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*This fact sheet provides basic information for health care providers and the public and should not be construed as legal advice. The authoritative source for OHIP eligibility is the Health Insurance Act and Reg. 552 thereunder.*

## Longer Absences from Ontario

On April 1, 2009 changes were made to the OHIP eligibility rules under Regulation 552 of the *Health Insurance Act*. As a result of these changes, individuals volunteering for charitable organizations outside of Canada may now be eligible for *continuous OHIP coverage* during their absence from Ontario. Also included in the changes are updates concerning students and missionaries as outlined in the information provided below.

### Will OHIP cover me during a longer absence?

In some circumstances (described below), your eligibility for Ontario health insurance coverage (OHIP) may continue while you are absent from Ontario for more than 212 days in a 12-month period in certain limited circumstances, as long as you maintain your primary place of residence in Ontario.

#### Absences Within Canada

If you are already insured by OHIP and choose to travel, work or study outside of Ontario but within Canada, you may be eligible for continuous Ontario health insurance coverage. For more information on absences outside of Ontario, but within Canada, please refer to the fact sheet [OHIP Coverage Across Canada](#).

#### Absences Outside Canada

You may be eligible for continuous OHIP coverage during a longer absence when you are away from Ontario for one of the following reasons:

- Study full-time outside of Canada
- Work outside of Canada
- Charitable work outside of Canada

To be eligible for continuous OHIP coverage during one of these absences, you must first meet certain physical presence requirements. You must be physically present in Ontario for at least 153 days in the 12-month periods for 2 consecutive years immediately *before* the absence. Different requirements may apply if you are an Ontario student studying full-time outside of Ontario but within Canada, and you choose to continue your studies at an educational institution outside of Canada.

To confirm your continuous OHIP eligibility during any longer absence from Ontario, you should contact your local [Service Ontario – Health Card Services – OHIP office](#) before you leave the province. You will need to show a document explaining the reason for your absence as required (for example, a letter from your school, employer or sponsoring charitable organization).

### **Other Types of Absences**

You may also be eligible for continuous OHIP eligibility during a longer absence when you are away from Ontario for vacation or other reasons for up to 2-years at a time (i.e. caring for an ill parent who resides outside Canada, etc.).

To be entitled to continuous OHIP coverage during your first absence of this nature, you must typically be physically present in Ontario for at least 153 days in the 12-month periods for 2 consecutive years before the absence.

Effective April 1, 2009, you may be eligible to maintain your OHIP coverage during subsequent absences of this type. To be eligible for your further Vacation/Other Reason absence, you must meet the physical presence requirements in Ontario for at least 153 days in the 12-month periods for 5 consecutive years before each subsequent absence.

You should contact your local [ServiceOntario – Health Card Services – OHIP office](#) to confirm your eligibility during any absence before you leave Ontario.

### **How long will I be eligible for OHIP coverage during an extended absence?**

Lengths of extended absences vary depending on the reason for the absence.

Reason	Continuous OHIP Eligibility
Study Outside Canada	Duration of a full-time academic program (unlimited)
Work Outside Canada	Five-year terms (provided specific residency requirements are met for 2 years between each term)
Charitable Work Outside Canada	Five-year terms (provided specific residency requirements are met for 2 years between each term)
Vacation/Other Reason	Two-year terms (provided specific residency requirements are met for 5 years between each term)

Extended absence eligibility is processed for minimum increments of one year.

If you are away for more than 212 days in any 12-month period but do not use the full year provided for your extended absence, the ministry will not add the remaining time to another extended absence.

### **Are longer absences permitted for my family?**

In most cases, your spouse, same-sex partner, or dependent children (under 22 years old or 22 years and over if dependent due to a mental or physical disability) are permitted to

be out of Ontario to accompany you on your extended absence for study, work, or charitable work at the same time as you and still maintain OHIP coverage. However, they should notify the ministry separately if the longer absence is for *any other reason*.

**Should I obtain additional health insurance coverage for my absence from Ontario?**

Under Regulation 552, the amount of OHIP coverage for services provided while out of the country is very limited; therefore, you should consider obtaining supplementary insurance from a private insurance company to provide you with additional coverage during your extended absence.

Contact a private insurance company or call the Canadian Life and Health Insurance Association Inc. at 1 800 268-8099. In Toronto, call (416) 777-2344.

For information about which services OHIP will cover while you are out of the country, refer to the fact sheet [Travelling Outside Canada](#).

The above is only a summary of the OHIP eligibility provisions of Regulation 552 for your reference. You should consult the actual regulation for the specific requirements applicable to you. The provisions in Regulation 552 prevail over this summary.