

# Health Care in Ontario: Getting Started

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If you live in Ontario or plan to move here soon, you may have questions about how to get medical help. If you do, this is a great place to start. You'll find answers to all the common questions people in Ontario ask about health care. We've organized the information under two main headings:

- About the health care system in Ontario
- How to sign up and start getting medical help

*You can find this fact sheet online in more languages at [www.ontario.ca/healthcarebasics](http://www.ontario.ca/healthcarebasics). Click on the "Information in Other Languages" button. The online version will also give you links to learn more about getting medical care in Ontario.*

About the health care system in Ontario

## 1. Who pays for health care in Ontario?

If you live in Ontario, many of the health care services you need are publicly funded. This means that the government pays all or part of the cost for you. Services include:

- visits to your family doctor and specialists
- most basic and emergency health care services, including surgery and hospital stays

To pay for these services, Ontario has set up the [Ontario Health Insurance Plan](#). Most people in Ontario call the plan by its short name: OHIP. When Ontarians pay taxes, some of the money goes into this plan to pay for health services. To be covered by OHIP, you need to sign up to join. Doctors and other health care providers then bill OHIP for the services they provide to you.

**Tip:** *If you do not qualify for OHIP, you must pay your own health care costs while in Ontario. Or, you could consider buying private health insurance. With private insurance, you pay a monthly fee to a company so that they will cover certain health care costs. Even if you qualify for OHIP, you can use private insurance to pay for some services that OHIP does not cover.*

## 2. Who pays for the Ontario Health Insurance Plan (OHIP)?

[OHIP](#) is the government-run health plan for Ontario. It is funded by money from taxes paid by Ontario residents and businesses.

### 3. What medical services do the Ontario Health Insurance Program (OHIP) covers?

OHIP pays for most basic medical and emergency services you receive in Ontario – as long as you need them for medical reasons. This chart sums up the [services you may receive through OHIP](#):

OHIP does cover:	OHIP does NOT cover:
<ul style="list-style-type: none"><li>• Most basic medical and emergency services you receive in Canada – as long as you need them for medical reasons</li><li>• Some emergency services you receive while outside Canada. Certain rules apply about the length of time you may be away</li></ul>	<ul style="list-style-type: none"><li>• Unnecessary services such as cosmetic surgery</li><li>• Prescription drugs, dental care and most eye exams</li><li>• Home care services, ambulance services and long-term care outside Ontario</li></ul>

How to sign up and start getting medical help

### 4. Can I apply for health care through the Ontario Health Insurance Plan (OHIP)?

To apply for OHIP, you must be able to answer ‘yes’ to the three questions listed below:

- Is your main home or residence in Ontario?
- During the first six months that you lived in Ontario, were you away less than 30 days?
- Are you in Ontario for at least 153 days in any 12-month period?

Certain other conditions also apply. For example, you do not qualify for OHIP if you are:

- a visitor or tourist
- claiming refugee status
- away from Ontario for more than 153 days in any 12-month period
- away from Ontario for more than 30 days in your first 183 days here
- a foreign student or, in some cases, a foreign worker

You can learn more online about [who can apply for OHIP](#).

**Tip:** If you are new to Ontario, there is a three-month waiting period before OHIP will cover your medical costs. It is still a good idea to apply for an OHIP card as soon as you get here. To cover the waiting period you could consider buying private insurance.

### 5. How do I apply for the Ontario Health Insurance Plan (OHIP)?

You must apply in person at your nearest [ServiceOntario](#) office.

To apply, you must:

- **Complete a form** to register for Ontario Health Coverage (form 0265-82). You can get a copy of the form at the ServiceOntario office. Or, [get a copy online](#).
- [Provide original documents](#) to establish your identity, prove that you live in Ontario and show that you meet the immigration requirements

## 6. What should I do when I need to get help through Ontario’s health care system?

You must show your Ontario health card when you go for medical help. The card proves that you are entitled to have your health care services paid for by the Ontario Health Insurance Plan (OHIP). You will receive your card when you join the plan. ***Always have your card with you.***

Where should you go for help? It depends on the kind of help you need. This chart sums up [your health care choices](#).

Health care option	What it is...	When you may need it...
Telehealth (1-866-797-0000)	This is a free, confidential phone service. You can call to get health advice or general health information from a Registered Nurse.	When you need help any time of day or night to decide what to do: <ul style="list-style-type: none"> <li>▪ care for yourself</li> <li>▪ make an appointment with your doctor</li> <li>▪ go to a clinic</li> <li>▪ contact a community service</li> <li>▪ go to a hospital emergency room</li> </ul>
Doctors and other family health care providers	This includes your family doctor and nurses. They focus on family medicine, diagnose and treat diseases, physical disorders and injuries of patients of all ages.	When you need care for non-emergency situations.
Family Health Teams	A Family Health Team brings together different health care providers to deliver the highest possible quality of care for enrolled patient. Teams include doctors, nurses and other professionals who work together to provide you with a range of health care options.	When you need care for non-emergency situations.
Nurse Practitioner Clinics	At these clinics, you can get basic health care and learn about staying healthy and preventing disease. The clinics will also help you find other services and community-based programs you may need.	If you do not have a family doctor and need basic health care.

Health care option	What it is...	When you may need it...
Community Health Centres	Centres provide health and health promotion programs for individuals, families and communities.	When you have trouble getting health care due to barriers such as: <ul style="list-style-type: none"> <li>▪ language</li> <li>▪ culture</li> <li>▪ physical disabilities</li> <li>▪ homelessness</li> <li>▪ poverty</li> <li>▪ remote locations</li> </ul>
Walk-in or after-hours clinic	This is a non-hospital based clinic where you can get care for simple, non-emergency needs. Clinic hours often extend into the evenings and weekends. You can often 'walk in' without an appointment.	When you need care for non-emergency situations.
Urgent Care Centre	Urgent Care Centres provide help for non-life threatening conditions during the day, in the evening and on weekends. These Centres can provide all types of services except surgery.	When you need immediate care for minor or uncomplicated conditions in less urgent situations. <b>Examples:</b> eye injuries, wounds, broken limbs, X-rays and laboratory tests.

### 7. I have questions about using the health care system in Ontario. Who can I call?

Contact ServiceOntario, INFOLine between 8:30 am to 5:00 pm. Staff are ready to help you in English, French and 20 other languages. Call:

- 1-866-532-3161
- TTY 1-800-387-5559
- In Toronto, TTY 416-327-4282