

Comprehensive Guide to Healthcare in British Columbia: Resources for Newcomers and Providers

Section 1: Newcomers Guide to the Healthcare

System in British Columbia

- Navigating BC's Healthcare System: An Introduction for Newcomers"

Section 2: Interim Federal Health Program for Healthcare Providers in British Columbia

- Interfacing with the Interim Federal Health Program: A Provider's Guide

Land Acknowledgement

In the spirit of Truth and Reconciliation, we not only acknowledge the many injustices endured by the first peoples of the land we call Canada but also commit to learning and sharing the history of these lands and their peoples. We honor the land that sustains us and recognize that we are on the traditional, ancestral, and unceded territory of the Coast Salish peoples, including the territories of the Musqueam, Squamish, and Tsleil-Waututh Nations.

We pay respect to their Elders past and present and acknowledge the enduring relationship that exists between Indigenous Peoples and their traditional territories. We also recognize the role that First Nations Peoples have played—and continue to play—in welcoming refugees and people seeking asylum in Canada, reflecting the spirit of kinship and generosity.

In our commitment to reconciliation, we pledge to engage in ongoing dialogue, education, and action that supports the sovereignty and rights of Indigenous peoples. We make this acknowledgment as a step towards ensuring that the histories and contemporary realities of Indigenous Peoples are recognized and respected.

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Acronyms and Abbreviations

IFHP	Interim Federal Health Program
MSP	Medical Service Plan
PHSA	Provincial Health Services Authority
PHA	Providence Health Authority
VCH	Vancouver Coastal Health
FHA	Fraser Health Authority
FNHA	First Nations Health Authority
CPR	Cardiopulmonary Resuscitation
CUAET	Canada-Ukraine authorization for emergency travel
EVA BC	Ending Violence Association of BC

Key Terminology and Definitions

Anesthesiologist	Responsible for administering anesthesia and monitoring patients during surgical procedures.
B.C. Personal Health Number (PHN)	A unique identifier assigned to individuals for healthcare purposes in British Columbia; needs renewal every 5 years.
B.C. Provincial Immunization Registry (PIR)	Tracks and stores vaccine records for residents of British Columbia.
Cardiologist	Specializes in the diagnosis, treatment, and prevention of heart-related conditions and diseases.
CPR	Cardiopulmonary Resuscitation: a medical procedure to revive a person whose heart has stopped beating or breathing.
Dermatologist	Focuses on diagnosing and treating disorders related to the skin, hair, nails, and mucous membranes.
Emergency Medicine Physician	Works in emergency departments, stabilizing patients in critical conditions and making treatment decisions.
Emergency Response	Coordinated efforts of emergency services like ambulance, police, and fire departments to address emergencies.
Endocrinologist	Specializes in disorders of the endocrine system, including hormones and glands like the thyroid and pancreas.
Fair Pharma Care	Helps individuals and families in British Columbia with the cost of prescription drugs based on their income.

Family Physicians (FP)	First point of contact for patients seeking medical care, providing comprehensive healthcare services.
Gastroenterologist	Focuses on disorders of the digestive system, including the esophagus, stomach, intestines, liver, and pancreas.
Gynecologist	Specializes in the female reproductive system and women's health, including pregnancy and reproductive organs.
Hospitals	Healthcare facilities where medical treatment and care are provided.
Interim Federal Health Program (IFHP)	Provides limited, temporary healthcare benefits for specific groups of people in Canada who don't have provincial, territorial, or private healthcare coverage. Protected persons, resettled refugees, and refugee claimants can apply for the program. ¹
Medical Emergency	A situation requiring immediate medical attention, such as chest pain, breathing difficulties, or loss of consciousness.
Medical Specialists	Physicians with specialized training and expertise in specific areas of medicine.
MSP Supplementary Benefits	Provides partial payment for certain medical services obtained in British Columbia and may provide access to other income-based programs. British Columbia. ²
Nephrologist	Focuses on disorders of the kidneys and the urinary system, diagnosing and treating conditions like kidney disease.
Neurologist	Focuses on the diagnosis and treatment of nervous system disorders, including epilepsy, multiple sclerosis, etc.
Nurse Practitioner (NP)	Registered nurses with additional education providing a broad range of healthcare services in Canada.
Ophthalmologist	Medical doctors specializing in eye care, diagnosing and treating eye disorders, performing surgeries, and prescribing lenses.
Orthopedic Surgeon	Specializes in diagnosing and surgically treating musculoskeletal conditions, including fractures and joint disorders.
Otolaryngologist (ENT Specialist)	Focuses on ear, nose, and throat disorders, treating conditions like hearing loss, sinusitis, and tonsillitis.
Patient Attachment List	Used in systems where patients are formally 'attached' to specific primary care providers, like family doctors.
Patient Waitlist	A list of patients seeking primary care providers who may need to wait for an available healthcare provider.

¹ Welcome BC – Settlement Services (last updated Jan 30, 2023) <https://www.welcomebc.ca/Start-Your-Life-in-B-C/Settlement-Services>

² Medical Services Plan for British Columbia Residents – Supplementary Benefits <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits>

Pathologist	Studies tissues, cells, and bodily fluids to diagnose diseases and conditions, often working in laboratories.
Pediatrician	Specializes in the care of infants, children, and adolescents, providing preventive care, vaccinations, and treatment.
Poison Control	Offers immediate assistance and guidance in cases of suspected poisoning or exposure to harmful substances.
Pulmonologist	Specializes in respiratory disorders and diseases of the lungs, diagnosing and treating conditions like asthma and pneumonia.
Psychiatrist	Medical doctors who specialize in diagnosing, treating, and preventing mental illnesses and disorders.
Radiologist	Specializes in medical imaging techniques interpretation, such as X-rays, MRI, CT scans, and ultrasound.
Referrals	Directing patients to medical specialists or services based on healthcare provider recommendations.
Rheumatologist	Focuses on autoimmune and musculoskeletal disorders, including conditions like arthritis and lupus.

Key Contact Numbers to Retain

911	The emergency phone number in British Columbia provides priority access to services such as ambulance, police, and fire departments in case of emergencies.
988	Suicide Crisis Helpline. Call or text 9-8-8 to reach a responder at one of nearly 40 local, provincial, and territorial, and national crisis lines, who co-deliver the service.
811	A toll-free provincial health information and advice phone line in British Columbia, providing access to healthcare professionals and experts.
211	A cost-free and confidential service that connects individuals to essential community, government, and social services.
311	The City of Vancouver's information and inquiry hotline for residents to inquire about various city-related matters.
711	Telecommunications Relay Service for individuals who use text telephones (TTY). This service allows people with hearing or speech disabilities to communicate over the phone using a TTY device.
511	Provides traffic and weather information service, offering updates on road conditions, closures, and weather forecasts.

Executive Summary

The "Navigating BC Healthcare System" resource package has been thoughtfully restructured to cater specifically to two distinct groups: newcomers and healthcare providers. This streamlined approach ensures that the content is highly relevant and easily accessible to each group.

Section 1: Information and Resources for Community Members

This section is meticulously designed for newly arrived refugees and other community members in British Columbia. It starts with an introduction to the Canadian healthcare model and the Patient's Bill of Rights. This Bill is crucial as it outlines the rights of patients in Canada, such as the right to seek second opinions, decline medical procedures, and make Advance Directives.³

Further, this section delves into the Medical Service Plan (MSP) of British Columbia, elaborating on the eligibility criteria for MSP coverage. This includes Canadian citizens, permanent residents, and some newcomers to BC. It highlights the extent of MSP coverage and introduces additional services available to eligible individuals.

Crucially, this section provides detailed guidance on accessing healthcare providers. It identifies key pathways for newcomers to establish connections with local healthcare professionals like family doctors and specialists. Resources such as the Pathways Medical Care Directory and HealthLink BC are emphasized for their significant role in facilitating these connections.

Additionally, comprehensive information on emergency health services and support is provided. This includes essential contact information for Poison Control and a list of hospitals in British Columbia, ensuring newcomers have quick access to emergency care when needed.

Section 2: Information for Healthcare Providers

This section is specifically tailored for healthcare providers and focuses on the billing process associated with the Interim Federal Health Program (IFHP). It offers a comprehensive understanding of IFHP, a program designed for populations awaiting qualification for provincial or territorial health insurance. Healthcare providers are guided through the eligibility criteria and the spectrum of healthcare benefits under the IFHP, enabling them to better serve eligible patients.

Furthermore, this section also consolidates current government resources and expert insights, particularly from the MVRRT health coordination meeting. This is aimed at enhancing healthcare providers' understanding and efficiency in navigating the billing and administrative aspects of the BC healthcare system.

The resource package, a result of the collaborative efforts of MOSAIC, healthcare experts, community partners, and funders, is a testament to our commitment to supporting newcomers in British Columbia. For more detailed information, references and links are provided, ensuring both community members and healthcare providers have access to comprehensive and accurate information to effectively navigate the provincial healthcare system.

³ https://www.bclaws.gov.bc.ca/civix/document/id/complete/statreg/37_2010

Acknowledgement

We extend our heartfelt appreciation to all those who have played a crucial role in the development of this comprehensive resource package. This impactful project would not have been achievable without the invaluable support, dedication, and expertise of numerous individuals and organizations.

We wish to express our deepest gratitude to the following:

Our Team: We extend our immense gratitude to Hamidullah Abawi for designing, leading, and managing this resource document, and to Masoud Rahmani for his role as the penholder. We also acknowledge the invaluable contributions of our team of dedicated professionals: Sherman Chan, Gini Bonner, Joy Abasta, and Ahmad Tamim Sharifzai. Their tireless efforts in managing, overseeing, researching, designing, and implementing the Health Package have been indispensable. Their passion, creativity, and unwavering commitment have been the driving forces behind the success of this significant endeavor.

Our Partners and MVRRT Health Working Group: We extend our profound gratitude to the various communities and organizations for their invaluable contributions. Sincere thanks are extended to the Afghan Community Society of British Columbia (ACSBC), Afghan Community Vancouver Foundation (ACVF), BC Alliance for Healthy Living, BC Healthy Living, Burnaby Family Life, Burnaby Primary Care Networks, Fraser Health, Holy Eucharist Cathedral New West, PIRs, Rainbow Refugees, UBC School of Social Work, Umar bin Khattab Mosque, Umbrella Coop, Vancouver Association for the Survivors of Torture, Vancouver Coastal Health, and Vancouver Primary Care Networks. Special recognition is also due to all members of the MVRRT Health Working Group, including the MVRRT independent consultants Mr. Bashir Halim and Kelly Kaili Chen. Their active collaboration was pivotal in ensuring the Health Package effectively addresses the diverse needs of its beneficiaries. Their insights and feedback have been instrumental in shaping both the content and delivery of this initiative.

End Users: Finally, we dedicate this Health Package to the individuals and communities who are its beneficiaries. Your trust and reliance on our work serve as our greatest source of motivation and inspiration, driving us to continually strive for excellence and impact in our endeavors.

We extend our heartfelt thanks to all for your invaluable contributions.
Sincerely,



Olga Stachova
CEO
MOSAIC

Section I: Newcomers Guide to the Canadian Healthcare System

The Canadian healthcare system is founded on principles of accessibility, universality, and quality of care for all its citizens and residents.

Understanding the complexities of this system empowers individuals to make informed decisions about their health and well-being. Central to this understanding is the Patient's Bill of Rights, which outlines the fundamental rights every patient holds. Moreover, grasping the impact of social determinants of health illuminates the broader factors influencing an individual's overall well-being. This section explores into these crucial aspects, providing a comprehensive insight into the Canadian healthcare model, including the Interim Federal Health Program (IFHP) and the Medical Services Plan (MSP) in British Columbia.

Patient's Bill of Rights:

As a patient in Canada, you are entitled to:

1. Know about your health condition and treatment options.
2. Seek a second opinion if desired.
3. Have your medical wishes, including your Advance Directive, honored⁴.
4. Recognize the authority of your Substitute Decision-Maker.
5. Decide whether to initiate, cease, or modify medical treatments at any time.
6. Exercise the right to decline CPR (Cardiopulmonary Resuscitation) with a Do Not Resuscitate (DNR) order.
7. Refuse artificial nutrition, hydration, or other forms of care.
8. Manage pain and alleviate symptoms.
9. Choose palliative care, including sedation if necessary.
10. Request a medical evaluation for assisted dying (MAID).
11. Maintain control over your health records.

