (similar to coverage given to social assistance recipients)
 - Limited vision and urgent dental care
 - Home and long-term care
 - Services from allied health-care practitioners (clinical psychologist, physiotherapists, occupational therapists, speech language therapists)
- Prescription drug coverage including some Over-the-Counter medications
- Assistive devices, medical supplements
 - Prosthetic equipment
 - Mobility aids
 - Hearing aids
 - Diabetic supplies



Refugees: Interim Federal Health Program

If you are a refugee selected for resettlement, you may also be covered for certain medical services before you leave for Canada. It covers certain pre-departure medical services for refugees coming to Canada for resettlement. This coverage includes the following services:

- immigration medical exams and follow-up treatment of health conditions that would make someone inadmissible to Canada under [paragraph 38\(1\)\(a\) of the Immigration and Refugee Protection Act](#)
- vaccinations
- outbreak management and control
- medical support needed for safe travel



Refugees: Interim Federal Health Program

What does The IFHP not cover:

The IFHP does not cover the cost of health-care services or products that a person may claim (even in part) under a public or private health insurance plan. The IFHP does not coordinate benefits with other insurance plans/programs so co-payments aren't possible.

How long does the coverage through The IFHP last /Length of coverage:

Basic coverage is provided only until the beneficiary qualifies for provincial or territorial health insurance.

Supplemental and prescription drug coverage is provided as long as the beneficiary receives income support from the [Resettlement Assistance Program \(RAP\)](#) (or its equivalent in Quebec) or until the beneficiary is no longer under private sponsorship. Generally, this is a minimum of 12 months.

Refugees: Interim Federal Health Program

How do you obtain services under The IFHP: (follow the steps below)

1. Find a health-care provider who is registered with Medavie Blue Cross. All IFHP claims for Health-care professionals, pharmacies and hospitals are administered through Medavie Blue Cross.

<https://ifhp-pfsi.medavie.bluecross.ca/en/search-ifhp-providers/>

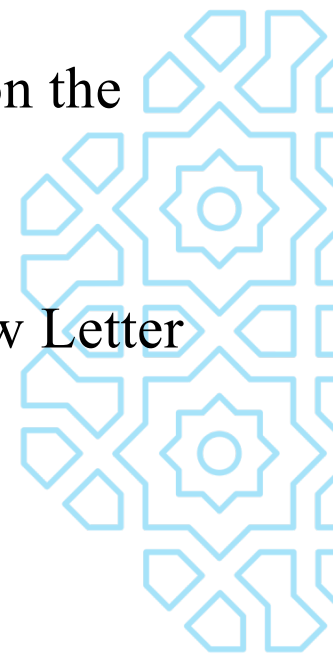
2. Show your IFHP eligibility document to your health-care provider before you seek treatment.

3. After you receive treatment, your health-care provider may give you a claim form. You must sign this form as proof that you received the health service or product.

Interim Federal Health Program Start Date

Start Date

- Your Interim Federal Health Program (IFHP) coverage starts on the date of your eligibility document.
- Examples of eligibility documents:
 - Acknowledgement of Claim and Notice to Return for Interview Letter
 - Refugee Protection Claimant Document
 - Interim Federal Health Certificate



Interim Federal Health Program End Date

If you made a refugee claim from within Canada

- You are eligible for coverage until:
- you withdraw your refugee claim, or
- the Immigration and Refugee Board of Canada (IRB) finds you abandoned your refugee claim, or
- your refugee claim isn't eligible and you can't apply for a pre-removal risk assessment (PRRA), or
- you leave Canada.



