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COVERAGE

Newcomers, refugee claimants, and non-status individuals in North Western Toronto can access a range of health care services, depending on eligibility and coverage. This page outlines the different healthcare coverage options available.

For permanent residents, refugee claimants, or individuals on a valid work permit working full-time for 6+ months, and living in Ontario for at least 153 days a year:



Ontario Health Insurance Plan (OHIP)

Public Health insurance that covers many **essential** medical services like doctors visits, emergency care, medical tests, and surgeries. There are additional medical services not covered under OHIP, such as dental care, prescriptions, and vision care, and will have to be paid out-of-pocket or through private insurance.



For Refugee Claimants, protected persons, victims of human trafficking/domestic violence, or immigration detainees held under the Immigration and Refugee Protection Act (IRPA):



Interim Federal Health Program (IFHP)

This program gives temporary health coverage for people who are not yet eligible for OHIP. It helps cover services like doctors' visits, hospital services, lab tests and diagnostics, limited dental and vision care, and prescription medications.



For **Non-Status** individuals:



Non-Status individuals are **not eligible for OHIP or IFHP.** However, there are alternative ways to receive care through Community Health Centres (CHCs), non-insured Walk-In Clinics, Specialized Refugee and Immigrant Health Clinics, Emergency Care, or through alternative Health Insurance, like private.

For **Private Health Insurance**:



Individuals can buy private health insurance to cover medical expenses. It can also be used to cover services that are not already covered under government health plans, including OHIP, UHIP and IFHP. Companies like **Blue Cross, Canada Life, and Manulife** offer various private health insurance plans.

For International Students studying or working at universities in Ontario:



University Health Insurance Plan (UHIP)

Private healthcare insurance plan for eligible medically necessary services. Some additional medical services are not covered under UHIP. Enrollment is done automatically by the university and student accounts are charged.





HEALTH CARE SERVICES

As a newcomer, refugee claimant, or non-status individual, there are a number of health and social care services to help you stay healthy, safe, and supported. This section includes information on the differences between services, and when and how to access them.



Primary Care

The first place to go when you are feeling sick, need a check-up, or have questions about your health. **A family doctor**, **nurse**, **or a clinic is included under primary care**, and will help you stay healthy and take care of minor health problems before they get bigger.

Where to go for Primary Care Services

Primary care services are available in many places to help you stay healthy and get care when you need it. You can visit:

Family Doctor Offices

You will need to find a Family Doctor that is accepting new patients. Once you find a doctor, you may need to complete a registration form.



OHIP required.

By appointment only

Walk-In Clinics

For people looking to see a doctor quickly that may not have a Family Doctor.

Coverage varies by location:



May require OHIP



May accept IFHP and/or require additional fees if uninsured



May require additional fees if uninsured

Walk-ins accepted

Community Health Centres (CHCs)

Local clinics that provide services especially for people who may have trouble accessing regular care like newcomers, asylum claimants, or non-status.



Accepts OHIP, IFHP, and uninsured clients.

May accept walk-ins or by appointment only

Nurse Practitioner-Led Clinics (NPLCs)

A team of nurse practitioners that provides primary care. Similar to Family Doctor offices, you will need to find an NPLC that is accepting new patients and register.



May require OHIP



May accept IFHP



May require additional fees if uninsured

By appointment only

How to Find a Family Doctor or Nurse Practitioner Accepting New Patients

Call Clinics



Call local Family Doctor offices and Nurse Practitioner-Led Clinics to see if they are accepting new patients.

Check out the **Resources page** for more information on how to find local primary care services.

Health Care Connect



Call 1-800-445-1822 or register online for help finding a clinic near you.

Scan the QR code for more information.



OHIP required



Virtual Health Services

If you don't have a family doctor or nurse practitioner, can't get an appointment, or just want general health advice without leaving home, you can use virtual health services by phone or online. Visit the Resources page to learn more about the virtual services available.







Dental Services

Dentists take care of your teeth, gums, and mouth. Dental services can include teeth cleaning, checking for cavities, fixing teeth, and education on how to brush and floss.

Where to go for Dental Services

There are several places to go for dental services as a newcomer, refugee claimant, or nonstatus. You can visit:

Most **Dental Offices** are on a private, fee-for-service basis, meaning clients must pay for each visit or treatment unless they have private insurance or qualify for a government program. Learn more about these programs on the next page.



May require OHIP



May accept IFHP



May require additional fees if uninsured

Select Community Health Centres (CHCs) offer limited dental care, especially for people who have low income or do not have health insurance.



Accepts OHIP, IFHP, and uninsured clients. May require additional fees if uninsured

Toronto Public Health Units provide free or low-cost dental

care for eliaible clients at convenient locations across the city.

Some clinics will still see you if you don't have OHIP, especially if you are covered by IFHP or meet income criteria.



Accepts OHIP, IFHP, and uninsured clients.

Dental Care Government Programs

Check out the Government Programs page for more information on eligibility criteria.

Ontario Works (OW)

Offers free dental care for low-income adults and covers basic dental services.

Healthy Smiles Ontario (HSO) Offers free dental care for children and youth 17 years or younger.