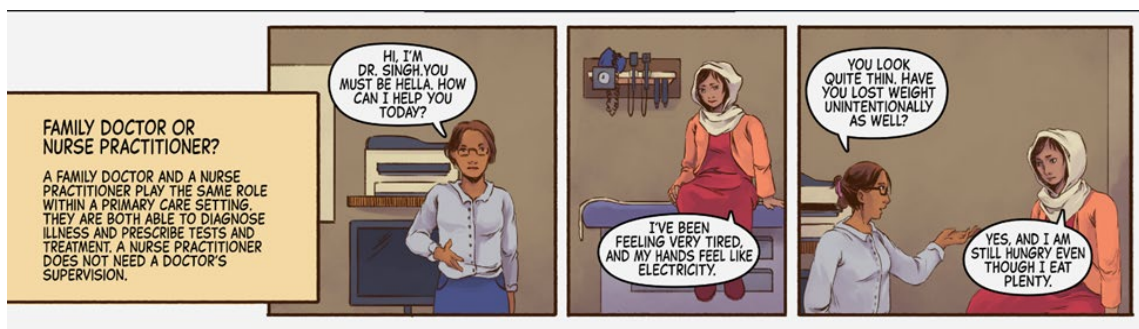
For more information please refer to this link : [Canada's Health Care System - Canada.ca](https://www.canada.ca/en/health-care-system/)

Healthcare in British Columbia:

Healthcare in BC may differ from what you are accustomed to in your home country. Navigating and accessing healthcare services in BC can be challenging. This package is designed to assist newcomers, including immigrants, refugees, and migrant workers in British Columbia (BC), in understanding and effectively utilizing the healthcare system.

Healthcare Providers in BC

In BC, there are two main categories of healthcare providers: Family Doctors (also known as General Physicians or GPs) and specialists. Additionally, Nurse Practitioners (NPs) may provide care, either independently or in collaboration with doctors.

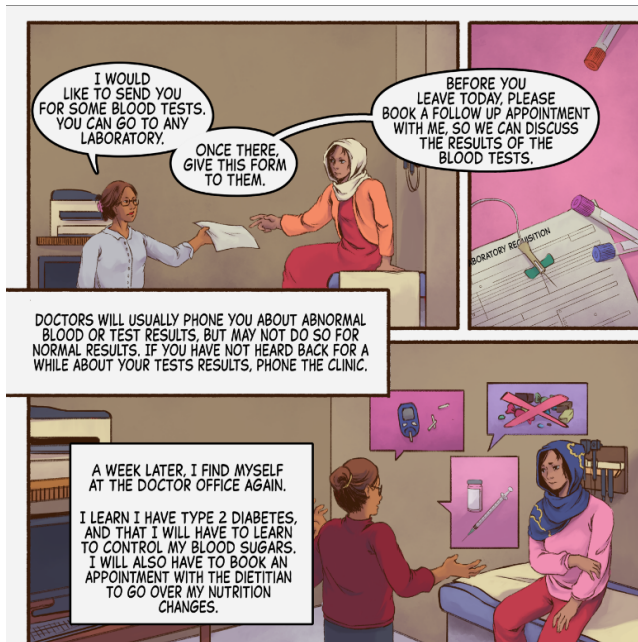


⁴ [DWDC_PatientRightsGuide2022_Eng.pdf \(dyingwithdignity.ca\)](#)

Finding a Family Doctor

If you are seeking a family doctor, consider the following options:

1. Health Connect Registry: As of July 6, 2023, residents of British Columbia seeking a family doctor or nurse practitioner can utilize the Health Connect Registry. By registering, which takes under 10 minutes, individuals are placed on a centralized list of primary care providers within their locality. To register, it's essential to provide your Personal Health Number (PHN) from your BC Services Card, alongside your home address, email, and phone number. The registry also offers multilingual registration options and additional support for those who need it. To begin the registration process, please visit the link provided below: <https://www.healthlinkbc.ca/health-connect-registry>
2. Pathways Medical Care Directory: This resource facilitates connections with local family doctors. Visit the Pathways Medical Care Directory for assistance: <https://pathwaysmedicalcare.ca>.
3. HealthLink BC (8-1-1): Contact HealthLink BC at 8-1-1 (or 7-1-1 for those with hearing impairment) to speak with a navigator who can help you locate doctors in your region, including those currently accepting new patients. Translation services are available in over 130 languages.
4. Local Division of Family Practice Website: Visit your local Division of Family Practice's website to check for available doctors: <https://www.divisionsbc.ca>
5. Network with Friends or Family: Ask acquaintances if they can introduce you to their doctor.
6. Specialist Offices or Walk-in Clinics: When visiting a walk-in clinic, inquire if the doctor is open to taking you on as a patient. Additionally, you can ask for doctor recommendations at specialist offices.
7. The Patient Attachment System (PAS): The Vancouver Division offers a program to assist doctors (FPs) and nurse practitioners (NPs) in expanding their patient lists: the Patient Attachment Initiative (PAI). Both FPs and NPs have the option to participate in this program. PAS is designed to connect Vancouver residents without a regular family doctor or nurse practitioner to one. These patients should first register with Health Connect Registry to identify they are seeking a family doctor in their community.
8. Patient Waitlist: Availability of primary care providers may vary by location due to factors such as population density and government initiatives. In Metro Vancouver, patients seeking primary care may be placed on waitlists if there is a shortage of available providers. For the most current information on patient waitlists and primary care access in Metro Vancouver, refer to the following link: Home ([healthlinkbc.ca](https://www.healthlinkbc.ca))
9. Doctors of BC, Provincial Attachment System: <https://www.doctorsofbc.ca/managing-your-practice/provincial-attachment-system>



WHAT SHOULD YOU EXPECT FROM YOUR PRIMARY CARE PROVIDER (DOCTOR OR NURSE PRACTITIONER):

THE DOCTOR SHOULD BE LISTENING AND ADDRESSING YOUR CONCERNS. HOWEVER AS MOST APPOINTMENTS ARE ONLY 15 MINUTES, THERE IS OFTEN NOT ENOUGH TIME TO ADDRESS EVERYTHING AT ONCE, SO YOU MAY NEED TO BOOK MULTIPLE APPOINTMENTS.

A DOCTOR SHOULD BE EXPLAINING YOUR DIAGNOSIS AS WELL AS YOUR TREATMENT CARE.

HAVE YOUR PATIENT RIGHTS RESPECTED. THESE INCLUDE:

- *USE HEALTH CARE SERVICES WITHOUT DISCRIMINATION
- *UNDERSTAND YOUR HEALTH CONDITION AND THE TREATMENTS AVAILABLE TO YOU
- *ACCESS TO SECOND OPINIONS WHEN AVAILABLE.
- *HAVE YOUR ADVANCE DIRECTIVE*/PRIOR CAPABLE WISHES RESPECTED
- *HAVE THE AUTHORITY OF YOUR SUBSTITUTE DECISION-MAKER RECOGNIZED
- *ACCEPT, REFUSE, OR DISCONTINUE MEDICAL TREATMENTS, AND TO CHANGE YOUR MIND AT ANY TIME
- *DECLINE CARDIOPULMONARY RESUSCITATION IN ACCORDANCE WITH A DNR (DO NOT RESUSCITATE) ORDER
- *REFUSE NUTRITION AND HYDRATION BY ARTIFICIAL MEANS OR ANY OTHER ASPECTS OF CARE
- *PAIN AND SYMPTOM MANAGEMENT
- *PALLIATIVE CARE (INCLUDING PALLIATIVE SEDATION) IF IT IS APPROPRIATE FOR YOUR CONDITION
- *REQUEST AN ASSESSMENT FOR MEDICAL ASSISTANCE IN DYING (MAID)
- *VIEW, OBTAIN, AMEND AND LIMIT ACCESS TO YOUR OWN HEALTH RECORD

DOCTORS WILL USUALLY PHONE YOU ABOUT ABNORMAL BLOOD OR TEST RESULTS, BUT MAY NOT DO SO FOR NORMAL RESULTS. IF YOU HAVE NOT HEARD BACK FOR A WHILE ABOUT YOUR TESTS RESULTS, PHONE THE CLINIC.

A WEEK LATER, I FIND MYSELF AT THE DOCTOR OFFICE AGAIN. I LEARN I HAVE TYPE 2 DIABETES, AND THAT I WILL HAVE TO LEARN TO CONTROL MY BLOOD SUGARS. I WILL ALSO HAVE TO BOOK AN APPOINTMENT WITH THE DIETITIAN TO GO OVER MY NUTRITION CHANGES.

British Columbia's Medical Service Plan Coverage and Benefits

Medical Services Plan (MSP):

If you are a resident of British Columbia and meet the criteria, the Medical Services Plan (MSP) will cover essential medical services provided by doctors and surgeons. This coverage also includes dental or oral surgery performed in a hospital setting. The Medical Services Plan is designed to alleviate the financial burden of crucial medical services provided by doctors. In-depth information about the MSP will be provided in the upcoming sections. You must be physically present in B.C. for at least six months in each calendar year to be eligible for MSP coverage. More information on MSP and eligibility requirements can be found on the Health Insurance BC Website⁵.

What is MSP:

The Medical Service Plan (MSP) in British Columbia covers essential medical services provided by doctors and surgeons, including dental surgeries in hospitals, for eligible B.C. residents. More information on how to apply for MSP can be found on the Health Insurance BC website⁶.

If you're a Canadian returning, a permanent resident, or here on a work permit, you're eligible for immediate coverage upon arrival. This also applies to individuals who have arrived from Ukraine to Canada due to emergency travel, exempting them from any waiting period. To qualify, you must:

1. Hold a special visa or permit or be a permanent resident or citizen of Canada.
2. Be relocating to British Columbia (B.C.).
3. Reside in B.C. for at least six months in a year.

MSP for Individuals Arriving from Ukraine:

When applying, include a copy of your Canada-Ukraine authorization for emergency travel (CUAET) Visa/Work Permit, Permanent Resident proof, or Canadian Citizenship. If you're awaiting a permanent B.C. address, you can use your helper's organization or program's address for your B.C. Services Card. Later, you can update your MSP account with your new address.

With a CUAET Visa/Work Permit, you'll receive a non-photo B.C. Services Card by mail, which can be used for healthcare. If you leave B.C. before CUAET expires, notify Health Insurance B.C.

Coverage upon arrival is extended to returning Canadians, Permanent Residents, Work Permit holders, and those who entered using the Canada-Ukraine emergency travel authorization (CUAET), without any waiting period.

For comprehensive information regarding eligibility and application procedures for the Medical Services Plan (MSP), please visit the following official website: [BC Government - MSP Eligibility and Enrollment](https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/are-you-eligible)⁷. This resource provides detailed guidelines and criteria essential for residents of British Columbia considering enrollment in MSP.

MSP Coverage Exclusions:

MSP does not cover the following:

1. Services that are not medically necessary, such as cosmetic surgery.
2. Dental care, except for specific cases mentioned in the benefits.
3. Routine eye checkups for individuals aged 19 to 64.
4. Eyeglasses, hearing aids, and other devices.
5. Prescription drugs (covered by Pharma Care).

⁵ <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/are-you-eligible>.

⁶ <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/how-to-enrol>

⁷ <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/are-you-eligible>

6. Therapies like acupuncture, chiropractic, massage, naturopathy, physical therapy, and non-surgical foot care (unless supplementary benefits from MSP apply).

MSP also does not cover tests without proven medical value, complete medical examinations, or consultations with counsellors or psychologists. Additionally, it does not cover medical examinations, certificates, or tests required for various purposes like driving, employment, life insurance, education, recreational activities, and immigration. More information on service not covered by MSP can be found here:

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-not-covered-by-msp>

BC Application for Health and Drug Coverage:

Eligible individuals can apply for coverage under the Medical Services Plan (MSP), Supplementary Benefits, and Fair PharmaCare through the B.C. Application for Health and Drug Coverage. This application process can be completed either online or by submitting a paper form. Below are the relevant links for applying to MSP and registering for PharmaCare in British Columbia:

1. MSP Online Application: [Apply Online](https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents) (<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents>)
2. MSP Paper Application: [Download Form](https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents) ([British Columbia Application for Health and Drug Coverage \(gov.bc.ca\)](https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents))
3. PharmaCare Registration: [Register Online](https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan) ([Fair PharmaCare plan - Province of British Columbia \(gov.bc.ca\)](https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan))

Fair Pharma Care:

Fair PharmaCare helps B.C. families pay for many prescription drugs, dispensing fees and some medical devices and supplies (such as prostheses and diabetes supplies). The plan is based on income. The less a family earns, the more help they get.