IFHP End Date Continued

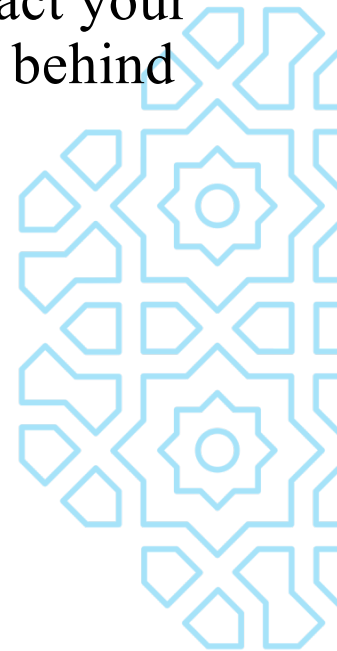
- Your IFHP coverage will automatically **expire 90 days from the decision date** if:
- the IRB finds you to be a Convention refugee, or
- you get a positive decision on your PRRA application.
- During this time, you must contact the province or territory you live in to find out when you can apply for health coverage. In some provinces, you can apply as soon as you get a positive decision. In these cases, you should apply right away.
- **If you are a refugee resettled from outside Canada**
- In Canada, the government of your province or territory covers health services. When you first arrive, it may take some time for you to be covered for these services. Until then, your health care will be covered by the Interim Federal Health Program (IFHP).

International Students

- International students cannot be eligible for publicly funded programs/insurance while studying in Canada.
- All students arriving in Canada are required to have basic and extended health insurance for the duration of their studies.
- Without proper health insurance, health care in Canada can cost thousands of dollars per day.
- Many schools have their own insurance plans where they make them mandatory for international students during their program enrollment. E.g. UHIP in Ontario covers same services as OHIP.
- You may want to consider obtaining supplemental insurance to cover for your eye care, dental care, or even prescription drugs. Additional health coverage will likely be cheaper for International Students through the university they attend.
- Accompanying family members are strongly recommended to also obtain basic and extended health insurance.

International Students

- Health coverage is different in each province. You should contact your educational institution prior to arrival to understand the details behind what health services are covered.
- Your health insurance should cover the following
 - Doctor visits (for injuries or illness)
 - Hospital visits
 - Diagnostic, x-ray and laboratory services
 - Ambulance services
 - Maternity coverage



First Months in Canada

December 16, 2020

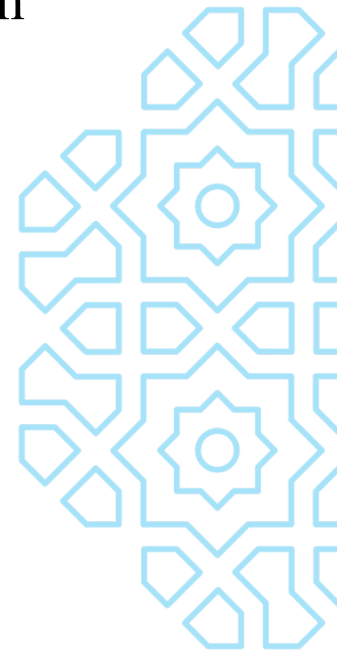
Your first months in Canada

- Apply for a Health Card if you are eligible
- Understand the health coverage provided in your province - eg. Service Ontario
- Find a family doctor
- Access medical services for health advice and preventive care



Applying for a Health Card

- The delivery of health care services is the responsibility of each province or territory
- Health cards are a provincial responsibility.
- In order to obtain a health card, you will need to complete an application and collect documents.
- Documents needed include
 - Proof of citizenship or status
 - Proof of residency
 - Support of identity



Applying for a Health Card

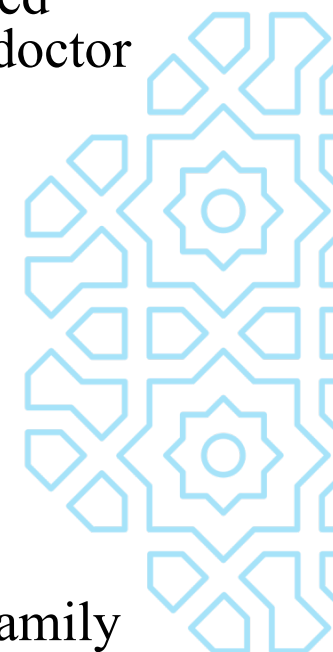
For more information on how to apply for a health card, visit this link and click on your province or territory of residence