Ontario Seniors Dental Care Program (OSDCP)

Offers free dental care for seniors in Ontario.

Ontario Disability Support Program (ODSP)

Offers free dental care for adults with disabilities.

Canadian Dental Care Plan (CDCP)

Provides dental care coverage for Canadian residents who don't have access to dental health insurance.

The Toronto Hardship Fund

Helps pay for certain health-related expenses for low-income people, including certain dental care services.



Hospital & Emergency Department

If you are seriously ill or injured, or have a life-threatening **condition**, visit your nearest Emergency Department. Humber River Health's Emergency Department is in North Western Toronto, located at 1235 Wilson Avenue.



Accepts OHIP, IFHP, uninsured, and UHIP clients. May require additional fees if uninsured.





Midwifery & Prenatal Care

These services are for people who are expecting. **Midwives** help with **pregnancy** (before the baby is born), **birth** (when the baby is being born), and **after birth**. **Prenatal Care** includes healthcare services before the baby is born.

Where to go for Midwifery & Prenatal Care Services

Midwifery and prenatal services are covered by OHIP. Several specialized clinics in North West Toronto also accept IFHP or uninsured clients, often providing care at **no cost**.

Check out the Resources page for more information on how to find local clinics.



Eye & Vision Care

Specialized services to **help your eyes and vision** stay healthy. Services can include check-ups, tests, and health concerns and tips for your eyes. **Ophthalmologists** and **optometrists** are eye doctors who diagnose and treat issues that affect your eyes.

Where to go for Eye & Vision Care Services

Under OHIP, annual eye exams are covered for clients under 19 and over 65 years of age. There are a number of walk-in clinics and community health centres (CHCs) that offer vision screening services and provide referrals to optometrist offices. Referral services and eye services for people aged 19-65 are typically not covered as optometrist services are private, or fee-for-service. There are programs that help pay for eyeglasses or specialist visits.

Eye & Vision Care Government Programs

Check out the Government Programs page for more information on eligibility criteria.

Ontario Works (OW)

Offers basic vision care and eyeglasses for low-income adults.

Ontario Disability Support Program (ODSP)

Offers vision care for adults with disabilities. Coverage includes eye exams, prescription glasses, and repairs.

The Toronto Hardship Fund

Can pay for certain health-related expenses for low income people, including eyealasses.

Interim Federal Health Program (iFHP) Includes coverage for eye exams and glasses, if medically necessary.





Diabetes Management

Supports and programs to help people with diabetes live healthier lives by keeping their blood sugar levels in a safe range. These services focus on education, monitoring, treatment, and lifestyle support to prevent complications and improve quality of life.

Where to go for Diabetes Services

There are specialized diabetes health clinics and a number of CHCs that offer diabetes education, support, and healthy eating advice. There are some hospital-based and community programs that offer diabetes education. Coverage may vary depending on the location.







Mental Health Care

Professional supports and treatments to **help people with your feelings, thoughts, and emotions.** Services include counseling, therapy, psychiatric services, crisis intervention, support groups, and community workshops and programs.

Where to go for Mental Health Care Services

Services are offered at **select local health agencies** and **primary care clinics**, for free and in a safe, culturally sensitive environment.

Mental Health Care Government Programs

Check out the Government Programs page for more information on eligibility criteria.

Ontario Structured Psychotherapy Program

Offers free, evidence-based cognitive behavioural therapy (CBT) for anxiety and depression.

Virtual Mental Health Care Services

9-8-8 Suicide Crisis Helpline

24/7 mental health crisis line that offers support for people in emotional distress or suicidal crisis.

ConnexOntario

24/7 helpline and online directory that connects people to mental health, addiction, and problem gambling services in Ontario.



OHIP is not required for 9-8-8 or ConnexOntario.



Pediatric Care

Services that focus on **the health and well-being of babies**, **children**, **and teenagers**, from birth up to age 18. These services are provided by pediatricians and other trained healthcare professionals. Pediatric services also include **immunizations and vaccines**, helping prevent serious illnesses and building immunity early.

Where to go for Pediatric Services

Services are offered at **pediatric clinics**, **select local health agencies** and **CHCs**, for **free or low-cost**.

Government Programs for Newcomers



Ontario Seniors Dental Care Program (OSDCP):
Offers free dental care for seniors in Ontario.

You may qualify for OSDCP if you:

- Are 65 years of age or older
- Are a resident of Ontario
- Have an **annual net income** of \$25,000 or less as a single senior, or \$41,500 or less for a couple
- Do not have another dental coverage (i.e., private insurance or government programs)

Scan the QR Code for more information on the **Ontario Seniors Dental Care Program (OSDCP)** Program.



Healthy Smiles Ontario (HSO): Offers free dental care for children and youth 17 years or younger.

You can qualify for HSO if you:

- Are 17 years or younger
- Are a resident of Ontario
- Income eligibility must be met
- Children are automatically enrolled if their family receives financial support from another government program including OW and ODSP

Scan the QR Code for more information on the **Healthy Smiles Ontario (HSO)** Program.



Ontario Disability Support Program (ODSP): Offers financial assistance and employment support to people with disabilities in Ontario.

