

Newcomer HEALTH COMPASS





WHAT IS OHIP?

OHIP is Ontario's Public Health Insurance. It helps pay for most of your basic medical care – things like:

- Seeing a doctor or a specialist
- Getting medical tests
- Getting emergency care

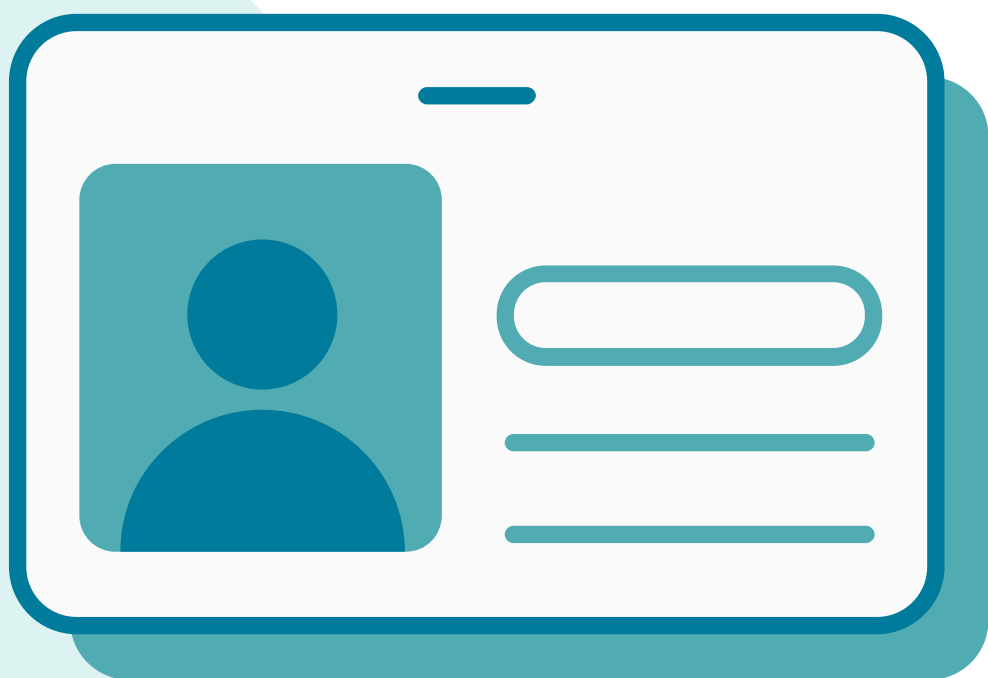
You don't have to pay money when you go to the doctor through OHIP the government pays the doctor directly. This means that regardless of your income, you can always visit the doctor.

OHIP

Requirements:

You must be at least one of the following (in Ontario):

- A Canadian Citizen
- A Permanent Resident
- Working full-time
- A Refugee
- Have applied for permanent residence and have not yet been denied



What isn't Covered By OHIP:

- OHIP does not cover some specialised non-routine tests, meaning you will have to pay for them yourself. OHIP will only cover a test if a healthcare provider (doctor, nurse, etc) has ordered the test and you are eligible for it. For example a vitamin D test is only covered if you have rickets, osteopenia or other related conditions. If a test isn't covered and you feel that it is necessary, you can always pay for it to be performed.
- OHIP also does not cover dental services in a dentist's office (note that those performed in the hospital are covered).
- Glasses or contact lenses.
- Drugs provided in non-hospital settings.



KEEP IN MIND:

For Optometry (eye care), OHIP covers one annual eye exam for people below the ages of 19 or older than 65.

OHIP only covers the fees of healthcare providers recognised by the government.



Documents Required For Application:

1

PROOF OF IMMIGRATION STATUS

An original document that proves your immigration status, for example, your permanent resident card, an IRCC document showing that you have applied for permanent residence or a work permit.

2

PROOF OF RESIDENCE

An original document that proves you live in Ontario, for example, a valid driver's licence, school or university report card, utility bill.

3

PROOF OF IDENTITY

An original document that confirms your identity (must include your name and signature), for example, credit card, passport (including foreign passports), student ID card, valid driver's licence or permanent residence card

What Not To Do:

Never share your health card number with non-health care professionals. You can use it as a form of identification but never let anyone note down your number. If you are ever charged for an insured service, call 1-888-662-6613. No one can charge you for an insured service.

Do not use someone else's health card, or give false information to get OHIP when you are not eligible. This is OHIP fraud.