<https://www.canada.ca/en/health-canada/services/health-cards.html>



Finding a family doctor

- Many Canadians have a family doctor they go to whenever they need medical care. A family doctor gives basic health care. Your family doctor will send you to see a specialist when needed.
- You may be able to find a doctor by
 - Asking someone you know
 - Contacting a community health centre
 - Using the following websites
 - Health Care Connect (Ontario)
 - HealthLink BC (BC)
 - Primary Care Networks-Find a doctor (Alberta)
 - Quebec Family Doctor Finder
- The Aga Khan Health Board can also assist in helping you find a Family Physician through their Medical Advisory Services



Provincial Health Plans

Learn more about your provincial health insurance plan
Click on the links below for more information

[Alberta – Alberta Health Care Insurance Plan \(AHCIP\)](#)

[British Columbia- Medical Services Plan \(MSP\)](#)

[Manitoba- Manitoba Health, Seniors and Active Living](#)

[New Brunswick- New Brunswick Medicare and Drug Plans](#)

[Newfoundland and Labrador- Medical Care Plan \(MCP\)](#)

[Northwest Territories- NWT Health Care Plan](#)

[Nova Scotia-Medical Services Insurance \(MSI\) Program](#)

[Nunavut- Nunavut Health Care Plan](#)

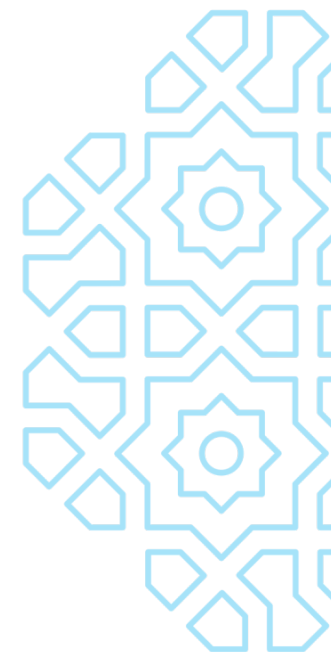
[Ontario-Ontario Health Insurance Plan \(OHIP\)](#)

[Prince Edward Island: PEI Health Card](#)

[Quebec- Quebec Health Insurance Plan](#)

[Saskatchewan- Saskatchewan Health Cards](#)

[Yukon-Yukon Health Care Insurance Plan \(YHCIP\)](#)

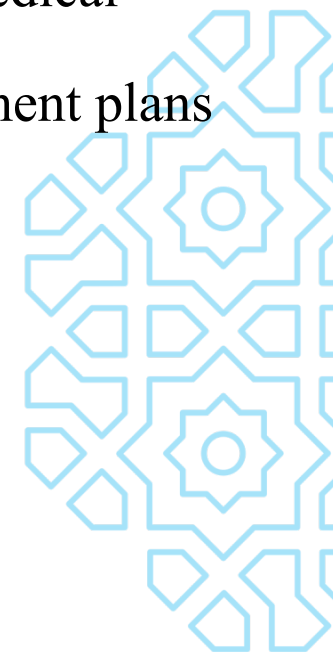


Supplementary Services

December 16, 2020

Extra Health Insurance

- The government health insurance plan gives you access to basic medical services (doctor and hospital visits).
- You may also need private insurance to pay for things that government plans don't fully cover.
- The most common types of plans are extended health plans.
- These plans may cover costs for:
 - prescription medications
 - dental care
 - physiotherapy
 - ambulance services
 - prescription eyeglasses



Extra Health Insurance

- If you work, you may get extra coverage from the company or organization you work for.
- Employment benefits can vary from employer to employer and may be negotiable.
- You can also purchase extended health benefits on your own. There are several insurance companies that will sell health insurance packages. Below is a short list of insurance companies that sell health benefit plans.
 - Manulife
 - Sun Life
 - Blue Cross
 - Great West Life

