

# INFOBulletin

Keeping health care providers informed of payment, policy or program changes

**To: All Providers**

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**Re: Elimination of Red and White Health Cards**

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Effective July 1, 2020, red and white health cards will no longer be acceptable as proof of OHIP coverage for insured health services.

Until this time, both the photo health card and the red and white health card will continue to be acceptable when presented for insured health services as long as the card is valid and belongs to the person presenting the card.



## **Elimination of Red and White Health Cards**

Beginning in January 2020, notices will be sent to red and white card holders advising them of the need to obtain a photo health card. Effective July 1, 2020, all red and white health cards will no longer be accepted to demonstrate eligibility for OHIP-insured services.

Red and white card holders who do not switch to a photo health card will have their OHIP eligibility cancelled until they verify their continued eligibility for OHIP by obtaining a photo health card.

## **Letter to be Given to Red and White Health Card Holders**

Attached to this bulletin is a copy of the letter that will be sent to all red and white health card holders who have a valid address on file with the ministry.

Since some individuals have not updated their address with the ministry, they may not receive a letter in the mail. The attached letter should be provided to any red and white health card holder who presents at a health care provider for health services. This will ensure that everyone is aware of the requirement to obtain a photo health card and the deadline to do so.

## **Health Card Validation an Essential Process**

The ministry encourages providers to ask for a patient's most recent health card and to validate it **each time the patient visits**. This will help to reduce additional administration time for providers associated with rejected claims due to incorrect version codes and patient ineligibility, and help patients receive important messages regarding the status of their OHIP registration.

If a patient cannot establish that he or she is an insured person (that they meet the eligibility requirements), they are responsible for payment of the service. However, health care providers should understand that if they collect payment from the patient, they will be required to reimburse the patient in full if the patient subsequently establishes that he or she was an insured person at the time the insured service was provided.

## **Presenting and Validating the Health Card**

It is the patient's responsibility to show their health card to the health care provider, upon request, for the provision of an insured health service.

The ministry offers several automated Health Card Validation services to assist providers in determining a patient's eligibility and the validity of an Ontario health card status at the time a service is rendered. These validation services include:

- Interactive Voice Response (IVR)
- Health Card Readers (HCRs)
- Overnight Batch Eligibility Checking (OBEC)

If validation indicates that the patient is eligible for OHIP, but there is a card validity problem with the card presented:

- Direct the patient to visit a ServiceOntario centre to correct the issue.
- When correct information is received from the patient, update the claim with the corrected information and submit for payment. If you choose to bill the patient rather than wait for the corrected information, the patient is to be reimbursed in full once the patient has provided the updated health card information to you.

If validation indicates the patient is not eligible for OHIP and/or if you are not reasonably satisfied that the patient is eligible:

- The patient should be directed to a ServiceOntario centre where eligibility will be assessed and applied retroactively, if appropriate.

Additional resources can be found on [the Ministry of Health website for health care professionals](#).

## Notice Letter

- [Download the English copy of the notice](#)
- [Download the French copy of the notice](#)

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This bulletin is a general summary provided for information purposes. Physicians, hospitals, and other health care providers are directed to review the Health Insurance Act, Regulation 552, and the Schedules under that regulation, for the complete text of the provisions. You can [access this information at the e-laws website](#). In the event of a conflict or inconsistency between this bulletin and the applicable legislation and/or regulations, the legislation and/or regulations prevail.

## **Red and White Health Card Elimination Health Care Provider Frequently Asked Questions**

### **Background**

#### **Question: What is happening?**

Answer: Ontario is taking action to protect our publicly-funded health system by ensuring that all remaining red and white health cards are converted to the more secure photo health cards. Effective July 1, 2020, the red and white health card will not be accepted as proof of eligibility for insured health services.

#### **Question: How is this going to happen?**

Answer: Red and white health card holders with a valid address on file with the ministry will be sent a notice in the mail instructing them to convert to a photo health card prior to July 1, 2020.

The ministry is unable to send letters to red and white health card holders who do not have a valid address on file with the ministry. These individuals will still need to convert to a photo health card before July 1, 2020.

#### **Question: Why is this happening?**

Answer: Red and white health cards are at a higher risk of fraud than photo health cards. The enhanced security features, registration process, and expiry date all contribute to the integrity of the photo health cards. Elimination of the red and white health card is an Ontario government commitment in the 2019 budget.