What To Do When You Fall

Ill:

If it's serious and life-threatening (trouble breathing, heavy bleeding, broken bone), call 911 (only if you need an ambulance or urgent help) or go to the nearest emergency room.

If it's moderate, visit your family doctor (you can look for one using your province's website) or go to a walk-in clinic (no appointment needed).

If it's mild, you can buy medicine at a pharmacy (Shoppers Drug Mart, Rexall). You can also ask a pharmacist—they can suggest over-the-counter medicine and advise you on when you should visit a doctor.

Note: If you have a serious medical emergency (life threatening) and are not yet insured, do not hesitate to call 9-1-1 or go to the nearest hospital ER. By law, the hospital must treat you. However, you may be billed later for the services which may be quite expensive. In that case, make sure you to talk to hospital social workers or billing counselors before leaving the hospital. They can help you by arranging a payment plan, checking if you qualify for any charitable assistance or helping you apply for any other programs. Hospitals are willing to help out if you genuinely cannot pay.

Community Health Centres (CHCs)

CHCs provide free primary care to people with low incomes, newcomers, refugees and people without health insurance. There are over 75 CHCs in Ontario and they offer services in multiple languages. You can find a CHC by using the 211 service or by asking a settlement agency.





Tips:

- Always bring your health card to appointments along with a piece of photo ID.
- Keep copies of previous medical records (like vaccination records for your children or test results from your home country) or have them available on your phone.
- Keep copies of your medical documents
- Be aware of wait times and booking systems
- Don't hesitate to ask for clarification - even locals find the system confusing
- If you move, update your address at ServiceOntario so your
- card and mail reach you.
- If you need an interpreter, contact the clinic ahead of time or bring a trusted friend or community member to interpret if the clinic allows.
- During the visit, don't hesitate to ask questions.
- If the doctor says you need a test or a referral to a specialist, make sure you know how it will be arranged. Sometimes the family doctor's office will book the specialist for you; other times, they hand you a referral paper and you must call to book. Before leaving clarify what you need to do next. Also, ask how you will get results - they often don't contact you for normal results.
- Always update your family doctor with any changes (taking new medications or new health concerns).





COMMON TERMS AND THEIR MEANINGS:

Over-the-Counter:

Medicine you can buy at a pharmacy without a prescription.

Walk-in-Clinics:

Clinics you can visit without an appointment (for minor problems).

OHIP+:

A program that gives free prescriptions to people under 25 within OHIP.

Ontario Drug Benefit

Helps people 65+ or on assistance pay for prescription medicines.

Family Doctors:

They treat everyday health problems like infections and help manage long-term conditions like asthma, diabetes or allergies. They keep your medical records and know your health history in order to make your care personalized. If needed, they can refer you to a specialist such as dermatologist.



Medications

Buying medications can be expensive. Here are a few tips to make them more affordable:

OHIP+ for Youth:

If you are 25 or under and have OHIP, through OHIP+ (no separate registration is needed for this) the government will pay for many of your prescription drugs.

Low-income Options:

Ontario has the Trillium Drug Program which can cover high cost prescriptions relative to your income.

Generic vs Brand:

Ask the doctor or pharmacist if the generic version of your medicine is available, generics are much cheaper and equally effective.

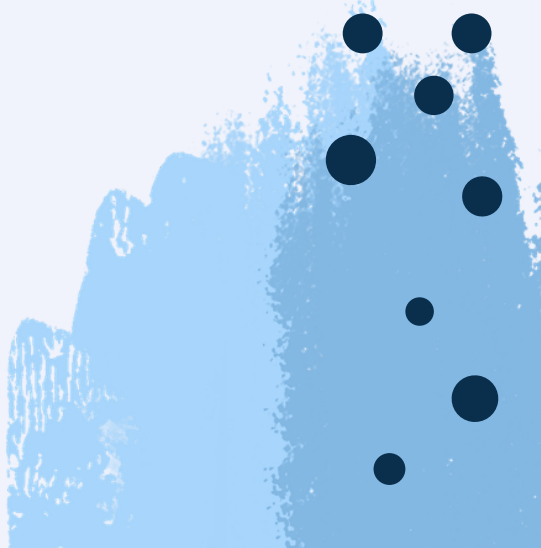
Over-the counter Drugs:

Common medicines like Tylenol are bought off the shelf (no prescription/doctor's note is needed). Hence they are not covered by OHIP.