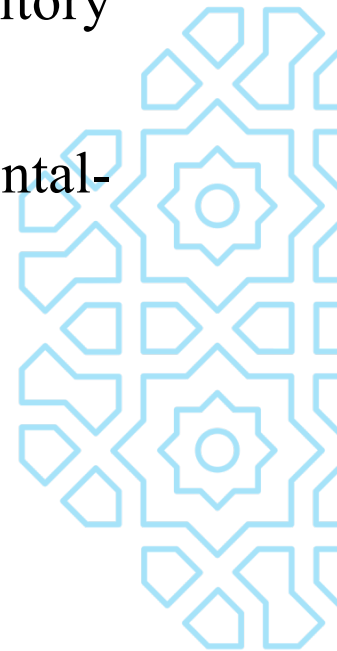
Dental Coverage

- Remember dental care is not covered by the government health insurance. You can get supplemental insurance to cover your dental care.
- Many Canadians have a dental plan through their employer, union or provincial government. If you do not have supplementary coverage, you will need to pay for dental services.
- If you receive income or disability assistance, you may be able to have basic dental costs covered. You will need to contact your provincial health services or local public health units for further information.

Government Dental Programs in Canada

Visit the following website and click on your province or territory

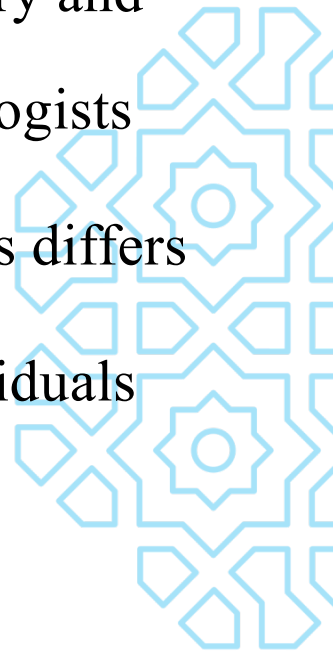
<http://www.caphd.ca/programs-and-resources/government-dental-programs>



Allied Health Professionals

Healthcare professionals other than physicians and nurses

- Allied health professionals include: dental hygienists; laboratory and medical technicians; optometrists; pharmacists; physio and occupational therapists; psychologists; speech language pathologists and audiologists.
- Publicly funded coverage for allied health professional services differs from province to province.
- In most cases, coverage is limited and often requires that individuals obtain extended health insurance.
- Speak to your family doctor or reach out to your local Medical Advisory Services (MAS) team if you have any questions.

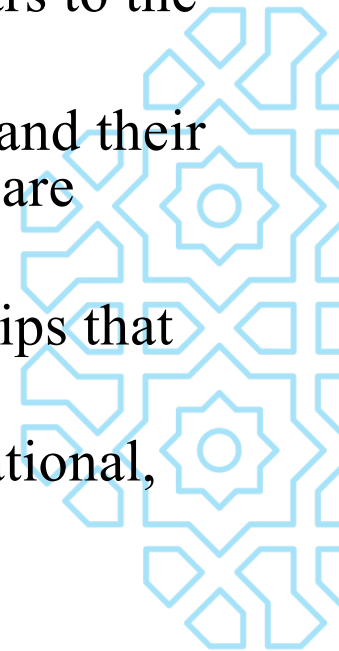


Aga Khan Health Board & Medical Advisory Services

December 16, 2020

Aga Khan Health Board for Canada

- Provide health and well being awareness programs and seminars to the Canadian Jamat
- To assist and empower members of the Jamat to better understand their health and navigate the healthcare system to meet their healthcare needs.
- To continuously establish local, national, and global relationships that bring best health practices to the Canadian Jamat
- To engage health professionals in Canada to serve the local, national, and global needs of the Jamat.



Medical Advisory Services (MAS)

MAS is a confidential service provided across Canada by Ismaili health professionals in several languages. This service provides information and support around physical and mental health questions.

MAS provides information, navigation, and advocacy.

Examples of advocacy include assisting you in finding a family doctor, identifying community resources, helping you find therapists and looking up supports to help in the care of an elderly relative.

