

FACT SHEET

Ministry of Health and Long-Term Care

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 <u>Health Insurance Act</u> and <u>Reg. 552</u> thereunder.

Longer Absences from Ontario

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 Studying, Working or Travelling within Canada.

Absences Outside Canada

You may be eligible for continuous OHIP coverage if 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 each of the 2 consecutive years immediately *before* the absence.

To confirm your eligibility for continuous OHIP coverage during any longer absence from Ontario, you should contact your local ServiceOntario centre before you leave the province. Go to ServiceOntario.ca/findservices to find the centre nearest to you. 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 coverage during a longer absence when you are away from Ontario for vacation or other reasons for up to 2-years at a time which may be taken as a full two-year absence or as two one-year absences.

To be eligible for continuous OHIP coverage during your <u>first</u> absence of this type, you must typically be physically present in Ontario for at least 153 days in each of the 2 consecutive years before the absence.

You may be eligible to maintain your OHIP coverage during <u>subsequent</u> absences of this type. To be eligible for a further Vacation/Other Reason absence, you must meet the physical presence requirements in Ontario for at least 153 days in each of the 5 consecutive years before each subsequent absence.

You should contact your local <u>ServiceOntario centre</u> to confirm your eligibility during any absence before you leave Ontario. Go to <u>ServiceOntario.ca/findservices</u> to find the centre nearest you.

How long will I be eligible for OHIP coverage during an extended 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)

OHIP coverage during an extended absence is provided in increments of one year, up to the maximum time allowed under each category of extended absence.

Are longer absences permitted for my family?

In most cases, your spouse, or dependant children (under 22 years old or 22 years and over if dependent due to a mental or physical disability) can maintain their OHIP coverage while accompanying you on your extended absence for study, work, or charitable work.

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

Yes, the ministry strongly recommends that you do, whether you are absent from Canada for a few minutes or for an extended time. OHIP does not insure or pay for all out-of-country medical services. Also, the amount of funding provided by OHIP will not usually cover the full cost of any health services that you do obtain outside of Canada. You should therefore, obtain supplementary health insurance from a private insurance company to provide you with additional coverage during your absence. It is also recommended that you understand the terms and conditions of the additional insurance coverage you have purchased and the implications of any pre-existing health conditions on your insurance coverage. To obtain private insurance contact a private insurance company of your choice.

For information about which services OHIP will cover while you are out of the country, refer to the fact sheet <u>Travelling Outside Canada</u>.

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.

June 2015 Reference Number: 014129

For More Information

Call the ServiceOntario INFOline

Toll-free: 1-866-532-3161 TTY Toll-free: 1-800-387-5559

Core hours: 8:30am - 5:00pm EST