

Make the most of IFHP



The Interim Federal Health Program offers extensive health insurance coverage - just for newcomers!

What's Covered?

A quick summary

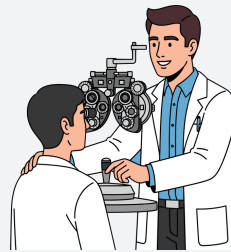
Basic Healthcare



Prescription Drugs



Eye Exam



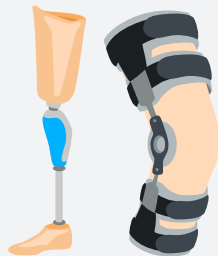
Glasses & Contacts



Psychotherapy



Prosthetics & Braces



Mobility Aids



Maternity



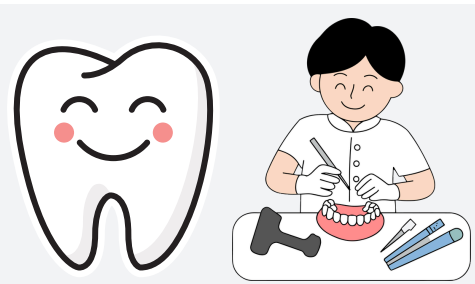
Hearing



Physiotherapy & Occupational Therapy



Emergency Dental & Dentures



Privately Sponsored Refugees can access IFHP coverage the day they arrive in Canada.

Levels of Coverage



Basic Healthcare

100% covered. Must be replaced by OHIP within 3 months of arriving in Canada.



Prescription Medication

\$4 per medication. No matter the price of the medication, whether it is \$15 or \$150, you will pay \$4 per medication. Coverage lasts for 12 months.



Supplementary Healthcare & Dental

70% covered. This applies to all other services and products covered by IFHP and lasts 12 months*. You must pay the remaining 30%. **Please note**, healthcare providers cannot charge more than the baseline amount specified in the benefits grids, even if their regular rate exceeds this amount. If your provider is unclear on this, ask them to call Medavie Blue Cross to confirm.

For example, a psychologist who normally charges \$250 for one hour cannot charge more than \$205 (the grid rate). IFHP covers 70% of \$205 (\$143.50) and the client pays the remaining 30% (\$61.50). The client **cannot** be charged the \$45 difference between the grid rate and the psychologist's regular rate.



Exceptions

If you become eligible for other health insurance that overlaps with IFHP coverage, you must bill through your alternative health insurance and cannot bill any remaining costs to IFHP.

For example, newcomers are eligible for the Assistive Devices Program when they get OHIP. At this point, newcomers must go through ADP insurance for assistive devices, unless ADP does not cover something that IFHP does. For instance, IFHP covers lifting devices, equipment rentals, and repairs, while ADP does not. In these circumstances, newcomers can still submit for coverage through IFHP.

[Assistive Devices Program](#)



Questions about your coverage?

Contact Medavie at **1-888-614-1880** or CIC_Inquiry@medavie.bluecross.ca for support in English & French

Access Coverage

Privately Sponsored Refugees are issued a Certificate of Eligibility upon arrival. →

PSRs must sign their certificate and present it to service providers.

Not all service providers accept IFHP. Before making an appointment, please:

1. Confirm the health provider processes IFHP insurance
2. Ask if the healthcare you need is covered by IFHP

Government of Canada / Gouvernement du Canada
PROTECTED - B

INTERIM FEDERAL HEALTH CERTIFICATE OF ELIGIBILITY

Family name: Smith
Given name(s): Sally
Date of birth: 2000/01/01 (yyyy/mm/dd)
Gender: Female
Citizenship: Syria

UCI: 11-1234-5678
Application No.: G000123456

NOT VALID FOR TRAVEL / ***DOES NOT CONFER STATUS***

As of 2025/03/11 (yyyy/mm/dd), you are eligible for coverage of health-care costs under the Interim Federal Health Program (IFHP). The length of time you are covered is based on your immigration status. For details, it is recommended you visit the IFHP website at www.canada.ca/ifhp.