Payment Assistance:

Some medicine companies have patient assistance programs that provide certain expensive drugs for free or low cost to those who can't afford them. Ask your doctor or pharmacist about these programs and if they apply to you.





IMPORTANT CONTACTS:

01

911: For serious and life threatening emergencies.

02

ServiceOntario (Website): To apply renew or replace your health card.

03

Health Care Connect (1-800-445-1822): Helps you find a family doctor or nurse practitioner if you don't have one.

04

211 Ontario (Website): A free confidential helpline that connects people to services across Ontario.

05

811 (Telehealth Ontario): Free nurse advice line for any health question or non-emergency illness. This service has translation

Emergency Rooms (ER):

ERs in Ontario are open 24/7 and are meant for serious or life-threatening issues that require immediate attention. Some examples are:

- Severe chest pain and/or shortness of breath
- Major trauma/severe injuries (e.g., after a car accident)
- Heavy bleeding that won't stop
- Sudden loss of consciousness or signs of stroke

A nurse will ask questions and assess how serious your condition is. You may have to wait before being checked by a doctor; wait times depend on how urgent your condition is. If your symptoms are not serious, you may have to wait a few hours for your turn.

If you have OHIP, ER care is usually free but you may have to pay a fee if you came by ambulance.



Mental Health:

In Canada mental health is taken seriously, and doesn't have stigma the way it might in other cultures. There are many resources available to support you and your family's mental well-being.



Canadian Mental Health Association

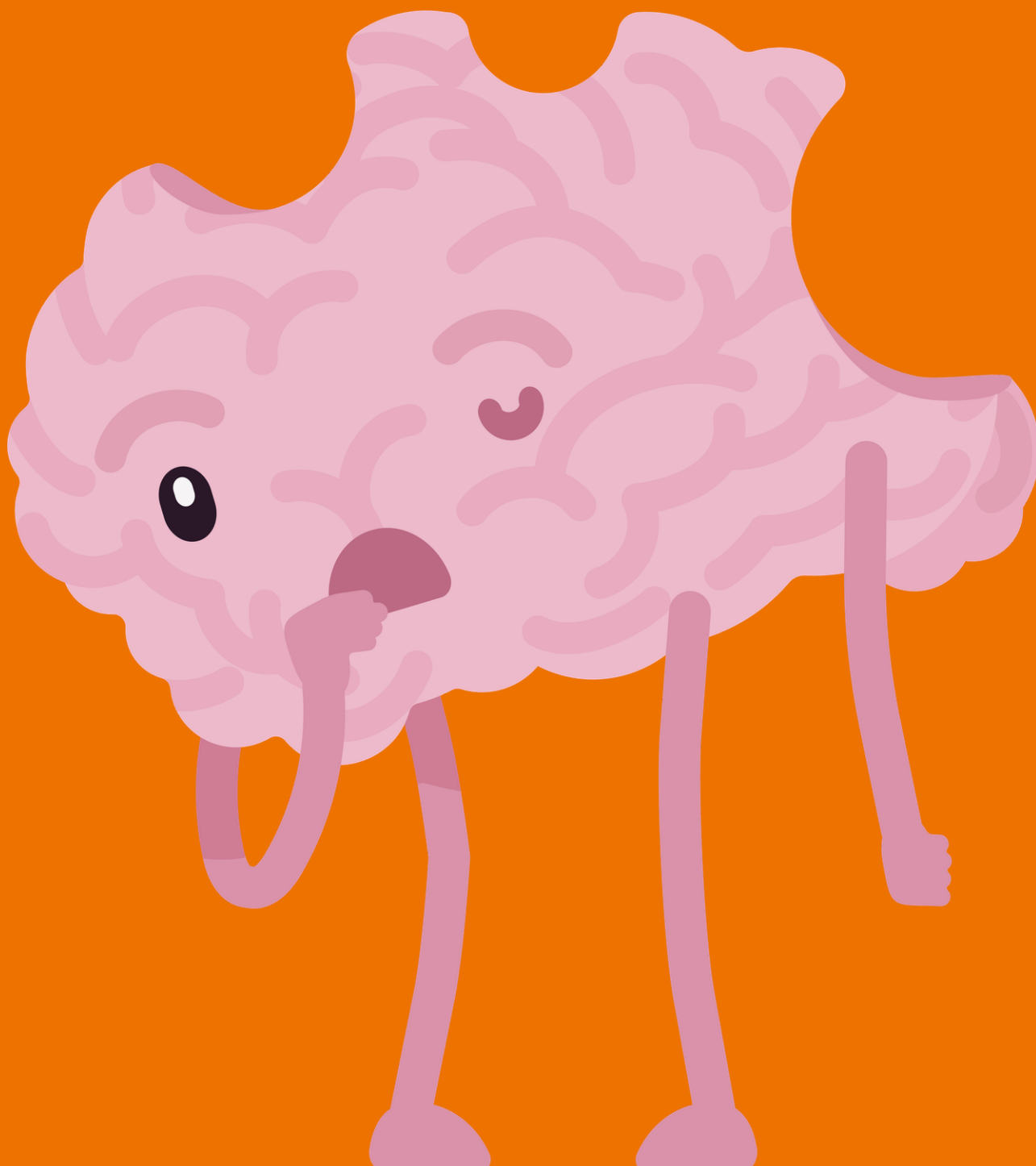
CMHA is a non-profit that provides mental health services and advocates for mental health. CMHA Ontario and its local branches offer community-based programs like counseling, support groups, and crisis intervention. They often have workshops on stress management, coping skills, and they can connect you to resources. (Look up your local CMHA branch by city or region – e.g., CMHA Toronto, CMHA Ottawa, etc.).



