





# HEALTHCARE

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*This chapter is important for everyone to read as it covers the health system in Canada, including Medicare. You will find information on applying for a Health Insurance Card, finding a doctor and what you may need to know if you move from one province to another.*

Canada's public health insurance system is known as Medicare. Through Medicare, you don't have to "pay" directly for most Healthcare services: you pay for them through your taxes. Medicare is available to all permanent residents and Canadian citizens. In some provinces, temporary workers, students and others who are in Canada temporarily may also be eligible.

The federal government sets Healthcare standards for all of Canada, but each province manages its own Healthcare program. In some provinces, there is a small monthly fee for health insurance. There are also minor differences in eligibility and services provided from province to province.

You must apply for a Health Insurance Card in order to avail of Medicare. Medical services are available across Canada from hospitals, clinics, doctors and other Healthcare providers. When you receive medical services, you must show your Health Insurance Card or you may have to pay for the services you receive. If you do not have a Health Insurance Card, you will have to pay to receive the medical services you need.

Please refer to the website [www.chp-pcs.gc.ca](http://www.chp-pcs.gc.ca) for more information on health services in Canada.

### How do I apply for a Health Insurance Card?

You should apply for a Health Insurance Card as soon as you arrive in Canada. Each member of your family must have their own Health Insurance Card. To apply for a Health Insurance Card, contact the Ministry of Health in the province or territory where you live. You can get an application form from any doctor's office, hospital or pharmacy, or directly from your Ministry of Health. You will need to show some identification such as your birth certificate or passport and your Confirmation of Permanent Residence (IMM 5292). Your Permanent Resident Card may also be presented.

Permanent residents in British Columbia, Ontario, Québec and New Brunswick have a 3 month eligibility-waiting period. During this time you should apply for temporary private health insurance coverage.

Private insurance companies are listed in the yellow pages of the telephone book, usually under "Insurance." Private health insurance is also available for services that are not covered under the government health insurance plan. These might include dental costs or private hospital rooms. Some employers also offer additional health insurance for a monthly deduction from your wages.

In most provinces, health insurance does not cover the cost of prescription drugs, dental care, ambulance services and prescription glasses. Always bring your card with you when you go to the doctor or the hospital. A Health Insurance Card must not be exchanged with anyone else. It is for your use only and you could lose the benefits it provides by letting other people use it.

## What medical services will Medicare cover?

Healthcare services covered by Medicare include:

- Examination and treatment by family doctors
- Many types of surgery
- Most treatments by specialists
- Hospital care
- X-rays
- Many laboratory tests
- Most vaccinations.

## What medical services will Medicare not cover?

Your public health insurance will only pay for essential or medically necessary services. In most provinces Medicare will not cover the following services (you will have to pay for these services yourself):

- Ambulance services
- Prescription drugs
- Dental care
- Glasses and contact lenses.

If you have a job in Canada you may be covered for some or all of the costs of these services through a workplace benefits package. Ask your employer if you are not sure.

### **What if I visit or move to a new Province?**

If you are visiting another province you can use your Health Insurance Card in an emergency. If you move to another province temporarily, you should contact the provincial ministry of health office in your home province before you leave.

If you are moving permanently to another province reapply for a new provincial health card as soon as possible. There are waiting periods before your coverage begins in your new province although the province you left will continue to provide coverage for a limited period of time.

## How can I find a doctor or clinic?

Most Canadians have a family doctor and dentist. To help you find a doctor or clinic you should:

- Ask an immigrant organisation or someone you know to recommend one
- Look them up in the yellow pages of the telephone book under “Physicians and Surgeons,” or “Dentists”.

Canada also has a large number of medical clinics, which can offer a variety of health services without an appointment or in a minor emergency. These are listed under “Clinics” or “Clinics-Medical” in the yellow pages.

## **Immunization for children**

You can arrange to have your child immunized through your own doctor or pediatrician, or through a public health clinic. You will receive an immunization or vaccination record, which you may have to provide to your child's school.

## **Immunization for adults**

If you were not immunized against preventable diseases before coming to Canada, you should contact your doctor or local public health clinic immediately.