It is important to be aware that your coverage can be cancelled without notice if your immigration status changes. Therefore, participating health-care providers will confirm your eligibility for health-care coverage with the IFHP administrator at each visit, before providing services.

This certificate must be presented to the health-care provider, along with a government issued photo ID, before receiving services, so that the provider can contact the IFHP administrator to confirm that you are eligible under the IFHP for the service and/or product being requested.

If you pay for services covered by the IFHP, you won't be reimbursed.

I, the undersigned:

- declare that I require coverage under the IFHP. I will notify Immigration, Refugees, and Citizenship Canada (IRCC) immediately of any changes to my immigration status, or if I become eligible for or receive other health insurance;
- understand that my medical and personal information will be shared with IRCC, IFHP claims administration and other appropriate third-parties for the administration of the IFHP and that my personal information may be shared with other government institutions and other third-parties in accordance with the Privacy Act and the Department of Citizenship and Immigration Act.

Signature of holder _____ Date (yyyy/mm/dd) _____

The service provider must DIRECTLY BILL Medavie Blue Cross (IFHP claims administrator).

Some healthcare benefits - identified in the benefits grid with “Prior Approval Required” - must be approved by Medavie BEFORE you receive them. In these cases, the healthcare provider must submit a “prior approval request” before providing the service.

Find a Service Provider

Medavie maintains a list of providers registered with IFHP that you can access through their “Provider Search Tool” and filter by type of service, location, and language. However, the results may be out of date and omit referral-only practices. If you cannot find a provider, or want to see a particular provider, you may ask providers to register with IFHP.

[Provider Search Tool](#)



[Provider Registration](#)



[Beneficiary Web Portal](#)



Beneficiary Web Portal

Through the Beneficiary Web Portal, you can: contact Medavie’s customer care team, view past claims, and access the benefits grids. Sign up with your email and UCI number.

Benefits Grids: Your Coverage in More Detail

The Benefits Grids outline the services covered by IFHP. They specify: the requirements for a prescription, the frequency and dollar limits for products and services, and the requirements for prior approvals (when applicable). Click or scan below to link to the full benefits guides.

Basic Healthcare



Includes: Vaccination, Hospital visit & stays, Doctor visit, Surgery, Lab tests & imaging, Prenatal care, OBGYN, Midwife, Emergency care, Ambulance, etc.

Tips: Aligns with OHIP-type coverage. Most (if not all) hospitals accept IFHP. Some doctor's offices and walk-in clinics are **not** registered with IFHP.

Prescription Drugs



Includes: Prescription medication, Vitamins, Minerals, Antianemia drugs, Acetaminophen, Cathartics & laxatives, Nitrates & nitrites, Plasmodicides, Anthelmintics, Toxoids, Vaccines, etc.

Tips: Prescription required. Prior approval from Medavie required if the drug prescribed is not a low-cost generic (prescription must say 'no substitute allowed').

Dental



Includes: Emergency examination (once/6 months), Radiographs, Restorations (max \$1000), Extractions, Periodontal lancing, scaling, curettage, surgery & medication, Dentures complete, partial, repair & relining, General anesthesia, etc.

Tips: You don't need a major dental emergency to get an exam! "Emergency exam" means the dentist will do a targeted exam and charge an 'emergency exam' fee instead of a 'full exam' fee. If you have some pain or inflammation, book an exam.

Supplementary Healthcare



Includes: Eye care (exam, glasses), Mobility aids (wheelchair, cane, walker, crutches, lifters), Orthotics, Hearing test & aids, Prosthetics & braces, Psychotherapy (covers interpreter, initial assessment + 10 one-hour visits), Physiotherapy (assessment + 12 visits), Occupational therapy (assessment + 12 visits), Home care (assessment + 140 hours), Assistive devices for seeing, eating & breathing, Continence aids, etc.

Tips: Most of these services require doctor referral/prescription and many require Medavie's prior approval; exceptions are an eye exam and home care assessment.