Eligibility for Fair Pharma Care:

All residents of B.C. are eligible for Fair PharmaCare coverage if they:

1. Have Medical Services Plan (MSP) coverage, and
2. Give PharmaCare permission to check their income with the Canada Revenue Agency (CRA)

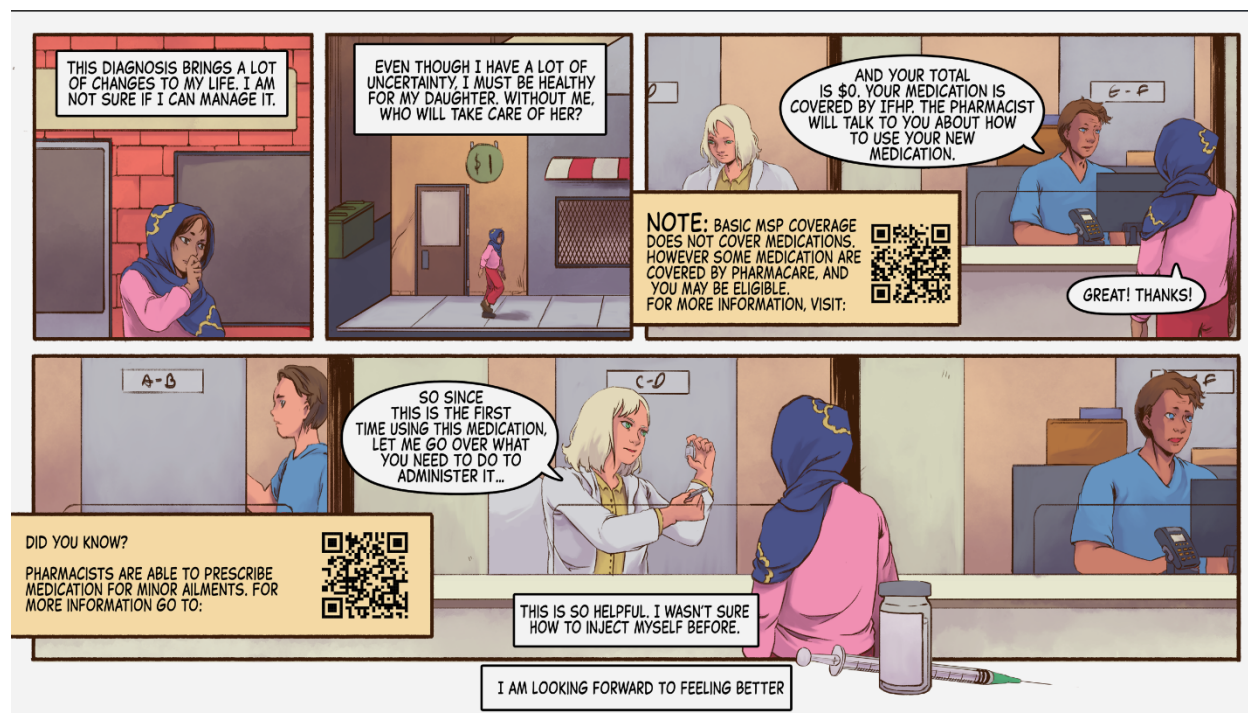
Temporary coverage starts the same day you register by phone or online, based on the income information you provide.

Coverage is for families, not individuals. A family can be a:

- Single person	- Single person with dependent children
- Married or common-law couple	- Couple with dependent children

More information on Fair PharmaCare can be found here: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan>

More information on how Fair PharmaCare is calculated, including a link to the Fair PharmaCare calculator can be found here: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/how-your-coverage-is-calculated>.



MSP Supplementary Benefits:

The MSP Supplementary Benefits program offers partial coverage for certain medical services in British Columbia, specifically targeting individuals with lower income.

This program also provides potential access to other programs that are dependent on household income. The benefits contribute towards the costs of services from approved providers such as acupuncture, chiropractic care, massage therapy, naturopathy, physical therapy, and non-surgical podiatry. Eligible recipients can receive a reimbursement of \$23 per visit from MSP, subject to a maximum of 10 visits annually for the aforementioned services.

MSP does not provide any coverage for supplementary benefits received outside of the province.

Note: Many supplementary benefits practitioners are opted-out of the MSP. This means they are allowed to charge patients more for a service than is set out in the Payment Schedule.⁸

For further details and to apply, visit: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits#apply-for-benefits>

Interim Federal Health Program (IFHP):

The Interim Federal Health Program (IFHP) provides limited, temporary coverage of health-care benefits for specific groups of people in Canada who don't have provincial, territorial, or private health-care coverage. Further details regarding the IFHP will be outlined in subsequent sections.

Finding a Registered IFHP Health Care Provider:

The Interim Federal Health Program (IFHP) provides services through various healthcare providers. To locate a provider in your area, including panel physicians for Immigration Medical Exams, visit www.cic.gc.ca or refer to the list available at Interim Federal Health Program - Providers Search - IFHP (medaviebc.ca).

⁸ Health Insurance BC – MSP: Supplementary Benefits < <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits> > Last accessed: December 11, 2023

If you're looking for IFHP program providers in your area, including panel physicians for Immigration Medical Exams (IME), you can follow these steps:

1. Visit the official website of Citizenship and Immigration Canada (CIC) at www.cic.gc.ca.
2. Look for instructions on how to find IFHP program providers in your specific area.
3. For a detailed list of IFHP providers organized by province, you can visit <https://ifhp.medaviebc.ca/en/providers-search>
4. On the provided platform, input your location and select your preferred healthcare provider type.
5. Specify the service location that you prefer.
6. Initiate the search.
7. The search engine will then generate a list of healthcare providers that match your specified preferences. This should assist you in finding the appropriate IFHP program providers in your area.

Applying for IFHP Coverage from Inside Canada:

In most cases, individuals who are covered by MSP, do not need to apply for Interim Federal Health Program (IFHP) coverage. It's usually given or stopped based on their immigration status. IFHP Coverage can be cancelled without notice if your immigration status changes.⁹ But if you think you should have it and your claim was denied, you might have to apply. First, you need to check if you are eligible for IFHP. If you are, then you can:

If eligible, you have the option to:

- Apply for new coverage
- Extend your existing coverage
- Request confirmation of your IFHP coverage if your original eligibility document has been lost, stolen, or destroyed.

More information on IFHP eligibility and length of coverage can be found on the following Government of Canada website: <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/eligibility.html>

Before you apply you must carefully review IFHP Coverage Instruction Guide [IMM 5568] for valuable tips on when and how to complete your application. You can access the Application for IFHP Coverage Instruction Guide 5568 using this link: <https://www.canada.ca/en/immigration-refugees-citizenship/services/application/application-forms-guides/guide-5568-application-interim-federal-health-program-coverage.html>

Download and fill out the Application for IFHP Coverage [IMM 5564], and you have the choice to either print it or save it digitally on your computer. You must sign and date the application or it will be returned to you.¹⁰

The application must also include a **clear** and **legible** photocopy of one of the IRCC documents listed in “Step 1: Gather Documents” section of the Instruction Guide IMM 5568.

Online Application:

1. Create a MyCIC account using the following Government of Canada website: <https://www.canada.ca/en/immigration-refugees-citizenship/services/application/account.html>
2. Choose "Apply for the Interim Federal Health Program (IFHP)" under "What would you like to do today."
3. Upload your completed application form.
4. Receive a response via email through your MyCIC account.

Mail Application (Before sending your application):

- Sign and date the application form.
- Include all necessary supporting documents.
- Ensure sufficient postage is affixed. Mail your completed application to the nearest Immigration, Refugees and Citizenship Canada (IRCC) office that processes that application type

⁹ ibid.

¹⁰ [Guide 5568 - Application for Interim Federal Health Program Coverage \(IFHP\) - Canada.ca](#)

If you change your address after you submit your application, you must advise IRCC immediately by e-mail, using the [IRCC on-line service](#). Follow the instructions on how to complete and send the electronic change of address form. IRCC on-line service can be accessed using the following link:

<https://www.canada.ca/en/immigration-refugees-citizenship/services/application/change-address.html>

To access the health services and products covered by the Interim Federal Health Program (IFHP) you must provide proof of your eligibility to a registered IFHP provider so that they can confirm your coverage. This can be done by presenting any of the following documents:

1. Refugee Protection Claimant Document (RPCD) (with photo)
2. Temporary Document for Lost/Stolen Refugee Protection Claimant Document (RPCD)
3. Interim Federal Health Certificate of Eligibility (IFHC) (without a photo)
4. Interim Federal Health Certificate of Eligibility (IFHC) (with a photo)
5. Acknowledgement of Claim and Notice to Return for Interview Letter (AOC)¹¹

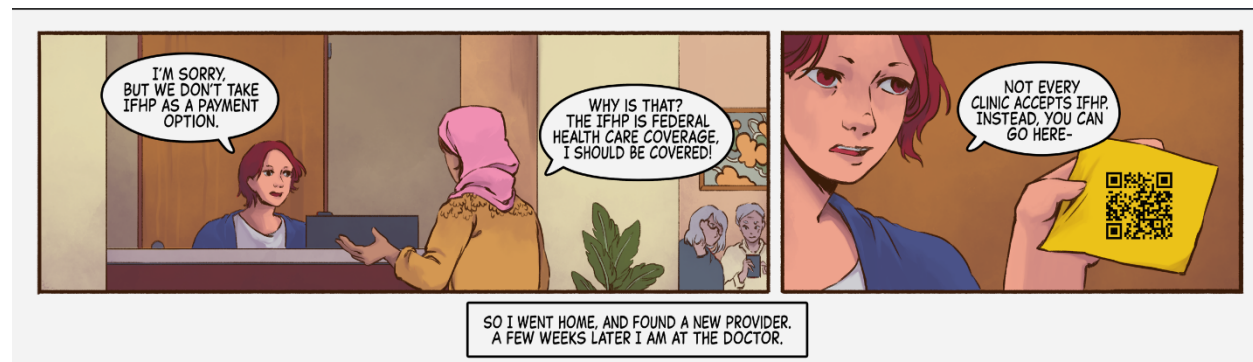
Overseas Interim Federal Health Program coverage:

Before arrival to Canada, Refugees selected to come to Canada for resettlement and those skilled refugees eligible for the Economic Mobility Pathways Pilot, are eligible for certain pre-departure medical services coverage under IFHP. More information on this can be found on the Government of Canada website here:

<https://www.canada.ca/en/immigration-refugees-citizenship/corporate/mandate/policies-operational-instructions-agreements/interim-federal-health-program-policy.html>

What the IFHP Does Not Cover:

The IFHP does not cover expenses for healthcare services or products that individuals may be eligible to claim, even if only partially, through either a public or private health insurance plan. The IFHP does not coordinate benefits to share costs with other insurance plans or programs. The IFHP does not require co-payments from beneficiaries.¹²



¹¹ Medavie BC, IFHP – Beneficiaries Help

¹² Government of Canada, IRCC, Interim Federal Health Program Policy. < <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/mandate/policies-operational-instructions-agreements/interim-federal-health-program-policy.html> > Last modified June 01, 2023.

Coverage for the Immigration Medical Exam (IME):

All beneficiaries under the IFHP receive coverage for one Immigration Medical Exam (IME) only and any necessary IME-related diagnostic tests.

Differentiating Walk-in and Urgent Primary Care Centers

Walk-in clinics address minor injuries like bruises and sprains, while you may visit a UPCC (Urgent Primary Care Centre) for services including treatment of cuts, infections, pain management, sprains, gastrointestinal issues, mental health support, and assistance from social workers for financial or housing challenges. Urgent Care is not emergency care. For life-threatening health concerns, call 9-1-1 or go the emergency department immediately.

Urgent Care is not emergency care. For life-threatening health concerns, call 9-1-1 or go the emergency department immediately.

<p>IDENTIFY THE NEAREST CLINIC:</p> <p>USE THE BC HEALTHLINK'S CLINIC LOCATOR: VISIT THE BC HEALTHLINK WEBSITE (WWW.HEALTHLINKBC.CA/) AND USE THEIR CLINIC LOCATOR TOOL TO FIND THE NEAREST WALK-IN CLINIC. ENTER YOUR POSTAL CODE OR ADDRESS TO SEARCH FOR CLINICS IN YOUR AREA.</p>	<p>CHECK CLINIC HOURS:</p> <p>VERIFY THE CLINIC'S OPERATING HOURS, AS THEY CAN VARY. MOST WALK-IN CLINICS IN BC ARE OPEN DURING REGULAR BUSINESS HOURS, BUT SOME OFFER EXTENDED EVENING AND WEEKEND HOURS.</p>	<p>PREPARE NECESSARY DOCUMENTS:</p> <p>ENSURE YOU HAVE YOUR PERSONAL HEALTH NUMBER (PHN) OR YOUR BC SERVICES CARD, AS YOU'LL NEED IT FOR REGISTRATION AND BILLING PURPOSES. IF YOU DON'T HAVE A PHN, BRING ANOTHER FORM OF IDENTIFICATION AND BE PREPARED TO PROVIDE YOUR MEDICAL HISTORY.</p> <p>ABOUT BILLING AND FEES:</p> <p>BC WALK-IN CLINICS TYPICALLY BILL THE MEDICAL SERVICES PLAN (MSP) DIRECTLY FOR ELIGIBLE RESIDENTS. HOWEVER, IF YOU'RE FROM OUT-OF-PROVINCE OR UNINSURED, YOU MAY NEED TO PAY FOR THE VISIT. CONFIRM BILLING DETAILS WITH THE CLINIC STAFF.</p>	<p>ARRIVE AT THE CLINIC:</p> <p>ARRIVE AT THE CLINIC DURING THEIR OPERATING HOURS. IT'S A GOOD IDEA TO GO EARLY ESPECIALLY IF IT'S A POPULAR CLINIC, AS WAIT TIMES CAN VARY.</p>	<p>REGISTER AT RECEPTION:</p> <p>APPROACH THE RECEPTION DESK AND PROVIDE YOUR IDENTIFICATION, SUCH AS YOUR BC SERVICES CARD OR PHN. YOU MAY NEED TO FILL OUT A REGISTRATION FORM IF YOU'RE A NEW PATIENT. THEN YOU WAIT TILL YOUR NAME IS CALLED.</p>
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<p>CONSULT WITH THE PHYSICIAN:</p> <p>WHEN YOUR NAME IS CALLED, YOU'LL MEET WITH A PHYSICIAN WHO WILL ASSESS YOUR MEDICAL NEEDS, EXPLAIN YOUR SYMPTOMS AND ANY RELEVANT MEDICAL HISTORY.</p>	<p>RECEIVE MEDICAL CARE:</p> <p>THE PHYSICIAN WILL PROVIDE A DIAGNOSIS AND TREATMENT PLAN. THEY MAY PRESCRIBE MEDICATION, PROVIDE ADVICE, OR RECOMMEND FURTHER TESTS IF NECESSARY.</p>	<p>FOLLOW-UP:</p> <p>IF THE PHYSICIAN RECOMMENDS A FOLLOW-UP VISIT OR ANY ADDITIONAL CARE, BE SURE TO SCHEDULE IT AND ASK FOR ANY NECESSARY REFERRALS.</p> <p>PLEASE NOTE THAT THE AVAILABILITY AND PROCEDURES AT WALK-IN CLINICS CAN CHANGE, SO IT'S ALWAYS A GOOD IDEA TO CHECK THE BC HEALTHLINK WEBSITE OR CALL THE CLINIC AHEAD OF YOUR VISIT TO CONFIRM THEIR SPECIFIC REQUIREMENTS AND SERVICES.</p>
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Disability Assistance

For those in British Columbia requiring financial or health aid due to disabilities, the Disability Assistance program is available for those with a Person with Disabilities (PWD) designation.

