

The OHIP three-month wait

GOAL

To fulfil Ontario's commitment to improving access to health care for newcomers

What is the issue?

New Ontarians who are eligible for publicly funded health care coverage (OHIP) must wait three months after they arrive before their health care is covered by OHIP. While Ontario is taking action to improve access to health care for all Ontarians, the three-month wait makes it challenging for new immigrants to access essential health care.

Background

Introduced in 1994, the three-month waiting period affects new permanent residents, temporary foreign workers, and returning Canadians who have been out of the country for over 212 days. Residents moving or travelling within Canada to Ontario from other provinces or territories are covered by their province of origin during the three-month wait through reciprocal billing agreements. As a research and policy institute that works to improve health equity in the GTA, Wellesley Institute is particularly concerned about the impact of the three-month wait on health of new permanent residents, which was demonstrated through our recent review of the research evidence.

Following a rigorous and lengthy immigration application process, 80,000 new permanent residents (primarily economic and sponsored family immigrants) make Ontario their home every year and are left without OHIP coverage for their first three months. Ontario has taken important steps to improve access to health care for newcomers who face several challenges when navigating the health care system. During the three-month wait, new permanent residents can access publicly funded primary care through community health centres, midwives, and some primary care such as vaccinations through local public health units. However, these important health care options are limited and often at full capacity. New permanent residents continue to face challenges accessing primary health care where they live, emergency and hospital care, obstetrics care, and specialist care.

What are the impacts of the issue?

New permanent residents overwhelmingly come to Ontario healthy. However, if they are injured, pregnant or managing diabetes, for example, during the three-month wait, newcomers face limited options for finding affordable care, which can increase their risk for negative health outcomes.

For example, a pregnant woman can receive care from a midwife during the three-month wait if her pregnancy is healthy and low risk. However, if she requires more complicated care, a specialist doctor such as an obstetrician would be needed to provide the right care. In this case, prenatal care and delivery would not be covered leaving newcomer mothers and families with large out-of-pocket health care bills. Buying private insurance during the three-month wait is often too costly and can be denied based on preexisting conditions like pregnancy or diabetes. Families are having difficulty affording preventative and prenatal care. Without early and regular prenatal care, we can expect an increased risk of negative health outcomes for newcomer mothers and babies.

Existing health care options during the three-month wait are limited and often at full capacity. Important health care services such as care for high risk pregnancies, primary health care providers beyond CHCs, and emergency, specialist and hospital care are not covered. Many new permanent residents rely on over-crowded hospital emergency rooms and walk-in clinics during the three-month wait which can result in out-of-pocket health care bills, and inconsistent and inappropriate care. Rather than connecting newcomers with primary health care providers in their neighbourhoods, the three-month wait limits the available health care options and makes



navigating a new health care system more challenging. Ultimately, the three-month wait prevents new permanent residents from receiving the right care at the right time, and may increase the risk of poor health outcomes.

Concerns have also been raised regarding access to health care for new temporary residents during the three-month wait. While beyond the scope of this brief, this also raises concerns that would benefit from further research and policy analysis.

Options

To advance Ontario's commitment to improving access to health care for newcomers, we have identified several options to reduce barriers to care for new permanent residents caused by the three-month wait. Options and implementation considerations are presented below.

The Ontario government could eliminate three-month waiting period through an amendment to the Health Insurance Act, Regulation 552, section 5(1) so all new residents who meet OHIP eligibility requirements would immediately be able to receive health care coverage upon arrival in Ontario. Several Canadian provinces currently provide immediate public health care insurance for new residents. This would improve access for to health care for new permanent residents. It would also impact OHIP-eligible new temporary residents, returning Canadians, and residents moving inter-provincially. Due to the diverse groups affected, it remains unclear how this change would affect health service use.

The Ministry of Health and Long-Term Care could explore options to expand targeted health care services for new permanent residents during the three-month wait. While this could improve access to health care for some, new permanent residents would still have limited health care options compared with other Ontarians and face challenges with navigating the health care system and finding available targeted services.

The Ontario government could exempt new permanent residents from the three-month waiting period by amending Regulation 552 under the Health Insurance Act. Ontario currently waives the three-month wait for several groups, such as convention refugees and protected persons, newborns born in Canada, and adopted children. A similar exemption for new permanent residents would improve access to health care and be simple to implement and administer. It is expected that this option would not contribute to a substantial increase in health service use. New permanent residents are a relatively small population (80,000 new permanent residents arrive annually) with relatively few health needs due to their robust health status. New permanent residents are new Ontarians who have met rigorous Canadian immigration requirements and have committed to starting a new life in Canada. In the rare case that health concerns arise, it is best that new permanent residents and their families can receive the right care at the right time so they can focus on settling into new schools, jobs, and communities.

Conclusion

The three-month waiting period prevents new Ontarians from having equal access to health care coverage and may as a result increase their risk of negative health outcomes. Based on our review of existing evidence, it appears that the best option would be for the Government of Ontario to exempt new permanent residents from the three-month waiting period by amending the Health Insurance Act, Regulation 552 to ensure that new permanent residents have equal access to OHIP coverage. This would be a practical step to advance Ontario's efforts to improve access to health care for newcomers.

For more information: Wellesley Institute has synthesized existing evidence on how the three-month wait impacts the health of new permanent residents (2016): <http://www.wellesleyinstitute.com/tag/three-month-wait/>

