

*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.*

## OHIP Coverage Waiting Period

Generally speaking, there is a three-month waiting period for Ontario Health Insurance Plan (OHIP) coverage. It applies to most new applicants for coverage and former residents returning to Canada after living in other countries for long periods. **Please note** that on April 1, 2009, changes were made to the OHIP eligibility rules under Regulation 552 of the [Health Insurance Act](#).

### Is anyone exempt from the waiting period?

Several groups are exempt from the waiting period. These include, but are not limited to:

- newborn babies born in Ontario;
- OHIP-eligible adopted children under the age of 16;
- protected persons (Convention Refugees and persons in need of protection); and
- people from another province/territory who move directly into a long-term care facility in Ontario, or who require admittance into a long-term care facility within 3 months of arrival in Ontario.

As a result of the April 1, 2009 changes, individuals who hold a valid *Temporary Resident Permit* (issued by Citizenship and Immigration Canada (CIC)) are now subject to the three-month waiting period. Note: this does **not** apply to Temporary Resident Permit holders who have been determined by CIC to be a Convention Refugee or person in need of protection.

Staff at your local [ServiceOntario – Health Card Services – OHIP office](#) will help you determine if you are exempt from the waiting period. You must show that you meet the requirements both for OHIP, and for the waiting period exemption. For more information about exemptions to the three-month waiting period:

- refer to Regulation 552 of Ontario's *Health Insurance Act* (can be viewed online at [www.e-laws.gov.on.ca](http://www.e-laws.gov.on.ca))
- or visit your local [ServiceOntario – Health Card Services – OHIP office](#)

*Please note:* The waiting period does not apply to 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.

In addition, insured Ontario residents who are eligible for continuous OHIP eligibility while out of the country during a longer absence are not affected by the three-month

waiting period. Please refer to the fact sheet, 'Longer Absences From Ontario' for more information.

**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 residence in Ontario. If you are an eligible temporary resident, such as a foreign worker or clergy member who meets the citizenship and residence 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:

Date Residence is Established in Ontario	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 insurance 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 residence in Ontario, 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 insurance coverage in accordance with that province/territory's plan during this three-month waiting period.

For example:

Date Residence is Established in Ontario	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 insurance 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 insurance 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 residence in Ontario can impact your OHIP coverage by affecting the start date of your three-month waiting period.
- It can result in a new three-month waiting period being applied as most new and returning residents to Ontario are required to be physically present in Ontario for 153 days in the first 183 days after residence is established in Ontario in order to maintain Ontario health insurance coverage.
- The requirement to be physically present in Ontario for 153 days in the first 183 days after residence is established in Ontario only applies to 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 may be able to 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 (416) 777-2344.

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.

April 2009

Reference number: 014119