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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.*

## **Studying, Working or Travelling to Another Province or Territory Within Canada**

### **When I travel to another Canadian province or territory without leaving Canada, can I use my Ontario health card if I require medical services?**

Generally, to be continuously eligible for OHIP, a person must make their primary place of residence in Ontario and must be physically present in Ontario for 153 days in any given 12-month period. However, a person can travel temporarily outside of Ontario and within Canada and continue to receive OHIP coverage (with some restrictions).

Typically this coverage (while out-of-province but within Canada) is for physician and hospital services only. Therefore, when traveling outside of Ontario but within Canada, the ministry recommends that you obtain private supplementary health insurance for non-physician/non-hospital services.

**Note :** You will be reimbursed at OHIP rates (or the amount billed if less). The OHIP rate may be less than the amount charged. You are advised to discuss billing fees related to the provision of insured services with the physician in advance of receiving those services.

#### ***For physicians' services:***

Physicians in Canada (outside Ontario) do not have to bill Ontario directly for their services. You should show your Ontario health card and ask the physician whether his or her fees will be billed directly to Ontario.

- If the physician bills OHIP directly, you will likely not be asked to pay anything extra at the time you receive physician services.
- If the physician does not bill OHIP directly, you will likely have to pay for the physician's services at the time you receive them and will have to submit documents/invoices to OHIP upon your return and request reimbursement.

#### ***For public hospital services :***

All provinces and territories participate in reciprocal hospital billing agreements to enable insured residents to receive insured outpatient and insured inpatient hospital services in publicly-funded (i.e., not private) hospitals. You should verify that the hospital participates in a reciprocal hospital billing agreement.

***For private health facility services:***

With some specific exceptions, OHIP does not cover payments to private hospitals or private health facilities outside Ontario but within Canada. This means, that generally, any services you receive in any private clinic in Canada are not insured (except for the physician component of insured services) and OHIP will not reimburse you upon your return to Ontario.

If you are an insured Ontario resident and you are an inpatient in a publicly-funded (i.e., not private) hospital in another province or territory while temporarily absent from Ontario, you are eligible for Ontario health insurance coverage for the duration of your hospitalization up to a maximum of 12 months. If you require hospitalization beyond the 12 month maximum, you should notify the province or territory where you are hospitalized to provide you with coverage from the 1<sup>st</sup> day of the 13<sup>th</sup> month of your hospitalization.

**If I had to pay for health care in another part of Canada, how do I get reimbursed?**

In the event that you are required to pay for insured hospital or physician services, you must submit a claim for reimbursement to your local OHIP office within 12 months of the treatment being rendered.

To make a claim to OHIP, you must submit a fully itemized bill that includes all of the following :

- an original, detailed statement itemizing the fee for service; **and**
- your name and current address in Ontario; **and**
- your health number including the version code if applicable; **and**
- a completed [Out of Province/Country Claims Submission form](#) (0951-84); **and**
- proof of payment.

**Note :** Before submitting original documents, please make photocopies for your records.

You should also contact your supplemental insurance provider if you have purchased additional health insurance. Some supplementary insurance providers will contact and make claims to OHIP on behalf of their clients with their permission.

## **What are some of the services not covered by OHIP?**

There are a number of services that are not insured by OHIP when provided out-of-province. Some of these are :

- Treatment that is generally accepted, in Ontario, as experimental, for research or a study
- Cosmetic surgery
- Home care
- Prescription drugs
- Ambulance services

If you have questions as to whether a service you receive is insured when you are out-of-province, please contact your local ServiceOntario centre.