### **Provider Questions**

#### **Question: What happens if a red and white card holder doesn't convert to a photo health card by the deadline, or does not receive their final notice because their address has changed?**

Answer: Effective July 1, 2020, red and white health cards will no longer be accepted as proof of eligibility for insured health services.

Final notices to convert to a photo health card will be sent to all red and white health card holders who have a valid address on file with the ministry. If an individual has not updated their address with the ministry, they may not receive their notice.

Individuals who do not receive a notice are also responsible for switching to a photo health card before July 1, 2020.

We encourage you to **provide all patients who hold a red and white health card with a copy of the generic final notice** when they attend for health services. [This notice is included in this bulletin.](#)

**Question: What is the process of notifying red and white health card holders?**

Answer: ServiceOntario will mail a final notice to red and white health card holders with a valid address on file with the ministry, beginning in January 2020. The notice will provide details on how they can make the switch to the photo health card.

Card holders may not receive a notice if they have not kept their address up-to-date with ministry. Patients should be **strongly encouraged** to complete the conversion process before July 1, 2020, whether they receive a notice or not.

We encourage you to **provide all patients who hold a red and white health card with a copy of the generic final notice** when they attend for health services. [This notice is included in this bulletin.](#)

**Question: What should I be telling my patients about this process?**

Answer: We encourage you to **provide all patients who hold a red and white health card with a copy of the generic final notice** when they attend for health services. [This notice is included in this bulletin.](#)

Patients should be **strongly encouraged** to complete the conversion process before July 1, 2020, whether they receive a notice or not.

Patients can be reminded of the importance of keeping their address up-to-date with ServiceOntario so they receive their notice to convert to a photo health card. Patients may be unaware that having their address up-to-date with their doctor or other government service, such as a driver's licence, does not result in the address being up-to-date for their health card registration.

Any patient who is unsure if their address is up-to-date may contact ServiceOntario at 1-866-532-3161 to inquire.

**Question: As a provider, do I still have to accept a red and white health card?**

Answer: Effective July 1, 2020, the red and white card will no longer be accepted as proof of eligibility for insured health services. The red and white card should be accepted for insured health services if it is valid and belongs to the person presenting it until the deadline.

As always, the ministry advises providers to ask for a patient's most recent card and to validate it each time the patient visits.

We encourage you to **provide all patients who hold a red and white health card with a copy of the generic final notice** when they attend for health services. [This notice is included in this bulletin.](#)

**Question: Can I check to see if my patient's health card is still valid?**

Answer: Yes. Simply use the same health card validation method you would ordinarily use to check the status of your patients' health number and version code.

The ministry offers several automated Health Card Validation (HCV) services to assist providers in determining a patient's eligibility and the validity of an Ontario health card at the time a service is rendered. These validation services include:

- Interactive Voice Response (IVR)
- Health Card Readers (HCRs)
- Overnight Batch Eligibility Checking (OBEC)

**Question: What if I have provided services to someone with an invalid health card?**

Answer: There is no change to the process for invalid cards.

If validation indicates that the patient is eligible for OHIP but there is a validity problem with the card presented:

- Direct the patient to visit a ServiceOntario centre to correct the issue.
- When correct information is received from the patient, update the claim with the corrected information and submit for payment. If you choose to bill the patient rather than wait for the corrected information, the patient is to be reimbursed in full once the patient has provided the updated health card information to you.

If validation indicates the patient is not eligible for OHIP and/or if you are not reasonably satisfied that the patient is eligible:

- The patient should be directed to a ServiceOntario centre where eligibility will be assessed and applied retroactively, if appropriate.

**Question: Is conversion to a photo health card mandatory?**

Answer: Yes. The conversion to a photo health card is mandatory. If a person does not convert their red and white health card by July 1, 2020, their red and white health card will no longer be accepted as proof of eligibility for insured health services.

**Question: Is there a different process for Seniors over the age of 80 (like mail-in renewals for photo health cards)?**

Answer: Seniors over the age of 80 will receive the option of switching to a photo health card by mail, or in person.

Cardholders over the age of 80 should contact ServiceOntario directly at 1-866-532-3161 for more information regarding their options.

