

CHANGES TO THE INTERIM FEDERAL HEALTH PLAN (IFHP)

The IFHP is introducing co-payments starting **May 1, 2026**.
Here is what you need to know.

WHAT IS IFHP?

Accessing health care without provincial or territorial coverage can be costly.

IFHP is **temporary health coverage** that helps protected people, refugee claimants, and others to get urgent and essential health care while they wait to become eligible for a provincial or territorial health plan, like the Ontario Health Insurance Plan (OHIP).

IFHP fully covers the costs of “standard care” (like hospital services, services by some healthcare providers, and lab and diagnostic services), “extended care” (like counselling, occupational therapy, and urgent dental care), and prescribed medications.

For information about eligibility, including when IFHP coverage stops, see <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/eligibility.html>

WHAT IS CHANGING?

After May 1, 2026, a **co-payment** will be added to IFHP: a part of the cost that you have to pay to the health care provider to access care. The rest is still paid by the IFHP.

This **does not affect “basic” health care** – see the lists below.

WHAT WILL I NEED TO PAY?

- **\$4 for each prescription medication filled or refilled**
- **30% of the cost of “supplemental” health services and products**, including
 - All dental care
 - Vision care
 - Mental health counselling
 - Physiotherapy and occupational therapy
 - Speech language therapy
 - Home care and long-term care
 - Assistive devices (prosthetics, mobility aids, hearing aids, etc.)
 - Medical supplies and equipment

Full list: <https://ifhp-docs.medaviebc.ca/Benefit Grids/Supplemental Coverage - Eng/IFHP-Benefit-Grid-Supplemental-Coverage.pdf>

Your healthcare provider should tell you how much you will need to pay **before you receive** a service or product.

WHAT WILL STAY FREE?

- Doctor visits
- Hospital care
- Blood tests
- Ambulances
- Immigration medical examinations

Full list: <https://ifhp-docs.medaviebc.ca/Benefit Grids/Basic Coverage - Eng/IFHP-Benefit-Grid-Basic-Coverage-Eng.pdf>

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HOW CAN I AVOID UNEXPECTED COSTS?

- Choose a health care provider registered with the IFHP (Medavie Blue Cross has a finder tool at <https://ifhp.medaviebc.ca/en/providers-search>)
- Ask the provider questions:
 - Is this covered by the IFHP?
 - Will there be a co-payment?
 - How much will I need to pay?
- Keep receipts for any payments you make

WHAT OTHER OPTIONS DO I HAVE?

- Community health centres (you can find a list of centres at <https://www.ontario.ca/page/community-health-centres#section-2>)
 - Free primary healthcare for people who do not have health insurance
- HIV/AIDS Service Organizations (you can find a list of organizations at <https://www.halco.org/hiv-info>)
 - Support around different needs for people living with HIV, usually free or low-cost.
- Blue Door Clinic
 - Free healthcare and supports for people living with HIV who do not have health insurance coverage or access to HIV medication
- Canadian Centre for Refugee & Immigrant Healthcare (Toronto)
- FCJ Refugee Center (Toronto)
- Assistance programs like ODSP

Ask for help before making choices to delay, stop, or take a break from your care.

WHERE CAN I FIND HELP?

- Contact local newcomer agencies and legal clinics for free or low-cost support
 - The Government of Canada has a newcomer service finder tool at <https://ircc.canada.ca/english/newcomers/services/index.asp>
 - Legal Aid Ontario has a finder tool for legal services at https://servicefinder.lao.on.ca/owda/0/investigate/SLF_ServiceLocator/en-US/ScreenOrder~Main~qs%24SFOptions%24global%24global
- If you are living with HIV, you can reach out to:
 - CAAT - Community Alliance for Accessible Treatment (<https://caat.link/>)
 - HALCO - HIV & AIDS Legal Clinic Ontario (<https://www.halco.org/>)
- Ask your healthcare provider or pharmacist
- Visit the Government of Canada website (<https://www.canada.ca/en/immigration-refugees-citizenship/news/notices/changes-ifhp.html>) for more information

Remember to **always ask questions** and **look for support**.

You deserve clear information and access to care.

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