



Health Insurance for International Students

What is Health Insurance?

Canada has a universal public healthcare system, where residents can cover their costs through their provincial healthcare plan. Many have private insurance plans on top of their provincial plan. Healthcare costs can be very expensive if someone is not covered or only partially covered by either type of insurance. For instance, hospitalization can cost up to CAD \$3,700.00 a day and a doctor's appointment can cost CAD \$120.00 without any insurance.

In Ontario, if an individual holds a Canadian citizenship or has immigration status and lives primarily within Ontario, they receive healthcare through the Ontario Health Insurance Plan (OHIP). Newcomers who immigrate to Canada must find private insurance, unless they are a resettled refugee, claimed for a refugee status, protected persons or a survivor of human trafficking (as they are eligible for [The Interim Federal Health Program](#)).

For international students, healthcare coverage can look different depending on the province they choose to study in. For example, in Alberta, international students can apply for a health card if they have a minimum of 12-month study permit. You can learn more about health coverage for international students based on province [here](#).



Healthcare Plan for International Students in Ontario

Ontario does not extend a provincial healthcare plan for international students and instead, healthcare coverage for international students is provided through their post-secondary institutions. Generally, universities provide the University Health Insurance Plan (UHIP), while colleges may provide their own plans. The healthcare coverage international students receive from their post-secondary institution is usually paid through their tuition, much like the fees they may pay for their athletic facility or dental plan.

International students are required to have UHIP if they are attending a university in Ontario. Family members such as spouse or dependents can be added to UHIP. For information about exemptions, visit the UHIP site [here](#) or contact your school international student centre.

Within colleges, health coverage can look different. Depending on the college and the insurance provider, international students may have to look into additional insurance coverage for their spouse or dependents.

What does UHIP cover?

UHIP covers some of basic healthcare needs. These include:



Physician services.



Nurse practitioner services.



Ophthalmology and Optometry.



Lab services such as X-Rays, ultrasound, and blood work.



Diagnostic services such as CAT scans or MRIs.



Ambulatory services.



Immediate emergency services outside of Ontario within Canada.



Supplies and Medications provided during a hospital stay.

Learn more about other services available under UHIP, what is not covered, as well as services that require pre-approval before coverage [here](#).

Alternate Health Coverage*

Certain universities provide additional coverage options on top of UHIP to meet the needs of international students. For instance, Western University provides Purple Care that includes service coverage by speech therapists, naturopaths, licensed dieticians and more.

For colleges, providers such as [Morcare](#) have an enhanced coverage plan on top of the base insurance plan. Colleges like St Clair College offer health insurance specifically for international students (International Student Insurance Program). Some schools recommend exploring options such as [guard.me](#) that already partner with some colleges for additional options.

Furthermore, banking institutions like RBC and HSBC have health insurance options for newcomers. Based on your needs, it is best for you to look into what is covered within your school and what you may need additionally. Private health insurance can cost from CAD \$600.00 to CAD \$900.00 per year for most international students.

*CICMH does not endorse any particular plan, and is simply highlighting examples of plans that are available

Checklist for International Students

- ✔ Contact your post-secondary institution's international student center or look up their website to get an understanding of what is offered.
- ✔ Explore the UHIP site or the health insurance provider set up by your college.
- ✔ Note down when coverage comes into effect and what services are covered.
- ✔ Consider what type of insurance plan would meet your needs and if your spouse/dependents need coverage as well.
- ✔ Explore whether additional coverage is needed, and which insurance companies can provide one that is best suitable for you. You can go to [The OmbudService for Life and Health Insurance](#) website to find more information.
- ✔ Read up more on what you may need to prepare for before you come to Canada ([Arrive](#) is a great resource, as well as the fact sheets in [International Student Connect](#) website).



Future Launch