**Question: What if my patient has received a notice to convert their card, but is too ill to go into a ServiceOntario centre?**

Answer: Your patient's card still needs to be switched, but someone else can go on their behalf. To do this, the patient or patient delegate must:

1. Obtain a [Medical Exemption Request form](#) and complete Section A
2. Have the physician complete and sign Section B of the Medical Exemption Request form, certifying that they are unable to visit a ServiceOntario centre because of medical reasons.
3. The patient's delegate must visit a centre before their deadline, with:
  - a. The completed medical exemption request form
  - b. All three original supporting documents
  - c. The letter from ServiceOntario that indicates it's time for them to switch.

If your patient needs a receipt to serve as their temporary health card, their delegate also needs to bring a letter authorizing them to switch cards on their behalf. A Power of Attorney document is acceptable, but not required.

**Question: Where can I get the form to indicate my patient is too ill to visit a ServiceOntario centre?**

Answer: The [Medical Exemption Request form is available online](#).

Patient delegates can also obtain a form at their local ServiceOntario office.

**Question: My patient is concerned that they don't have their Canadian Citizenship or OHIP-eligible immigration document. What can they do?**

Answer: Patients should contact ServiceOntario if they are having difficulties obtaining documentation. An original Canadian Citizenship document or OHIP-eligible immigration document is required to switch to a photo health card. A patient who may have difficulties obtaining this document should contact ServiceOntario immediately at 1-866-532-3161 to discuss possible options.

**For your Patients:**

The following questions may help your patients to understand how this process will work.

**Question: How do patients switch to a photo health card?**

Answer: There is no fee to switch to a photo health card. Individuals can bring their red and white health card and three separate documents to a ServiceOntario centre – one from each of the following categories:

- proof of Canadian citizenship or OHIP-eligible immigration status
- proof of residency in Ontario
- proof of identity

[Access a full list of acceptable documents.](#)

**Question: What can patients do to make sure they receive their notice?**

Answer: Patients should make sure health card address information is kept up-to-date with ServiceOntario. Patients who are unsure if their address is up-to-date may inquire with ServiceOntario InfoLine at 1-866-532-3161.

Health card holders can change their address via the following channels:

- [visit ServiceOntario online](#)
- by completing a [Change of Address form \(1057-82\)](#) and returning it by mail
- by sending a letter to your local ServiceOntario centre (including name, health number, telephone number, current address, and new address (including postal code))
- by visiting a ServiceOntario centre

**Question: What documents are required in order to switch to a photo health card?**

Answer: To switch to a photo health card, an individual will need to bring three original documents:

- Proof of Canadian citizenship or OHIP-eligible immigration status, such as a Canadian passport or Permanent Resident Card,
- Proof of Ontario residency, such as a driver's licence or utility bill, and
- Proof of personal identity, such as a credit card.

[Access a full list of acceptable documents.](#)

**Question: Will the government advise patients of the need to switch?**

Answer: Yes. ServiceOntario will mail a final notice to all red and white health card holders with a valid address on file instructing them to make the switch.

The need to convert to a photo health card will be broadly communicated to reach all card holders. A red and white card holder who misses the deadline may still make the switch by attending at a ServiceOntario centre with the required documentation.

If they present to your office, **we encourage you to provide all patients who hold a red and white health card with a copy of the generic final notice** when they attend for health services. [This notice is included in this bulletin.](#)

Card holders may not receive a notice if they have not kept their address up-to-date with the ministry. Patients are **strongly encouraged** to complete the conversion process by the deadline whether they receive a notice or not.

**Question: When does this have to be done?**

Answer: Effective July 1, 2020, the red and white health card will not be accepted as proof of eligibility for insured health services.

Individuals are asked to make the switch within 30 days of receiving their final notice from ServiceOntario to minimize the possibility of longer wait-times in the offices closer to the deadline.

Patients are **strongly encouraged** to complete the conversion process before July 1, 2020, whether they receive a notice or not.

**Question: What if patient doesn't receive a notice, is unaware of need to convert?**

Answer: Effective July 1, 2020, the red and white health card will not be accepted as proof of eligibility for insured health services.

Patients will need to go to Service Ontario to update their health card.

The need to convert to a photo health card will be broadly communicated to reach all card holders. A red and white card holder who misses the deadline may still make the switch by attending at a ServiceOntario centre with the required documentation.