Eligibility:

- Must prove financial need.
- Age: 18+ (applications accepted at 17½).
- Severe physical or mental impairment, lasting over two years.
- Significant restrictions in daily tasks.
- Dependency on an individual, device, or service animal for daily activities.

Additional Information:

For more comprehensive details on Disability Assistance, please refer to the below resources:

- <https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance>
- <https://disabilityalliancebc.org/direct-service/apply-for-disability-benefits/>

2SLGBTQI+ Newcomers and Healthcare

As an 2SLGBTQI+ newcomer, you may face distinct challenges accessing healthcare. The Interim Federal Health Program (IFHP) covers healthcare for all refugees, but not all doctors or healthcare providers know about IFHP. Finding a doctor or healthcare provider who accepts IFHP is challenging. Your sponsors can help you find healthcare providers that accept IFHP. If you need interpretation for medical appointments, you have the right to an interpreter for healthcare services. You or your sponsors will need to ask in advance for interpretation. It may take extra time for some languages. There will be no extra cost to you for interpretation. Health interpretation is often done by phone. Interpreters are legally required to protect your confidentiality and treat you respectfully. Some interpreters have training on LGTBQI+ respectful language and health terms and some do not. While the rights of 2SLGBTQI+ people have greatly improved in recent decades, social equality has not yet been achieved. 2SLGBTQI+ people may still face stigma, discrimination, and barriers to healthcare. Some doctors and healthcare providers may be more knowledgeable about 2SLGBTQI+ healthcare and affirming of 2SLGBTQI+ people than others. Within 2SLGBTQI+ communities, there is a range of healthcare needs, risks and vulnerabilities. Some doctors may understand the healthcare needs of gay men very well but not be knowledgeable about queer women, trans or gender diverse people's health needs. Sometimes 2SLGBTQI+ patients need to educate their health professionals about their health needs or risks.¹³

Because of stigma and discrimination, some 2SLGBTQI+ people do not tell their doctors about their sexual orientation or gender identity. Unfortunately, this reduces the quality of their health care. For example, they may be less likely to be correctly screened for HIV or STIs. Many doctors' offices and hospitals have just started changing their new patient intake to use the correct name and gender for trans and gender-diverse people. You may face misgendering or need to remind the receptionist and healthcare provider to use your correct name and gender. If you are having challenges navigating the health system by yourself, you may ask a person you trust, a member of your sponsoring group, or a friend with experience supporting others with individual advocacy to accompany you to your appointment and help you to address your true name and gender with a healthcare provider or make those requests for you. Your sponsors can guide you on how to find healthcare providers who are 2SLGBTQI competent and affirming and who take IFHP. They will try to help you access a provider who is competent for your healthcare needs. When this is not possible, they can offer suggestions on how to talk to the healthcare provider you can access.¹⁴

Sexual healthcare, including HIV prevention and care, are public health services. Everyone who is sexually active should have access to sexual health education, screening for Sexually Transmitted Infections (STI), and HIV prevention like PREP. However, not all doctors are informed about sexual health for sex and gender-diverse people. Not all doctors are 2SLGBTQI+ affirming. You will want to work with your sponsors to try to find a service provider that is 2SLGBTQI+ affirming for your sexual health care. HIV Care is part of publicly funded healthcare. Depending on the city or province you are in, it may take time to find a doctor experienced with HIV care who also takes IFHP. Gender Affirming Care, like hormone therapy or surgery, is part of publicly funded healthcare, but accessing a doctor who can offer Gender Affirming Care can be difficult. Depending on your location, you may have to wait or travel to another city and wait times for surgeries can be lengthy. Your sponsors can help you learn about gender-affirming care options available in your city and province, and in some cities, organizations can assist you in navigating the healthcare system. Mental healthcare is not yet fully publicly funded. IFHP covers some mental healthcare providers, such as psychotherapists, counselors, social workers, or psychologists. Still, it can be challenging to find a provider who accepts IFHP and is affirming of 2SLGBTQI+ individuals. Hospitals can provide emergency care for anyone at risk of severe mental health crisis, such as those with a risk of suicide. Vision care and dental care are also not fully publicly funded. IFHP covers only a basic eye exam and some urgent dental care.

¹³ From Borders to Belonging. (2023). *Your Health in Canada: An information guide for LGBTQI Refugee Newcomers sponsored through the Rainbow Refugee Assistance Partnership.* https://fromborderstobelonging.ca/files/3879_FBTB_InfoSheet_Health_EN-May24.pdf

¹⁴ From Borders to Belonging. (2023). *Your Health in Canada: An information guide for LGBTQI Refugee Newcomers sponsored through the Rainbow Refugee Assistance Partnership.* https://fromborderstobelonging.ca/files/3879_FBTB_InfoSheet_Health_EN-May24.pdf

Glasses, contacts, and non-urgent dental care are not covered. Your sponsors can assist you in accessing low-cost dental care in your city. Working with your Sponsors to Support your Health To support your health, you and your sponsors should communicate openly and regularly about your healthcare needs.¹⁵

Some topics you may want to cover:

- How have you been taking care of your health?
- What health issues are most urgent for you?

Sponsors have a responsibility to help you learn about healthcare services and access appropriate providers. This includes¹⁶:

1. Helping you access the Interim Federal Health Plan (IFHP) when you first arrive.
2. Explaining how to get help in an emergency, such as if you need an ambulance or to go to an emergency room.
3. Helping you connect with healthcare providers for your general and specific healthcare needs, including:
 - A walk-in medical clinic for general care until you connect with a primary care provider.
 - A primary care provider such as a family doctor, general physician, or nurse practitioner
 - A dentist (only some urgent dental care is covered by IFHP)
 - Vision care (only limited eye care is covered by IFHP)
 - Mental healthcare providers such as psychotherapists, counselors, social workers, or psychologists
 - Services for preventing or recovering from addiction (alcohol, drugs, gambling, etc)
 - Gender-affirming care providers
 - Sexual health education and care providers
 - Accompanying you to medical appointments if needed
 - Arranging interpretation for your medical appointments if needed. Costs for interpreters are covered by the public health system, but it takes extra planning and time.

Steps to Follow After a Car Accident with Injuries in British Columbia:

If you are involved in a car accident resulting in injuries in British Columbia, it's crucial to take the following steps to ensure your safety, adhere to legal procedures, and protect your rights:

1. **Seek Medical Attention:** Immediately check for injuries and call 9-1-1 if necessary. Even if injuries seem minor, it's crucial to get medical attention, as some injuries might not be immediately apparent.
2. **Safety First:** If it's safe, move your car to the side of the road. If you can't move the car or it's not safe to do so, turn on your hazard lights.
3. **Document the Accident:** Exchange information with the other driver, including names, contact details, driver's license numbers, insurance information, and vehicle details. Take photos of the accident scene, the vehicles involved, and any relevant road conditions or signs.
4. **Gather Witness Information:** If there are any witnesses, collect their contact information as well.
5. **Report the Accident:** In BC, you must report the accident to the police and to the Insurance Corporation of British Columbia (ICBC)¹⁷. The police should be contacted if there are injuries, significant property damage, or if a driver is under the influence.
6. **Notify Your Insurance Company:** Contact your insurance provider as soon as possible to report the accident.
7. **Keep Records:** Document everything related to the accident, including medical expenses, loss of income, repair costs, and any other related expenses. This will be important for insurance claims and potential legal action.
8. **Consult a Lawyer:** Consider consulting a personal injury lawyer, especially if there are significant injuries or complexities in determining fault.
9. **Follow Up on Medical Care:** Follow your healthcare provider's recommendations for treatment and rehabilitation. Attend all follow-up appointments.
10. **Track All Expenses and Losses:** Keep detailed records of all expenses and losses related to the accident, including medical bills, missed work, and any other related costs.

¹⁵ From Borders to Belonging. (2023). *Your Health in Canada: An information guide for LGBTQI Refugee Newcomers sponsored through the Rainbow Refugee Assistance Partnership.* https://fromborderstobelonging.ca/files/3879_FBTB_InfoSheet_Health_EN-May24.pdf

¹⁶ From Borders to Belonging. (2023). *Your Health in Canada: An information guide for LGBTQI Refugee Newcomers sponsored through the Rainbow Refugee Assistance Partnership.* https://fromborderstobelonging.ca/files/3879_FBTB_InfoSheet_Health_EN-May24.pdf

¹⁷ <https://www.icbc.com/claims/report-view>

11. File a Claim with ICBC: You should file a claim with ICBC promptly. Be cautious about providing statements and consider consulting with a lawyer before making any formal statements, especially if there are disputes regarding fault or injuries.

Local Health Authorities, Translation and Support:

Understanding and accessing healthcare services in Metro Vancouver, as well as throughout British Columbia, involves knowledge of local health authorities, primary care networks, hospitals, and support services. This comprehensive guide aims to provide newcomers with valuable information to navigate the healthcare system effectively. Additionally, it's crucial to be aware of the five regional health authorities in British Columbia, each responsible for specific geographic areas. Knowing which health authority serves your community ensures better access to healthcare services tailored to your needs.

Local Health Authorities and Support Services

To find your regional health authority based on your community name, visit the official website of the Province of British Columbia: <https://www2.gov.bc.ca/gov/content/health/about-bc-s-health-care-system/partners/health-authorities/regional-health-authorities>. This resource provides a convenient way to identify the specific authority that serves your area.

Explore health data and profiles for various communities in British Columbia by visiting the BC Community Health Data website: <http://communityhealth.phsa.ca/CHSAHealthProfiles>. This resource offers valuable insights into health indicators and statistics for different regions.

Vancouver Coastal Health Authority and Fraser Health Authority:

These primary health authorities serve Metro Vancouver. They can provide information on patient attachment waitlists and initiatives to enhance primary care access. Additionally, the British Columbia Ministry of Health offers resources and initiatives for healthcare access in Metro Vancouver.

Primary Care Networks (PCNs):

Collaborative groups of healthcare providers in Metro Vancouver work together to deliver primary care services and reduce patient waitlists. Inquiries regarding family doctors or primary care providers can be directed to PCNs in the area.

Family Doctor or Primary Care Provider Search Tools:

Use online tools provided by healthcare authorities or government websites to search for available family doctors or primary care providers in Metro Vancouver. Visit Home (healthlinkbc.ca) to find local clinics potentially accepting new patients.

Local Community Health Clinics:

Community health clinics in Metro Vancouver can provide information on patient attachment waitlists and offer guidance on accessing primary care services.