Kids Help Phone:

: This is a well-known service for children, teenagers, and young adults (up to age 29). It provides free, confidential counselling by phone or text. Young people can call 1-800-668-6868 or text 686868 to connect with a trained counselor. It's available 24/7.

What's great is that phone counselling is available in English and French, and with the help of interpreters, they can accommodate over 100 other languages. So if you have a child who is struggling – perhaps bullied at school or just feeling down – encourage them to reach out. Kids Help Phone also has an online chat and tons of resources on their website.



ConnexOntario

This is a free and confidential government-funded helpline that provides information and referrals for mental health, addiction, and problem gambling services in Ontario. You can call 1-866-531-2600 any time of day, any day of the year. You will speak to a trained specialist who can guide you to appropriate services based on your situation (and they have access to an interpreter service for 140+ languages). ConnexOntario is great if you're not sure where to start – for example, if you say “I’m new in Ontario and I feel depressed, what can I do?”, they will point you toward local agencies or clinics that can help, such as a community mental health clinic or an addiction treatment centre if needed.



Wellness Together Canada & the 9-8-8 Crisis Line:

Wellness Together Canada was a federal initiative that started during COVID-19 to provide free online mental health resources and counselling. As of 2024, many of those services have transitioned into more permanent programs. The portal (at Canada.ca/mental-health) offers self-assessment tools, free courses on coping skills, and connections to phone/text counselling. In 2023, Canada also introduced a new national crisis number: 988. If you call or text 9-8-8, you will reach the Canada Suicide Prevention Service, where trained crisis responders can talk to you if you're in distress (it's not only for suicidal feelings – anyone in emotional crisis can call). This line is available 24/7 and in multiple languages via interpreters. If you or someone you know is experiencing a mental health crisis, 9-8-8 is an easy number to remember for immediate help.





It's worth noting that seeing a therapist or counsellor is quite common in Canada and doesn't carry the same stigma as it might in other cultures. People view it like seeing a doctor for your mind. If you feel persistently sad, anxious, or are struggling to function day to day, consider talking to a professional.

Many counsellors offer services on a sliding scale (adjusted fee based on income), and some clinics offer free therapy with interns or trainees. If language is a concern, there are also services like TherapyTribe or Immigrant Services counseling that try to match you with someone who speaks your native language.

It's also completely fine to seek faith-based support if that's important to you – many people find comfort talking to a faith leader (priest, imam, rabbi, etc.) or joining a spiritual community, which can be therapeutic in its own right.

ABOUT THE AUTHORS



Raheen Fatima is a first-generation Canadian immigrant and an environmental author whose work focuses on the intersection of climate action and human well-being. She is committed to making information clear, supportive, and easy to understand, especially for people navigating new systems. She believes that when individuals are informed and confident, they are better able to care for themselves, their communities, and the planet.



As an immigrant who grew up in a remote Albertan town, Inaam Chattha understands how climate change, mental health and access to resources are deeply connected. He founded Green Mind Canada to create space for young people to talk about climate anxiety. He also wrote three children's books that help children understand climate emotions and feel empowered to act. He is an Ocean Wise ambassador.