## **Where can I find out more about private supplementary health insurance?**

You can contact a private insurance company or contact:

**OmbudService for Life and Health Insurance**  
**401 Bay Street, PO Box 7**  
**Toronto ON M5H 2Y4**

### **Telephone:**

**In Toronto 416-777-9002 - Toll Free 1-888-295-8112**

**In Montreal 514-282-2088 - Toll Free in Quebec 1-866-582-2088**

**Individuals with hearing loss can contact via the free Bell Relay Service at 1-800-855-0511.**

**Or visit their Website: [www.olhi.ca](http://www.olhi.ca).**

## **How long can I be temporarily in another province or territory and still maintain my OHIP?**

An insured person leaving Ontario to travel or work temporarily within Canada can continue to receive OHIP coverage for up to 12 months. If you establish permanent residency in another Canadian province or territory, you should apply for health insurance in that jurisdiction.

### **What if I know that I am going to be in another province or territory temporarily for a longer period?**

If you plan to work or travel within Canada for more than 212 days in any 12-month period, you should provide your local [ServiceOntario centre](#) with written confirmation of your extended absence including the timing and details of your extended absence as soon as you know that you will be away from Ontario. Go to [ServiceOntario.ca/findservices](http://ServiceOntario.ca/findservices) to find the centre nearest you.

You should also advise your local [ServiceOntario centre](#) of your new mailing address if you establish temporary residence in another province or territory.

### **Will OHIP cover me if I go to school in another province or territory?**

If you are an insured Ontario resident who leaves Ontario to attend an educational institution full-time in another province or territory within Canada, you are eligible for Ontario health insurance coverage for the duration of your full-time studies, provided that you meet the specific physical presence requirements prior to departure and you do not establish a primary residence outside Ontario.

If you plan to study in another province or territory, you should provide your local [ServiceOntario centre](#) with a letter from the educational institution that you will be attending to confirm that you are registered as a full-time student. Go to [ServiceOntario.ca/findservices](http://ServiceOntario.ca/findservices) to find the centre nearest you.

Accompanying family members may also be eligible for continuous health insurance coverage if OHIP eligibility requirements are met.

### **If I must leave Ontario frequently because of my job or studies, am I eligible for OHIP coverage?**

If your job or studies require you to leave Ontario frequently and you are unable to be present for 153 days in any 12-month period, you may still be eligible for OHIP coverage as a mobile worker or mobile student. To maintain your OHIP coverage you will need to provide documents :

- From your employer, that shows that your work requires frequent travel in and out of Ontario; or from your educational institution that shows your full-time academic program in Ontario requires travel outside of Ontario; and
- To show that you make your primary place of residence in Ontario.

### **What if I am leaving Ontario permanently to move to another Canadian province or territory?**

If you are an insured resident moving permanently to another part of Canada, you should apply for health insurance coverage in your new province or territory as soon as possible. Your Ontario health insurance coverage will remain in effect until the last day of the second full month after you establish residence in your new location. You can obtain health insurance coverage from only one province or territory at any time. Your new province or territory will notify ServiceOntario when you apply for your new health insurance coverage.

**Will OHIP cover me if I am working in Ontario temporarily from another Canadian province or territory?**

If you have left your permanent residence in another province or territory temporarily to work in Ontario, currently, the insurance plan from the province or territory where you maintain your permanent residence will continue to cover insured physician and hospital services to a maximum of 12 months. If you plan to remain in Ontario beyond the 12-month maximum, you should visit your local [ServiceOntario centre](#) to apply for Ontario health insurance coverage. You can reapply for health insurance coverage in your home province or territory upon returning to take up permanent residence.

**Will OHIP cover me if I am studying in Ontario temporarily from another Canadian province or territory?**

If you are a student from outside Ontario who is in full-time attendance at an educational institution in Ontario, you are eligible for health insurance coverage for insured physician and hospital services for the duration of your studies from your home province or territory where you maintain your permanent residence. You should contact your home province or territory's health insurance plan to confirm your intent to study in Ontario and to ensure that you maintain continuous health insurance coverage.

If you have any questions about maintaining your health insurance coverage while working or studying in Ontario, please contact your provincial or territorial health insurance plan.

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.

## **FOR MORE INFORMATION**

Call the ServiceOntario **INFOline**

Toll-free: 1-888-376-5197  
416-314-5518 (Toronto only)

TTY toll-free: 1-800-387-5559

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