Provincial Health Services Authority (PHSA):

PHSA collaborates with various health entities to enhance accessibility, wellness, and the management of chronic conditions for BC residents. It oversees crucial agencies and services, including those listed below:

- BC Cancer Agency
- BC Centre for Disease Control
- BC Children's Hospital & Sunny Hill Health Centre for Children
- BC Emergency Health Services
- BC Mental Health and Addiction Services
- BC Renal Agency
- BC Transplant
- BC Women's Hospital & Health Centre
- Cardiac Services BC
- Perinatal Services BC
- You can contact PHSA at the following phone number: 604-675-7400

Vancouver Coastal Health (VCH):

A list of hospitals under VCH is provided, including:

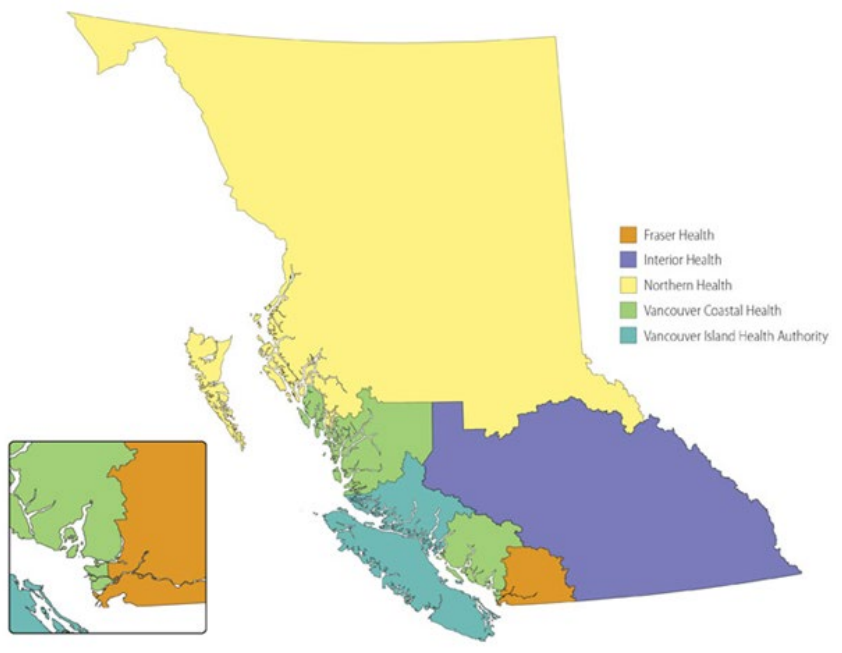
- Bella Coola General Hospital
- G.F. Strong Rehabilitation Centre
- Lions Gate Hospital
- Pemberton Health Centre
- gather General Hospital
- łúxválásu'ailas Heiltsuk Hospital
- Richmond Hospital
- Sechelt Hospital
- Squamish General Hospital
- UBC Hospital
- Vancouver General Hospital
- Whistler Health Care Centre

For contacts, call (604) 736-2033 for the Lower Mainland or 1 (866) 884-0888 toll-free if outside the Lower Mainland.

Fraser Health

A list of hospitals under Fraser Health is provided, including:

- Abbotsford Regional Hospital and Cancer Center
- Langley Memorial Hospital (Langley)
- Burnaby Hospital (Burnaby)
- Mission Memorial Hospital (Mission)
- Chilliwack General Hospital (Chilliwack)
- Peace Arch Hospital (White Rock)
- Delta Hospital (Delta)
- Eagle Ridge Hospital (Port Moody)
- Royal Columbian Hospital (New Westminster)
- Fraser Canyon Hospital (Hope)
- Surrey Memorial Hospital (Surrey)
- Jim Pattison Outpatient Care and Surgery Centre (Surrey)



The graph displays various health authorities and their respective coverage sizes across different regions of British Columbia

Translation and Support Services

Provincial Language Services provided interpretation services into more than 200 languages. This service is available to limited English proficient patient at B.C. Health Authorities and over the phone interpreting (Family practise, Specialists and Midwives only). More information on Provincial Language Services can be found here: <http://www.phsa.ca/health-professionals/professional-resources/language-services/interpreting>

Translation and Support Services: Various agencies offer translation support services for newcomers, including:

- Affiliation of Multicultural Societies and Service Agencies of British Columbia
- DIVERSEcity
- Immigrant Services Society of British Columbia
- Immigration and Citizenship Canada
- MOSAIC
- OPTIONS
- S.U.C.C.E.S.S.
- Safe Harbour
- Society of Translators and Interpreters of British Columbia
- Settlement Orientation Services (SOS)
- WelcomeBC
- Westcoast Association of Visual Language Interpreters

Additionally, free online translation resources like Google Translate can assist in translating words from English to various other languages. Please be aware that accessing these translation services may require a fee too.

Emergency Hotlines and Information Services in British Columbia:

In British Columbia, several essential hotlines are available to address emergencies and provide critical information and support services. Familiarizing yourself with these resources is vital for quick access to the help you need.

9-1-1 Emergency Services

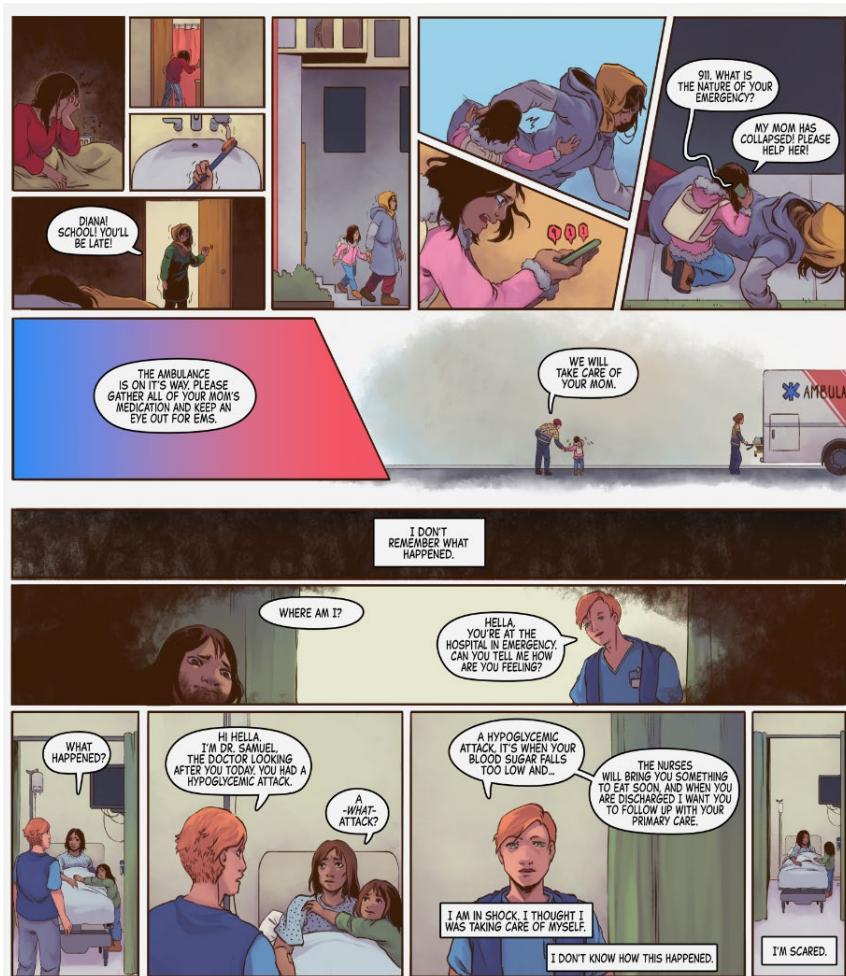
What is 9-1-1? 9-1-1 provides immediate access to emergency services in British Columbia, including Ambulance, Police, and Fire departments. It should be used only in situations requiring immediate response.

When to Call 9-1-1: Dial 9-1-1 when facing life-threatening emergencies, such as:

- Chest pain or tightness
- Choking or breathing difficulties
- Loss of consciousness
- Signs of a stroke
- Severe burns
- Convulsions that persist
- Drowning
- Severe allergic reactions
- Serious head injuries
- Major bleeding

How to Call 9-1-1 if you don't speak English:

- Stay calm and speak clearly.
- State the name of your language (e.g., "Dari"), and an interpreter will join the call.
- Do not hang up.
- If possible, communicate your emergency type ("Medical," "Fire," or "Police") and address in English.
- For more information, visit : <https://www.ecomm911.ca/ecomma911.ca>.
- Additional Information:
- If uncertain about a medical emergency, call 9-1-1. For non-emergency health information and advice, call 8-1-1.
- 9-1-1 can also be used for reporting car accidents.



8-1-1 HealthLink BC

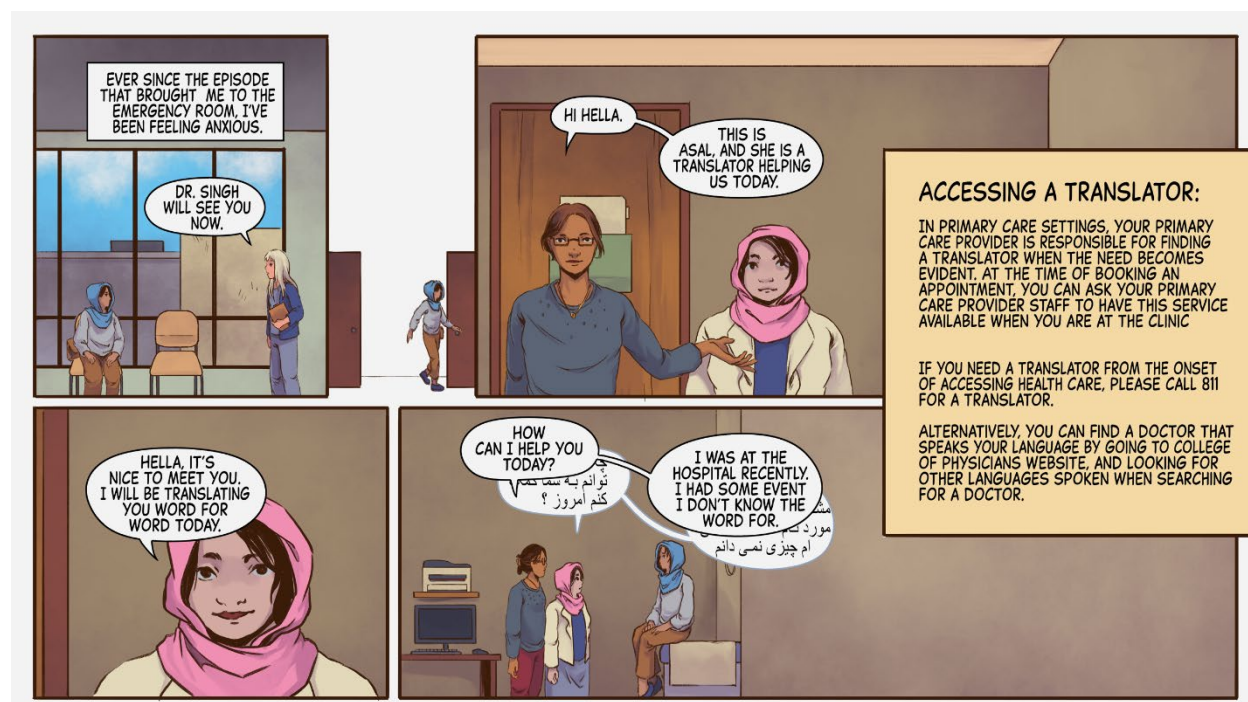
What is 8-1-1? 8-1-1 is a free of charge provincial health information and advice phone line managed by HealthLink BC, a division of the Ministry of Health in British Columbia.

Services offered by 811:

- Registered nurse consultation, available 24/7
- Registered dietitian availability from 9 am to 5 pm, Monday to Friday
- Qualified exercise professionals accessible from 9 am to 5 pm, Monday to Friday
- Pharmacist assistance from 5 pm to 9 am, nightly

How to Call 8-1-1:

- Dial 811 for assistance from an English-speaking health service assistant. If you prefer another language, state the language name, and an interpreter will join the call.



Additional Information:

- Emotional support, crisis intervention, and information on community resources are available by calling 310 for Mental Health Support at 310-6789.

LEVELS OF HEALTH CARE

PRIMARY CARE:
FIRST CONTACT FOR MEDICAL CARE. PROVIDES DAY TO DAY CARE.

URGENT CARE:
COME FOR MORE URGENT BUT NON-LIFE THREATING NEEDS.

EMERGENCY:
MEANT FOR LIFE THREATING AND URGENT CASES.

SPECIALISTS:
DOCTORS WITH SPECIALIZED KNOWLEDGE FOR MORE COMPLICATED CASES, MUST BE REFERRED TO.

211 Information and Referral Service

What is 211? 211 is a free and confidential service connecting individuals with vital local resources. It offers guidance and referrals for various community, government, and social services, including:

- Basic necessities like food and housing
- Support for mental health and addiction issues
- Assistance with legal and financial matters
- Services for seniors, and more.

311 City of Vancouver Hotline

What is 311? 311 is the City of Vancouver's information and inquiry hotline. Vancouver residents can call this number to inquire about a wide range of matters and express concerns related to city services.

Services provided by 311:

- Addressing queries, complaints, and inquiries on various city-related issues, from noise complaints to building permit inquiries.

Familiarizing yourself with these essential hotlines ensures access to immediate assistance and valuable information when needed. Whether facing emergencies or seeking guidance on various matters, these services are crucial for the well-being of residents in British Columbia.

