

OHIP Coverage Waiting Period

This fact sheet provides basic information only. It must not take the place of medical advice, diagnosis or treatment. Always talk to a healthcare professional about any health concerns you have, and before you make any changes to your diet, lifestyle or treatment.

There is a three-month waiting period for Ontario Health Insurance Plan (OHIP) coverage. It affects new applicants for coverage and former residents returning to Canada after living in other countries for long periods.

Is anyone exempt from the waiting period?

Several groups are exempt from the waiting period. These include :

- newborn babies born in Ontario;
- discharged Canadian forces and RCMP personnel making their residence in Ontario;
- people from other provinces who immediately become residents of approved charitable homes, homes for the aged or nursing homes in Ontario.

Ministry staff will help you determine if you are exempt. You must prove you meet the requirements for exemption. For more information about exemptions to the three-month waiting period :

- refer to Regulation 552 of Ontario's *Health Insurance Act* (can be purchased from Publications Ontario or viewed on www.e-laws.gov.on.ca)
or
- visit your local OHIP office.

The waiting period will not affect insured residents who travel outside Ontario for less than 212 days in each 12-month period. All

insured Ontario residents can spend up to 212 days a year outside the country without losing their OHIP eligibility. Also, people approved for continuous OHIP eligibility during a longer absence are not affected.

With the waiting period, when am I eligible for OHIP coverage ?

a) If you move to Ontario from another country :

The waiting period begins on the date you establish or re-establish residency in Ontario. If you are an eligible temporary resident, such as a foreign worker or clergy member who meets the citizenship and residency requirements described in Ontario's *Health Insurance Act*, the waiting period begins on the date you establish residence in Ontario.

Your coverage begins when the waiting period ends - after three calendar months.

For example :

Waiting Period	Coverage Begins
January 15	April 15
May 3	August 3
November 30	February 28

b) If you move to Ontario from another province or territory where you had provincial/territorial health coverage :

If you move to Ontario directly from another province and apply for coverage, your OHIP coverage will begin on the first day of the third month after establishing residency, provided you were insured in your previous province or territory.

Your valid health card from your former province will continue to provide you with health care coverage during this three-month waiting period.

For example :

Waiting Period	Coverage Begins
January 15	April 1
May 3	August 1
November 30	February 1

c) If you move to Ontario from another province or territory where you did not have provincial/territorial health coverage :

If you are an uninsured person moving to Ontario from another Canadian province or territory, you will be subject to a waiting period lasting three full months. Your Ontario health coverage would become effective three full months after establishing permanent residence in Ontario.

Please Note :

- Leaving Ontario for more than 30 days in the first six months immediately after establishing residency in Ontario can affect the start date of your three-month waiting period.

- It can result in a new three-month waiting period being applied as new and returning residents to Ontario are required to be physically present in Ontario for 5 of the first 6 months in order to maintain Ontario health coverage.
- The requirement to be physically present in Ontario for 5 of the first 6 months only affects new or returning residents :
 - Who move to Ontario from another country or
 - Who move to Ontario from another province/territory where they were not covered by the health insurance of that province/territory

How can I get coverage during the waiting period ?

During the waiting period, you can purchase private health insurance through a private insurance company if you meet the company's eligibility requirements.

Contact a private insurance company or call the Canadian Life and Health Insurance Association Inc. at 1-800-268-8099. In Toronto, call 777-2344.

Government of Ontario

For information about health services and resources :

www.health.gov.on.ca

For consumer-friendly health tips and information :

www.HealthyOntario.com

INFOline: 1-877-234-4343;

TTY: 1-800-387-5559

Telehealth Ontario:

1-866-797-0000; TTY 1-866-797-0007

INFOline is open during business hours and can provide general information on healthcare.

Telehealth Ontario is a 24/7 service which uses nurse practitioners to answer your immediate health concerns.