You may qualify for ODSP if you:

- Are 18 years of age or older
- Are a resident of Ontario
- Are in financial need
- Have a substantial physical or mental disability expected to last a year or more

ODSP provides the following support:

- Financial assistance for basic living expenses including dental and vision care
- **Employment support** to help people with disabilities find and maintain a job.

Scan the QR Code for more information on the **Ontario Disability Support Program (ODSP)** Program.



Ontario Works (OW): Provides financial and employment support.

You can qualify for OW if you:

- Are 16 years or older
- Live in Ontario
- Are in financial need
- Participate in employment activities
- Have an eligible immigration status, such as Permanent Residents and refugee claimants.
 People without status may also be considered.

If eligible, you may receive:

- Financial assistance for basic needs, such as food, clothing, and shelter
- Health care coverage, including prescriptions, dental and vision care for children, diabetic and surgical supplies, assistive devices and medical transportation.
- Employment assistance, such as job search, resume and interview workshops, and training programs.

Scan the QR Code for more information on the **Ontario Works (OW)** Program.

Ontario Structured Psychotherapy (OSP) Program Offers free, evidence-based cognitive behavioural therapy (CBT) for anxiety and depression.

To participate in the program, you must be 18 years of age or older and be experiencing symptoms related to depression or an anxiety-related disorder

Scan the QR Code for more information on the **Ontario Structured Psychotherapy (OSP)** Program.



The Toronto Hardship Fund: Can pay for certain health-related expenses for low-income people.

You may apply for the funding if you are a lowincome Toronto resident (regardless of immigration status), not receiving assistance from Ontario Works/Emergency Assistance or ODSP, and require help with a medically based item/service.

The program can help pay for medically necessary items and services, including:

- Prescription medications
- Surgical and medical supplies
- Dental care
- Eyeglasses
- Funeral expenses

To apply, call **416-388-8888 option 3.**

Health & Social Care Resources for Newcomers





City of Toronto Health Services for Newcomers





Government of Canada

Gouvernement du Canada

Find Free Newcomer Services Near You



Virtual Services

Health 811: a free and confidential telephone service for health advice or information. Available 24 hours a day, 7 days a week. Scan the QR code for more information.





211 Ontario: connect to social services, programs and community supports. Available in 150+ languages.
• Call 211 / TTY: 1-855-405-7446



988 Suicide Crisis Helpline: offers 24/7/365, trauma-informed, and culturally appropriate suicide prevention crisis support in English and French by phone and text.

Call or text 988



ConnexOntario: provides 24/7 access to information for mental health and addictions services.

- Call 1-866-531-2600.
- Web chat and email options are available.



Hospital & Emergency Department

Humber River Health's **Emergency Department is** located in North Western Toronto, located at 1235 Wilson Avenue. Scan the QR code for more information.



NAVIGATING the Ontario Healthcare System Toolkit

Created for youth who have recently come to Canada made by youth. It is meant to help new Canadians living in Ontario understand how to get healthcare.



Toronto Health and **Social Services Directory**

Toronto Health and Social Services Directory

Your guide to finding care close to home

Website that helps people find health, social and community services in Toronto. You can search by location, keyword, or topic.

Topics include:

- Newcomers / Refugee Claimants / Non-Status
- **Mental Health**
- Housing
- **Shelters**
 - & many more!



NewTO App - Available for Download

Find housing, language services, community connections, education, health, and employment assistance easily.





Health & Social Care Resources for Newcomers



Settlement.org

Online resource that helps newcomers in Ontario find reliable information on housing, employment, health care, education, legal services, and more. It is managed by OCASI (Ontario Council of Agencies Serving Immigrants) and supported by the Government of Ontario.



Health Care Connect



Find a family doctor, nurse practitioner or specialist, and learn about the program. Call 1-800-445-1822 or register online.



Scan the QR code for more information.

FCJ Refugee Centre



Supports refugees and others at risk due to immigration status, and welcomes anyone asking for advice, offering advice and support.

Includes information on:

- Immigration Help & Refugee Protection - shelters, clinics, food, education & more
- Settlement & Integration
- Public Education
- Anti-Human Trafficking





FCJ Refugee Centre -Refugee Friendly Health Care Service Providers in Ontario



Ya Estoy Aquí Healthcare Collective



Healthcare Navigation Manuals aimed to help newcomers in Toronto who don't have OHIP find healthcare.

Healthcare Navigation Manuals:

- Ya Estoy Aquí English & Spanish version
- Sorry, I'm New Here

Includes information on:

- Healthcare Rights
- No OHIP tips
- Midwifery Services
- Healthcare Clinics
- Sexual Health Services
- Primary Care
- Medications & Specialists
- Pregnancy & Human Trafficking
- Mental Health

Find a Midwife -Association of Ontario Midwives





You do not need a referral from a doctor to have a midwife; contact the midwifery practice group or program directly to access midwifery care.

Health Network for Uninsured Clients (HNUC)



Network of over 90 organizations working together to improve healthcare access for people in the GTA without OHIP.



We believe healthcare is a basic human right that supports inclusion and better health for all.