



# Snapshots™

## NEWCOMERS: HEALTH CARE IN CANADA

**AS SOON AS POSSIBLE AFTER ARRIVING IN CANADA, YOU AND YOUR FAMILY SHOULD APPLY FOR YOUR HEALTH CARDS.**

If you or a family member falls ill, you may want to visit a doctor, a clinic or a hospital. If you have a health card, you will not have to pay for most medical services. This is one case when you do not want to procrastinate.

### How to get a health card

The government of Canada funds health care using taxpayer dollars but the provinces and territories manage the delivery of health care. That means that when you apply, you apply to the province or territory in which you reside. For a directory of provincial and territorial health plans, go to [Health Card](#). You can find the appropriate application online, or you can ask at a doctor's office, a pharmacy or an organization that serves newcomers.

To apply, take your completed application plus your permanent resident card or confirmation of permanent residency (IMM 5292) to an authorized agent. In Ontario, for example, you go to a Service Ontario office; in New Brunswick, it is Service New Brunswick. Or, in some provinces, you can mail your application along with photocopies of your supporting documents to the appropriate agency. In some jurisdictions, you may also need a document or piece of identification that shows your address in that province or territory.

There is no charge for your health card. Each member of your family will get his or her own card; cards are not transferrable. In fact, letting someone else use your health card is illegal and can have serious repercussions.

### Waiting time for health coverage

In some provinces and territories, you will be covered from the date of your arrival in Canada. So, if you have a medical expense while your application is being processed, once you have a health card you will be reimbursed. But in other jurisdictions – British Columbia, Ontario, Quebec and New Brunswick – you have to wait up to three months for your health-care coverage to become active. If that is the case, it makes sense to buy private health insurance to cover that interim period. You can find private insurers in your phone book or online.

### Other sources of health insurance

Government health insurance plans do not cover all your medical costs, and what is covered varies by province or territory. Generally, government health plans do not cover dental care, eye care or prescription drugs. In Ontario, for example, annual eye examinations are covered only for people under 20 or over 65, unless there is a medical condition requiring regular eye exams. Acupuncture, massage therapy, chiropractic treatments will probably be out-of-pocket expenses. But there are ways to supplement your government health benefits:

#### Group insurance

As a benefit to employees, many employers offer group insurance plans that cover what government health insurance plans leave uncovered. Your employer may pay all or part of the cost of the coverage and have you pay the remainder. Your contribution will be deducted on a regular basis from your paycheque. Because the costs are spread over an employee group, the extended coverage is relatively inexpensive.



Group plans often offer a menu of benefits that can include life and disability insurance. That allows you to pick and choose the benefits you need and for which you are willing to pay.

### Individual insurance

If you are self-employed, retired or your employer does not offer extended coverage, you can apply directly to a benefits provider, usually an insurance company, and pay a monthly premium. For example, the government of Alberta has teamed up with Blue Cross to provide Albertans with supplementary health care insurance.

As with group insurance, some companies offer a menu of benefits, allowing you to choose what coverage you most need. You can find many of these providers online.

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