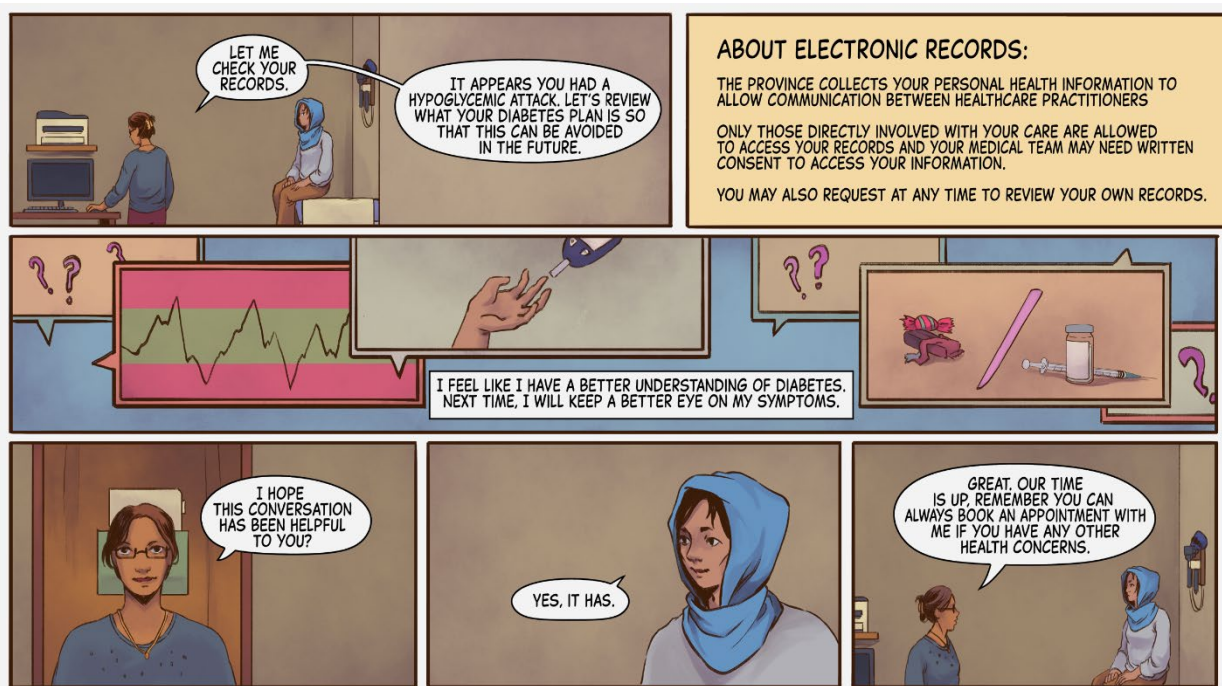
Your Health – General Information

- Do I need an interpreter? If you do not speak English, then the primary care providers have access to Provincial Language Services translation. At the time of booking an appointment, you can ask your primary care provider staff to have this service available when you are at the clinic.

- 2) **Seasonal Allergies:** Allergies occur when the immune system reacts strongly to specific substances. If your allergy symptoms appear only during certain times of the year, it is likely due to seasonal allergens like pollen. Effective management and treatment options are available. Note: Detailed information on seasonal allergies and their treatment is provided.
- 3) **My Medical History:** Access your health records through Health Gateway, a secure platform for individuals aged 12 and above. Log in using the BC Services Card app or a username, password, and BC Token. Available on web and mobile, Health Gateway provides access to various health-related information from across British Columbia. Note: A list of accessible information is provided.
- 4) **My Current Medications:** For information on specific medications or health concerns, visit HealthLink BC's medication section. If further assistance is required, call 8-1-1. Pharmacists are available every evening from 5 pm to 9 am.
- 5) **My Current and Past Immunizations:** Access your immunization records via Health Gateway. Please note that the Provincial Immunization Registry displays immunizations administered at public health clinics and pharmacies in BC. Immunizations from other providers may not be visible. Note: Information on setting up a Health Gateway account and additional resources on immunizations is provided.

Referrals:

Medical services provided by specialists, following a midwife's referral, are accepted under MSP policy. For a comprehensive list of referral services, please visit: <https://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/msp/midwives/referrals> Referrals - Province of British Columbia (gov.bc.ca)



Poisoning:

If you suspect poisoning or exposure to a harmful substance, please dial Poison Control immediately at 1-800-567-8911 toll-free in B.C. or 604-682-5050 in Greater Vancouver. For more information and preventive guidance, you can also visit this link:

- <https://www.healthlinkbc.ca/health-topics/poisoning#:~:text=If%20you%20are%20concerned%20about,additional%20information%20and%20prevention%20tips.>

Hospitals:

For a complete list of hospitals in BC, you can refer to this link: Hospital Address List (gov.bc.ca)

- <https://www2.gov.bc.ca/assets/gov/health/about-bc-s-health-care-system/health-care-partners/hospitallist.pdf>

This link will provide you with a comprehensive list of hospitals along with their exact locations.

Specialists:

Medical specialists are physicians who have undergone extensive advanced education and clinical training in a specialized field of medicine, known as their specialty area. Some illustrations of medical specialists can be found in the following link:

- <https://www.healthlinkbc.ca/health-topics/medical-specialists>

Deaf & Hard of Hearing:

- Services for the deaf and hard of hearing can be found through the following link:
<https://www2.gov.bc.ca/gov/content/family-social-supports/youth-and-family-services/deaf-hard-of-hearing>

Requesting a Healthcare Provider of the Same Gender:

It is possible to request a healthcare provider who shares the same gender as you. Healthcare providers include both females and males, so you may receive care from someone of a different gender than yours. If you request a healthcare provider of a specific gender, the staff will make every effort to accommodate your request, although it may not always be feasible.

Submitting and Updating Vaccine Records:

Utilize this service to add or modify your vaccine record in the B.C. Provincial Immunization Registry (PIR). A healthcare expert will review your vaccination history and update your provincial health records. Learn who should use this service and what happens after you submit a record.

HI ANNA, HOW CAN I DO FOR YOU TODAY?

I'VE BEEN STRUGGLING. I FEEL TIRED, DIZZY, AND SOMETIMES MY HEART RACES AND MY CHEST HURTS.

HOW HAVE YOU BEEN ADJUSTING TO CANADA?

I MISS UKRAINE AND I FEEL VERY ISOLATED.

ADJUSTING TO CANADA HAS BEEN HARD.

A LOT OF THE TIME, DEPRESSION CAN MANIFEST IN YOUR BODY AS PHYSICAL SYMPTOMS. WHY DON'T YOU TRY SOME TALK THERAPY?

THIS WAS NOT THE ANSWER I WAS EXPECTING.

WHO DO I EVEN TALK TO? ALL MY FRIENDS ARE IN UKRAINE.

I AM UNSURE WHO I SHOULD TURN TO.

I LOOKED ON-LINE TO SEE WHO I COULD SEE, AND FOUND THERE WERE MANY TYPES OF MENTAL HEALTH PROFESSIONALS!

TYPES OF MENTAL HEALTH PROFESSIONALS.

PSYCHIATRISTS: A MENTAL HEALTH DOCTOR THAT IS ABLE TO DIAGNOSIS AND PRESCRIBE MEDICATION FOR MENTAL ILLNESS.

PSYCHOLOGISTS: A PROFESSIONAL TRAINED TO DIAGNOSE AND TREAT MENTAL ILLNESS. HOWEVER, THEY CANNOT PRESCRIBE MEDICATION.

COUNCILORS: A PROFESSIONAL TRAINED TO PROVIDE THERAPY. THEY CANNOT PRESCRIBE MEDICATION AND CANNOT DIAGNOSE MENTAL ILLNESS.

SOCIAL WORKER: CAN PROVIDE THERAPY, BUT ALSO PROVIDE SERVICES THAT ADDRESS SOCIAL ISSUES (EX. SUCH AS POVERTY)

WHEN I CALLED A COUNCILOR, TO MY SHOCK I LEARNED I WOULD HAVE TO PAY OUT OF POCKET.

PUBLIC VS. PRIVATE HEALTH CARE:

THERE IS BOTH A PUBLIC AND PRIVATE HEALTH CARE SYSTEM. UNDER MSP AND IFHP, THE PUBLIC SYSTEM IS FREE TO ACCESS, HOWEVER NOT ALL HEALTH SERVICES ARE WITHIN THE PUBLIC SYSTEM (EX. EYE CARE, DENTISTRY, SOME MENTAL HEALTH SERVICES, PHYSICAL THERAPY AND FEET CARE...ETC.)

THE PUBLIC MENTAL HEALTH SYSTEM IS ASSESSABLE VIA REFERRAL FROM YOUR PRIMARY CARE (HOWEVER, THE WAIT TIMES CAN BE VERY LONG). THERE ARE ALSO SOME OTHER RESOURCES THAT WOULD PROVIDE FREE OR LOW COST COUNSELING BUT DIFFERS FROM DISTRICT FROM DISTRICT.

IF YOU ARE UNDER IFHP, SOME MENTAL HEALTH COVERAGE IS INCLUDED.

AFTER TALKING TO THE RECEPTIONIST SOME MORE, SHE OFFERED ME A SLIDING SCALE PAYMENT.

SO A SLIDING SCALE MEANS THE COST TO YOU IS ADJUSTED BASED ON YOUR INCOME.

I DECIDED THAT I WAS GOING TO START THERAPY BECAUSE MY HEALTH IS IMPORTANT.

SO THIS IS WHAT HAS BEEN HAPPENING-

I AM NERVOUS, BUT I REMIND MYSELF THAT THIS IS ONE STEP TO BETTER MY LIFE.

Mental Health:

Virtual mental health support is accessible to British Columbians dealing with anxiety, depression, or other mental health issues. Dial 310-6789 for mental health support and information. Contact 1-800-663-1441 for alcohol and drug information and referrals.

Violence Prevention:

Violence prevention in British Columbia (BC) is a multifaceted effort that involves government agencies, community organizations, and individuals working together to create safer environments. Here are some key initiatives and resources related to violence prevention in BC, along with links for more information:

1. **BC Ministry of Public Safety and Solicitor General:** The BC government's Ministry of Public Safety and Solicitor General is responsible for various programs and initiatives related to violence prevention and public safety. Visit their website for information on policies, programs, and resources: <https://www2.gov.bc.ca/gov/content/governments/organizational-structure/ministries-organizations/ministries/public-safety-solicitor-general>.
2. **BC Society of Transition Houses:** This organization provides support and resources for individuals and families experiencing domestic violence. They offer information on safe housing, crisis lines, and support services, <https://bcsth.ca/>
3. **BC Women's Hospital & Health Centre:** BC Women's Hospital is a key resource for women's health, including services related to violence prevention and support for survivors of violence. Visit their website for more information: [BC Women's Hospital & Health Centre](#).
4. **BC211:** BC211 is a resource directory that connects individuals to various social services, including those related to violence prevention and crisis support. You can access their services online or by dialing 2-1-1 on your phone: [Home | 211 British Columbia](#)
5. **VictimLink BC:** VictimLink BC is a toll-free, confidential telephone service that provides information and support to victims of crime, including domestic violence and sexual assault. Learn more: [VictimLink BC](#) (<https://www2.gov.bc.ca/gov/content/justice/criminal-justice/victims-of-crime/victimlinkbc>)
6. **EVA BC (Ending Violence Association of BC):** EVA BC is a non-profit organization that works to coordinate and support the work of over 200 anti-violence programs and initiatives across British Columbia. They offer resources and training for professionals and community members: [EVA BC](#). (<https://endingviolence.org/>)

Safe, Caring and Orderly Schools: A Guide describes the vision for schools toward which boards of education, schools and school communities across British Columbia must continually strive. The guide provides provincial standards for codes of conduct, and identifies attributes of safe, caring, and orderly schools. It also outlines strategies for informing appropriate members of the school community of safety concerns in a timely manner.¹⁸

¹⁸ <https://www2.gov.bc.ca/assets/gov/education/kindergarten-to-grade-12/teach/teaching-tools/student-safety/scoguide.pdf>

Section II - Interim Federal Health Program for Healthcare Providers in BC

What is the Interim Federal Health Program (IFHP)?

Information for IFHP healthcare professionals in Canada.

The Interim Federal Health Program (IFHP) provides limited, temporary coverage of health-care benefits for specific groups of people in Canada who do not have provincial, territorial, or private health-care coverage.¹⁹ IFHP does not extend coverage to all migrants in Canada lacking provincial or territorial insurance.²⁰ Temporary visitors in Canada, for instance, must ensure they have sufficient health insurance coverage through other means to cover any medical costs before they come to Canada.²¹

Pre-departure medical services for all migrants coming to Canada are not intended to be provided by the IFHP. Instead, the program primarily targets specific groups, including resettled refugees, refugee claimants, in-Canada protected persons, and certain other groups. It is essential to understand that the IFHP is a last-resort option, applicable only when no other health insurance plans or payment options are available.²²

The IFHP does not cover the cost of health-care services or products that a person may claim (even in part) under a public or private health insurance plan. The IFHP does not coordinate benefits with other insurance plans (such as extended health of MSP) or programs so co-payments are not possible.²³ Coverage is not automatically extended to all dependents of eligible beneficiaries; each individual must independently qualify for the IFHP. Canadian citizens are not provided coverage by the IFHP.²⁴

Medavie Blue Cross, a non-profit organization and a member of the Canadian Association of Blue Cross Plans, administers the IFHP. Medavie Blue Cross is responsible for registering health-care providers and paying them for any eligible IFHP claims submitted.²⁵

With claims submissions, it is important to adhere to specific timelines. Electronic medical claims must be submitted within 180 days of the service date, while electronic pharmacy claims through point of sale (POS) should be submitted within 90 days of service date. Paper claims must be submitted within 180 days from the service date. Medavie Blue Cross provides various methods for claim submission, including mailed or faxed claims, as well as electronic claims submission through their Secure Provider Web Portal.²⁶

Overall, the IFHP stands as a crucial program in Canada, ensuring that specific vulnerable groups receive the necessary healthcare coverage during their transition period, ultimately contributing to their successful settlement and integration into Canadian society.