For more information, visit the website below

<https://iicanada.org/programs-services/health-wellness/medical-advisory-service>

Mental Health Services

Visit the following website for more information

<https://www.canada.ca/en/public-health/services/mental-health-services/mental-health-get-help.html>

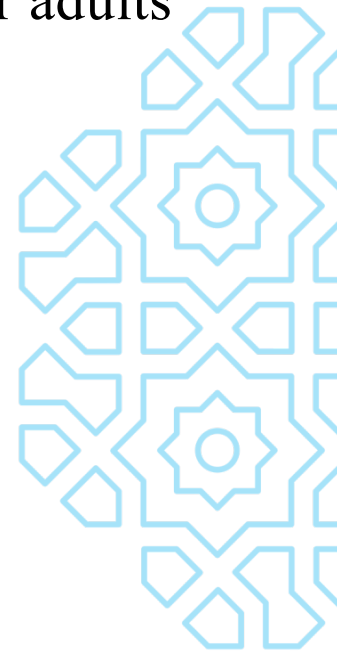
The Aga Khan Health Board can also assist in helping you find mental health services through their Medical Advisory Services. They also having funding for mental health counselling for those who have financial challenges.

Prescription Medications

- MAS has network of Ismaili pharmacists across all regions who can provide cost effective pharmacy services and medication products to our Jamat.
- MAS can locate, educate and help navigate the pharmacy services that are available to Jamati members in their respective regions.
- MAS can help navigate through barriers of different languages and cultures. Many of our Pharmacy network provide services in different languages apart from English (Urdu, Gujarati, Farsi, Kacchi).
- Most of our Pharmacy network across the country are registered with Medavie Blue cross (IFHP).
- MAS can assist murids who require financial assistance through our Medication subsidy program.

Dental Care

MAS can assist Jamat in finding cost effective services offered for adults and kids without insurance at reduced cost clinics.



Baby2Be: Support for New and Expecting Parents

Baby 2B is a program designed to strengthen resiliency, relationships and resources of expectant families. Our approach focuses on the following milestones for parents and children:

- **Baby** – establishing quality experiences to promote brain growth and provide a strong foundation for lifelong health;
- **Parent-Baby** – increasing responsiveness to infant cues to promote socio-emotional development;
- **Parent** – improving emotional well-being and social/community support of expectant families.

For more information, visit the website below

<https://iicanada.org/programs-services/health-wellness/baby2b-support-new-and-expecting-parents>



Active Living

Active Living programs aim to improve the physical health of the Jamat by providing accessible, regular and organized opportunities for exercise through institutional and external resources. These programs are tailored to all demographics of the Jamat, including those with different abilities, and spark interest to try new types of physical activities.

For more information, visit the website below

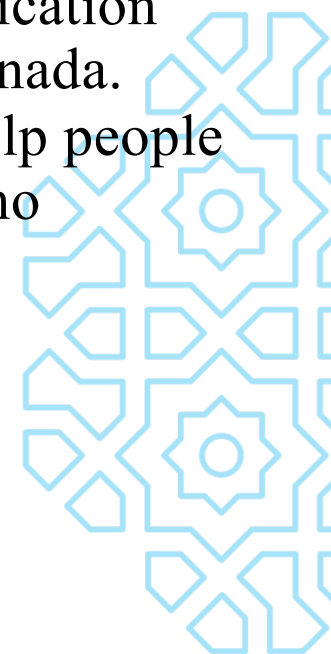
<https://iicanada.org/programs-services/health-wellness/active-living>

Mental Health First Aid

The Mental Health First Aid course is an evidence-based certification program accredited by the Mental Health Commission for Canada. This two-day course teaches participants how to recognize and help people who are displaying signs of mental health problems or who are experiencing a mental health crisis.

For more information, visit the website below

<https://iicanada.org/programs-services/health-wellness/mental-health-first-aid>



Living Life to the Full: Stress Management Course

Living Life to the Full is an eight-week program geared toward building a happier and healthier life. All Jamati members, including parents, students, employers, and anyone else experiencing stress or change in their professional or personal lives, may benefit from this program.

For more information, visit the website below

<https://iicanada.org/programs-services/health-wellness/living-life-full-stress-management-course>

For more information:

Access: Jamati Services for You

1-888-536-3599

access@iicanada.net

<https://iicanada.org/access>

