



A NEWCOMERS GUIDE
TO APPLYING FOR
HEALTH CARE
IN CANADA

Is health care free in Canada?

People legally residing in Canada who meet the minimal requirements (learn more later in this guide) have access to a range of free (fully covered) and low cost (partially covered) health care services and prescribed drug coverage. The administration and delivery of these health care services are different for each province or territory. In this guide, you will learn some information about the health care coverage in the area of Canada where you are moving to/living in.

When you arrive in the province you plan to live in, you should start the process of signing up to the Provincial Health Plan. As most provinces and territories have minimum requirements that need to be met before you are eligible for provincial health care (e.g.: minimum period spent residing in a province, minimum employment period etc.), and there can be different lengths of waiting periods for your health care coverage to be approved and become active – it is **extremely important** to have private health insurance during this time. You can find private health insurance plans that you can purchase month by month or for longer.

To note: If you are planning to move to Canada on the International Experience Canada (IEC) work permit, you *need* to have health insurance coverage when you are entering Canada. This health insurance must cover: medical care, hospitalization and repatriation. The health insurance must cover the entire time you want to stay in Canada on the IEC work permit. If you don't have sufficient coverage, you may be denied entry into Canada. Also, if your health insurance policy is not valid for the entire two years of your work permit, you may be issued a work permit that expires at the same time as your insurance. *Even when you become eligible to start receiving provincial health care coverage - you still need to keep your private health insurance policy active for the duration of your IEC work permit.* To learn more about this important requirement see: [International Experience Canada: How to apply - Canada.ca](https://www.international-experience-canada.ca/how-to-apply)

Links with the above information described in more detail:

- For information on the health systems and services in Canada: [Health system and services - Canada.ca](https://www.international-experience-canada.ca/health-system-and-services)
- For information on health cards across Canada: [Health cards - Canada.ca](https://www.international-experience-canada.ca/health-cards)
- For information on the ministries of health for each province and territory in Canada: [Ministries of health - Canada.ca](https://www.international-experience-canada.ca/ministries-of-health)

Ontario

The Ontario Health Insurance Plan (OHIP) is the health care plan available in Ontario. To learn more about OHIP, see [here](#)

To learn more about the services covered by OHIP, see [here](#)

To qualify for OHIP you must meet the minimum requirements:

- be physically in Ontario for 153 days in any 12-month period
- be physically in Ontario for at least 153 days of the first 183 days immediately after you began living in the province
- make Ontario your primary residence

You must **also** meet at least **one of the following** additional requirements listed [here](#)

An example of one of these requirements is: “*You are in Ontario on a **valid work permit** and are **working full-time** in Ontario, for an Ontario employer, for at least six months*” – As an Irish newcomer to Ontario on the International Experience Canada (IEC) work permit, this would be a valid work permit.

****Note: At the time of writing (April 2022) Ontario has removed the waiting period for OHIP coverage in response to the COVID-19 pandemic. If you are eligible, you will have immediate health insurance coverage.***

To find out how to apply for OHIP and about which documents you will need, see [here](#)

You must apply for OHIP in person at a Service Ontario Centre. For information on locations and opening hours, see [here](#)

British Columbia

The Medical Service Plan (MSP) is the health care plan available in British Columbia. To learn more about MSP, see [here](#)

To learn more about the services covered by MSP, see [here](#)

To find out if you qualify for MSP coverage see [here](#)

As an Irish newcomer to British Columbia in order to qualify for MSP, you must be living in British Columbia on a valid work permit that is a minimum of six months long - the International Experience Canada (IEC) work permit would be a valid work permit.

If on the International Experience Canada IEC work permit, **you must also meet all of the minimum qualifications listed below:**

- must be staying in British Columbia for at least six consecutive months,
- be working a minimum of 18 hours per week, and
- must be employed for a minimum of six consecutive months during the valid period of the Working Holiday Permit.

As a newcomer to British Columbia, you should apply for MSP as soon as you arrive. Your coverage may start three months after your arrival date in British Columbia.

To find out how to apply for MSP and about which documents you will need, see [here](#)

Alberta

The Alberta Health Care Insurance Plan (AHCIP) is the health care plan available in Alberta. To learn more about AHCIP, see [here](#)

To learn more about the services covered by AHCIP, see [here](#)

As an Irish newcomer to Alberta to, you must be living in Alberta on a valid work permit that is a minimum of six months long - the International Experience Canada (IEC) work permit would be a valid work permit.

To qualify for AHCIP you must also meet all of the minimum qualifications listed below – You are:

- legally entitled to be in and remain in Canada and make your permanent home in Alberta
- committed to being physically present in Alberta for at least 183 days in any 12-month period
- not claiming residency or obtaining benefits under a claim of residency in another province, territory or country
- any other person deemed by the regulations to be a resident or [temporary resident](#), not including a tourist, transient or visitor to Alberta

To find out how to apply for AHCIP and about which documents you will need, see [here](#)

All other provinces and territories

For information on health care coverage in all remaining provinces and territories, see direct links to them here:

In Manitoba: Learn about the Manitoba Health Card and how to sign up if eligible here
In Saskatchewan: Learn about the Saskatchewan Health Card and how to sign up if eligible here
In Prince Edward Island: Learn about PEI Health Card and how to sign up if eligible here
In Newfoundland and Labrador: Learn about Medical Care Plan coverage and how to sign up if eligible here
In Quebec: Learn about Health Insurance Coverage and how to sign up if eligible here
In New Brunswick: Learn about Medicare card and how to sign up if eligible here
In Northwest Territories: Learn about NWT Health Care Plan and how to sign up if eligible here
In Nova Scotia: Learn about MSI Health Cards and how to sign up if eligible here
In Nunavut: Learn about Health Care Card and how to sign up if eligible here
In Yukon: Learn about Health Care Card and how to sign up if eligible here

If you have any questions or require additional support, please contact the I/CAN Social Care Advisors for free and confidential information:

[ICAN | Mental Health Resources in Canada \(irishcanadianimmigrationcentre.org\)](http://irishcanadianimmigrationcentre.org)