IFHP Breakdown:

1. **Temporary Health Coverage:** The Interim Federal Health Program (IFHP) serves as a stopgap measure, providing temporary health care coverage to individuals until they become eligible for provincial or territorial health insurance plans. This is particularly crucial for specific groups, such as refugees and asylum seekers, who may face delays in acquiring full coverage.
2. **Targeted Coverage for Specific Groups:** It's important to note that the IFHP is not an all-encompassing health care solution for all migrants in Canada without provincial or territorial insurance. Instead, it is designed to specifically address the needs of vulnerable groups, such as refugees, asylum seekers, and certain other designated categories.

¹⁹ Government of Canada, Interim Federal Health Program: About the Program < <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program.html> > Last modified: September 13, 2017

²⁰ Government of Canada, Interim Federal Health Program Policy < <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/mandate/policies-operational-instructions-agreements/interim-federal-health-program-policy.html> > Last modified June 01, 2023.

²¹ Government of Canada, IRCC Help Centre: "If I get sick or have an accident while visiting Canada, will the Government of Canada pay for my medical treatment?" < <https://ircc.canada.ca/english/helpcentre/answer.asp?qnum=424&top=16> > Last modified October 25, 2023.

²² Ibid.

²³ Government of Canada, Guide 5568 – Application for Interim Federal health Program Coverage (IFHP) < <https://www.canada.ca/en/immigration-refugees-citizenship/services/application/application-forms-guides/guide-5568-application-interim-federal-health-program-coverage.html> >

²⁴ [Interim Federal Health Program Policy - Canada.ca](#). See footnote 12

²⁵ Medavie BC IFHP Handbook for In Canada Health-care Professionals (p. 4), Effective March 01, 2022 [IFHP-Information-Handbook-for-In-Canada-Health-care-Professionals.pdf](#) (medaviebc.ca)

²⁶ Ibid, p.10

3. **Temporary Visitors' Coverage Responsibility:** Temporary visitors to Canada have the responsibility of ensuring they possess adequate health insurance coverage during their stay. The IFHP does not extend to cover these visitors, highlighting the importance of individual responsibility in this regard.
4. **Exclusion of Pre-Departure Medical Services:** The IFHP does not include provisions for pre-departure medical services for migrants coming to Canada. This means that individuals are responsible for obtaining necessary medical assessments and services before their arrival in the country.
5. **Last-Resort Option:** The IFHP operates as a last-resort option, stepping in only when there are no other available health insurance plans or payment alternatives for eligible beneficiaries. It is intended to bridge the gap for those who face delays in accessing coverage.
6. **Limitations on Subsidizing Services:** The IFHP does not subsidize health care services and products if a claim is eligible for coverage under another existing public insurance plan or program. This helps prevent redundancy and ensures efficient use of resources.
7. **Independence from Other Insurance Plans:** The IFHP operates independently and does not coordinate benefits or cost-sharing with other insurance plans. This means that beneficiaries do not have to make co-payments for services covered under the IFHP.
8. **Individual Qualification for Dependents:** It's important to note that coverage under the IFHP is not automatically extended to all dependents of eligible beneficiaries. Each individual, including dependents, must independently qualify for the IFHP based on their specific circumstances and eligibility criteria.
9. **Exclusion of Canadian Citizens:** Canadian citizens are not covered by the IFHP. This emphasizes that the program is primarily focused on providing temporary health coverage to specific vulnerable groups, rather than the general population.

Healthcare professionals in Canada who are interested in registering with Medavie Blue Cross to provide services and products to Interim Federal Health Program beneficiaries should visit the website below for more information on:

1. How to become a Medavie BC registered provider.
2. How to determine client eligibility
3. How to submit a claim and receive payment.

<https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/professionals.html>

IFHP healthcare providers must verify that a patient is eligible for IFHP coverage with Medavie BC **before** providing a service or product each time they see that patient, as a person may cease to be eligible at any time.

Before providing treatment, a IFHP healthcare provider ask patients if they are eligible for any private or public health insurance program or plan that covers the service or product. If the patient has another plan or program, they cannot be reimbursed by the IFHP. It doesn't matter how much of the claim is covered by that insurance. IFHP healthcare providers must directly bill the IFHP through Medavie BC. They must not charge beneficiaries for services or products covered under the IFHP.

Submission of Claims:

Ensure your medical payment claims are submitted to received by Medavie Blue Cross within six months from the date of service. Pharmacy claims through Point-of-Sale system within three (3) months of date of service. Claims received after this period will not be processed. IFHP Healthcare providers should consult the IFHP Information Handbook for Health-care Professionals for comprehensive information on Claim Submission Guidelines: https://docs.medaviebc.ca/providers/guides_info/IFHP-Information-Handbook-for-Health-care-Professionals-April-1-2016.pdf

When submitting claims, include the following information:

1. Client Information: Name, date of birth, and the eight-digit client ID number as indicated on the IFHP Certificate of Eligibility or the Refugee Protection Claimant Document.
2. Provider Information: Name, specialty (if applicable), name of referring prescriber (for specialists claiming fees), Provider Number, address, telephone number, and fax number.
3. Claim Information: Invoice number (if applicable), date of service, fee code or service provided, ICD-10-CA1 code (excluding dentists, pharmacists, and certain specialties), claimed amount, and prior approval if required. To determine if a service requires prior approval, refer to the IFHP Benefit Grids.²⁷

A provider submitting a claim must:

- a) Submit the claim after the service date.
- b) Use the correct claim form or electronic format from Medavie Blue Cross.
- c) Provide all necessary information in adherence to program criteria.
- d) Accept the Terms and Conditions as outlined in the IFHP guidelines.
- e) Ensure the claim is truthful and accurate.
- f) Exclude amounts already reimbursed by other insurance plans.
- g) Adhere to prescription rules outlined in the Guidelines.
- h) Sign the form if it's a paper submission.
- i) Obtain the client's signature if necessary (Note: Client signature may not be required for certain services).

Restrictions:

- The IFHP does not cover individuals with provincial or territorial health insurance.
- It does not cover services or products already claimable through private insurance, regardless of the reimbursement amount. Canadian citizens are not eligible for IFHP coverage.
- Additionally, the IFHP only covers services and products obtained within Canada.

Confidentiality:

Client information is private and is solely used for IFHP purposes. It cannot be shared without consent, in accordance with privacy laws.

Prescription Requirements:

1. Health benefits necessitate a prescription from a healthcare professional, as outlined in the Benefit Grids.
2. The prescriber must obtain prior authorization.
3. The provider must receive the prescription before providing the benefit; no prescriptions are accepted after the service.
4. Prescriptions may allow refills as specified in the Benefit Grid; the provider follows the refill limit.
5. Prescriptions without specified refills are not covered; the provider must reimburse previous payments.
6. Undated prescriptions are not valid; claims based on them will not be paid, and the provider must reimburse.
7. Prescriptions and refills are valid within the duration of provincial/territorial pharmacy licensing.
8. Expired or invalid prescription claims are not covered; the provider must repay any amount received previously.

Collection and Use of Personal Information:

Medavie Blue Cross collects personal information solely for IFHP management. They adhere to privacy laws and do not share information without consent, except as allowed by law.

Method for Claims Submission:

To submit your claims to Medavie Blue Cross, you have several options:

1. **Mailed or Faxed Claims:** Ensure to include the Provider's signature or stamp.
2. **Electronic Claims Submission:** Healthcare professionals can use the Secure Provider Web Portal and Electronic Claims Submission service to request prior approvals, check client eligibility, and submit claims

²⁷ Medavie BC, IFHP Information handbook for Healthcare Professionals Effective April 01, 2016 < https://docs.medaviebc.ca/providers/guides_info/IFHP-Information-Handbook-for-Health-care-Professionals-April-1-2016.pdf >

with real-time payment information. Register on the Secure Provider Web Portal. Pharmacies can electronically submit claims for point of sale (POS) using BIN 610047.

3. **Paper Claims Submission:** Download paper claim forms from the Secure Provider Web Portal or request them by fax. Submit paper claims to the provided address.

Note the specific timelines for submitting claims to Medavie Blue Cross:

- Electronic medical claims within 180 days of the service date.
- Electronic pharmacy claims through POS within 3 months of the service date.
- Paper claims must be submitted within 6 months from the service date.

The Electronic Claims Submission Service operates between 7 a.m. and 12 a.m. (Atlantic time), seven days a week. For more detailed information, refer to the guides available on their website: <https://provider.medavie.bluecross.ca>.

The Interim Federal Health Program (IFHP) in Canada fulfills several key functions:

1. Coverage for Beneficiaries in Canada: It provides healthcare coverage for beneficiaries in Canada while they await eligibility for public healthcare or until their departure from the country.
2. Pre-Arrival Medical Services for Refugees selected for resettlement: The program offers coverage for specific medical services necessary for refugees before their resettlement in Canada.²⁸
3. Enhancing Health and Wellbeing: IFHP aims to improve the health and wellbeing of refugees and asylum seekers, assisting in their successful settlement and integration into Canadian society, while also protecting public health.

The IFHP specifically caters to:

- Resettled refugees
- Protected persons
- Refugee claimants
- Victims of human trafficking
- Individuals detained by the Canada Border Services Agency (CBSA)

IFHP Coverage

As described in the [Guide 5568 – Application for IFHP](#), coverage includes:

Basic Coverage (similar to health-care coverage from provincial or territorial health insurance plans):

- in-patient and out-patient hospital services;
- services from medical doctors, registered nurses and other health-care professionals licensed in Canada, including pre- and post-natal care;
- laboratory, diagnostic and ambulance services.

Supplemental Coverage (similar to supplemental coverage given to social assistance recipients by provincial and territorial governments):

- limited dental and vision care;
- home care and long-term care;
- services from allied health-care practitioners including clinical psychologists, occupational therapists, speech language therapists, physiotherapists;
- assistive devices, medical supplies and equipment, including:
 - orthopedic and prosthetic equipment;
 - mobility aids;
 - hearing aids;
 - diabetic supplies;
 - incontinence supplies;

²⁸ Government of Canada, IRCC, Health care – Refugees < <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care.html> > Last modified March 31, 2017

- oxygen equipment.

Prescription Drug Coverage

- Most prescription medications and other products listed on provincial or territorial public drug plan formularies.

Coverage of Immigration Medical Exam (IME):

Additionally, the program covers the cost of a single Immigration Medical Exam (IME) in Canada for refugee claimants, victims of human trafficking, victims of domestic violence, and immigration detainees under the *Immigration and Refugee Protection Act* (IRPA).²⁹

The benefits covered by the IFHP are limited and have prescribed maximum dollar amounts. For more details, visit the following Government of Canada website: <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care.html>

In summary, the IFHP is a crucial program that provides essential healthcare coverage to specific vulnerable groups in Canada, aiding their transition and integration while safeguarding public health.

IFHP Eligible Groups:

The In-Canada Interim Federal Health Program (IFHP) extends its benefits to specific eligible groups, each with its own allocated duration of coverage. These groups include:

Resettled Refugees

- Government-assisted refugees
- Blended visa office-referred refugees
- Joint assistance sponsorship of refugees
- Certain refugees sponsored by organizations in cost-sharing arrangements with IRCC
- Certain individuals who are being resettled in Canada because of a public policy or humanitarian and compassionate considerations on the Minister's initiative
- Privately sponsored refugees

Protected persons in Canada

- Individuals who receive a positive decision on their asylum claim
- Individuals who receive a positive decision on their pre-removal risk assessment (PRRA) and become a protected person

This coverage ensures that these vulnerable groups receive necessary healthcare support during their transition into Canadian society.

Coverage Length for each category:

Resettled Refugees:

- Basic coverage is provided only until the beneficiary obtains provincial or territorial health insurance, ensuring they have access to essential healthcare during their initial period in Canada.
- Supplemental and prescription drug coverage is provided:
 - as long as the beneficiary receives income support from the Resettlement Assistance Program (or its equivalent in Quebec), **or**
 - until the beneficiary is no longer under private sponsorship.

²⁹ Government of Canada, IRCC, Interim Federal Health Program: Who is eligible
<<https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/eligibility.html>> June 01, 2023

Protected Persons in Canada:

- Eligible individuals receive coverage for basic, supplemental, and prescription drugs for a period of 90 days from the date their asylum claim, or Pre-Removal Risk Assessment (PRRA) is accepted. Coverage continues until they secure provincial or territorial health insurance.

Refugee Claimants:

- Basic, supplemental, and prescription drug coverage continues until the beneficiary either leaves Canada or becomes eligible for provincial or territorial health insurance.
- It's important to note that IFHP coverage will be promptly cancelled if the refugee claimant withdraws their refugee protection claim, cancels it, or if the claim isn't eligible for referral to the Immigration and Refugee Board (IRB), and the claimant isn't eligible for a Pre-Removal Risk Assessment (PRRA).

Victims of Human Trafficking:

- Individuals holding valid temporary resident permits as victims of human trafficking (under section 24(3) of the *Immigration and Refugee Protection Act*) receive continuous coverage for basic, supplemental, and prescription drugs throughout the entire duration of their temporary resident permit. This ensures uninterrupted access to essential healthcare services during their recovery and stay in Canada.

Individuals Subjected to Domestic Violence:

- Foreign citizens enduring family violence, holding a valid temporary resident permit, are eligible for coverage, including basic, supplementary, and prescription drug benefits. This coverage persists throughout the entire validity period of the temporary resident permit, ensuring that individuals facing domestic violence have access to necessary healthcare services and support.

Detainees:

- Detainees, individuals detained under the Immigration and Refugee Protection Act (IRPA) while in detention, receive basic, supplemental, and prescription drug coverage throughout the period of their detention by the Canada Border Service Agency under the IRPA.

More information on IFHP eligibility and length of coverage can be found on the following Government of Canada website: <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/eligibility.html>. The IFHP Coverage Instruction Guide [IMM 5568] provides valuable tips on when and how to complete client IFHP application.

Application for IFHP Coverage Instruction Guide 5568 can be accessed using this link: <https://www.canada.ca/en/immigration-refugees-citizenship/services/application/application-forms-guides/guide-5568-application-interim-federal-health-program-coverage.html>.

To access the health services and products covered by the Interim Federal Health Program (IFHP) clients must provide proof of their eligibility to a registered IFHP provider so that they can confirm the clients coverage. This can be done by presenting any of the following documents:

- Refugee Protection Claimant Document (RPCD) (with photo)
- Temporary Document for Lost/Stolen Refugee Protection Claimant Document (RPCD)
- Interim Federal Health Certificate of Eligibility (IFHC) (without a photo)
- Interim Federal Health Certificate of Eligibility (IFHC) (with a photo)
- Acknowledgement of Claim and Notice to Return for Interview Letter (AOC)³⁰

³⁰ Medavie BC, IFHP – Beneficiaries Help

Overseas Interim Federal Health Program coverage

Before arrival to Canada, Refugees selected to come to Canada for resettlement and those skilled refugees eligible for the Economic Mobility Pathways Pilot, are eligible for certain pre-departure medical services coverage under IFHP. More information on this can be found on the Government of Canada website here: <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/mandate/policies-operational-instructions-agreements/interim-federal-health-program-policy.html>

What the IFHP Does Not Cover:

The IFHP does not cover expenses for healthcare services or products that individuals may be eligible to claim, even if only partially, through either a public or private health insurance plan. The IFHP does not coordinate benefits to share costs with other insurance plans or programs. The IFHP does not require co-payments from beneficiaries.³¹

Coverage for the Immigration Medical Exam (IME):

All beneficiaries under the IFHP receive coverage for one Immigration Medical Exam (IME) only and any necessary IME-related diagnostic tests.

Benefit Grids Overview:

IFHP coverage is limited and temporary. IFHP coverage reflects the temporary nature of the program and may vary by province and territory.³²

The benefits are limited to health care services and products described under IRCC IFHP Summary of Coverage webpage, which can be found here: <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/coverage-summary.html>

The benefits covered by IFHP have certain limits including maximum dollar amounts. Benefit grids outline IRCC's benefits and services. Each benefit specifies the prescription requirements, dollar and frequency limits and requirements for prior approval that must be obtained by providers before providing a beneficiary with a benefit or service.³³

- Basic Coverage
- Supplemental Coverage
- IME and IME Tests
- Dental Benefit Grid – Québec
- Prescription Drug Coverage

The latest documents pertaining to the Benefit Grids for each of the above-listed coverage area can be found here: <https://ifhp.medaviebc.ca/en/benefit-grids>

Who can submit a Claim?

The IFHP only reimburses registered health-care providers that have been authorized to submit a claim for reimbursement. Clients (refugee claimants and resettled refugees) must not submit claims on their own behalf as

³¹ Government of Canada, IRCC, Interim Federal Health Program Policy. < <https://www.canada.ca/en/immigration-refugees-citizenship/corporate/mandate/policies-operational-instructions-agreements/interim-federal-health-program-policy.html> > Last modified June 01, 2023.

³² ibid.

³³ [Benefit Grids - IFHP \(medaviebc.ca\)](https://ifhp.medaviebc.ca)

they will not be reimbursed nor should other persons or organizations (i.e. private sponsors) submit claims for reimbursement when they pay up-front on behalf of IFHP clients.³⁴

Beneficiaries of services covered under IFHP should not be charged by the IFHP registered health-care provider. Instead the IFHP registered healthcare provider must directly bill the IFHP through Medavie BC.³⁵

About Medavie Blue Cross | Medavie Blue Cross (medaviebc.ca)

Medavie BC administers IFHP claims for health-care professionals, pharmacies, and hospitals. IFHP healthcare providers can verify a patient's IFHP coverage by:

- Call Medavie Blue Cross at 1-888-614-1880 (08:30 to 16:30 in each Canadian zone); or
- Log into the secure section of the [provider web portal](#).

A Medavie BC quick reference guide for verifying patient IFHP coverage can be found here: https://docs.medaviebc.ca/providers/guides_info/Quick-Reference-Guide-Verify-Patient-Coverage.pdf

To identify if a service requires prior approval from Medavie BC, consult the IFHP Benefit Grids. For information on how to submit prior approval requests, refer to Prior Approval Procedures in the [IFHP Information Handbook for Health Care Professionals](#).

See the Medavie BC Provider Portal for the description of benefits covered: <https://www.medaviebc.ca/en/health-professionals/resources>

IFHP Healthcare providers must ask the beneficiary to sign the claim form relevant to the service/product provided: Hospital Services Claim Form; Medical/General Services Claim Form (PDF); Pharmaceutical Service Claim Form (PDF); Optical Services Claim Form (PDF); or Dental Services Claim Form (PDF).

Claims can be submitted to Medavie BC using one of the following:

Assistance in opening or completing the application form is available through the Help Centre. You can submit your application either online , by mail or by fax :

Online	Submit your claim through the Secure Provider Web portal
By Mail:	Interim Federal Health Program Medavie Blue Cross 644 Main St. PO Box 6000 Moncton, NB E1C 0P9
By Fax:	506-867-3841

³⁴ Medavie BC, IFHP Information handbook for Healthcare Professionals Effective April 01, 2016 < https://docs.medaviebc.ca/providers/guides_info/IFHP-Information-Handbook-for-Health-care-Professionals-April-1-2016.pdf > p.21

³⁵ Government of Canada, IRCC, IFHP – Information for healthcare professionals in Canada <<https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/professionals.html>> Last modified September 13, 2017

Resources Bank

Name	Description	Remarks
BC Newcomers package	Comprehensive guide detailing resources available for newcomers in British Columbia.	WelcomeBC / Newcomers' Guides (https://www.welcomebc.ca/Start-Your-Life-in-B-C/Newcomers-Guides)
Resources on Immunization for Newcomers	MOSAIC website with resources on immunization for newcomers.	MOSAIC Immunization Resources (https://mosaicbc.org/)
B.C. Immunization Schedules	HealthLink BC's detailed immunization schedules.	https://www.healthlinkbc.ca/bc-immunization-schedules
Finding Your Way Around Our Healthcare System	Guide to navigating the healthcare system in British Columbia.	Fraser Health Guide (PDF)(finding-your-way-around-our-health-care-system-a-g-229674.pdf (fraserhealth.ca))
Questions about the Interim Federal Health Program (IFHP)	Information on IFHP for both healthcare providers and clients.	https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program/coverage-summary.html
How to Navigate the Canadian Healthcare System	Video guide on navigating the Canadian healthcare system for people with balance and dizziness issues	https://www.youtube.com/watch?v=HtCd2mHcmJY
What to Do After a Car Crash	ICBC Information on steps to take after a car crash in British Columbia.	CL-COVID-CrashCrd-v4.indd (ctfassets.net)
Dying with Dignity Canada - Patient Rights Guide	Guide outlining patient rights in Canada, including end-of-life care.	Dying with Dignity Canada(Patient Rights Guide Dying With Dignity Canada)
Social Determinants of Health - Canada.ca	Information on factors influencing individual and population health.	Canada.ca - Social Determinants of Health (https://www.canada.ca/en/public-health/services/health-promotion/population-health/what-determines-health.html)
Walk-in Clinic Expectations - CPSBC	Guidelines on what to expect at walk-in clinics in British Columbia.	CPSBC Walk-in Clinic Guidelines (https://www.cpsbc.ca/public/public-resources/what-expect/walk-clinic)
Interim Federal Health Program (IFHP) Coverage Summary	Overview of services covered by IFHP for refugees and protected persons.	IFHP Coverage Summary - Canada.ca (https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-

Name	Description	Remarks
		program/coverage-summary.html)
Interim Federal Health Program (IFHP) - Information for Health Care Professionals	Information handbook for healthcare professionals participating in IFHP.	IFHP Information Handbook - Canada.ca (PDF) (https://docs.medaviebc.ca/providers/guides_info/IFHP-Information-Handbook-for-Health-care-Professionals-April-1-2016.pdf)
Medical Services Plan - Province of British Columbia	Information about the Medical Services Plan (MSP) coverage in British Columbia.	BC MSP Information (https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp)
BC Application for Health and Drug Coverage	Application form for MSP coverage, Supplementary Benefits, and Fair PharmaCare.	MSP Application Form(How to Apply - Province of British Columbia (gov.bc.ca))
Services Not Covered by MSP	List of services not covered by the Medical Services Plan (MSP).	Not Covered by MSP - BC(Services Not Covered by the Medical Services Plan (MSP) - Province of British Columbia (gov.bc.ca))
Fair PharmaCare Plan - Province of British Columbia	Information on Fair PharmaCare plan for residents of BC.	Fair PharmaCare Plan - BC(Fair PharmaCare plan - Province of British Columbia (gov.bc.ca))
Supplementary Benefits - Province of British Columbia	Information on supplementary benefits under the Medical Services Plan (MSP).	Supplementary Benefits - BC(Supplementary Benefits - Province of British Columbia (gov.bc.ca))
Translation Services - Province of British Columbia	Information on translation services provided by the government of British Columbia.	Translation Services - BC (Translation Services - Province of British Columbia (gov.bc.ca))
bc211 - About Us	Information about bc211, a resource directory connecting individuals to various social services.	About bc211 (https://bc.211.ca/about-us)
When to Call 9-1-1	Guidelines on when to call emergency services in British Columbia.	When to Call 9-1-1 (https://dailyhive.com/vancouver/when-to-call-911-811-311-bc)
About Us - PHSA	Information about the Provincial Health Services Authority (PHSA).	PHSA About Us (http://www.phsa.ca/about/who-we-are)
About Us - Vancouver Coastal Health	Information about Vancouver Coastal Health.	Who we serve Vancouver Coastal Health (vch.ca)
About Fraser Health	Information about Fraser Health.	About Fraser Health (About Fraser Health - Fraser Health Authority) (https://www.fraserhealth.ca/about-us/about-fraser-health)

Name	Description	Remarks
Immunization Record - Government of British Columbia	Access and update immunization records in British Columbia.	Immunization Record - BC
Applying for disability	The section provides information on disability	www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance
Interim Federal Health Program Providers List	This list provides information on the Interim Federal Health Program Providers list	Interim-Federal-Health-Program-Providers-List.pdf (bcrefugeehub.ca) Interim Federal Health Program - Providers Search - IFHP (medaviebc.ca)
Application for Interim Federal Health Program Coverage	The Application for Interim Federal Health Program is a form to apply for temporary government-provided health insurance for those not eligible for standard plans	https://www.canada.ca/content/dam/ircc/migration/ircc/english/pdf/kits/forms/imm5564e.pdf
IFHP booklet	IFHP information for health care professionals in Canada.	https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/professionals.html
Medavie booklet pdf copy	The document offers a step-by-step guide for healthcare providers to verify a patient's coverage using the Medavie Blue Cross portal, including how to log in, enter patient ID, and access coverage details.	https://docs.medaviebc.ca/providers/guides_info/Quick-Reference-Guide-Verify-Patient-Coverage.pdf
From Borders to Belonging	"From Borders to Belonging" is a coalition that advocates for the rights, protection, and settlement of LGBTQI+ refugees and asylum seekers. The organization envisions a world without barriers, where individuals of diverse s	https://fromborderstobelonging.ca/

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