

New Interim Federal Health Program (IFHP)

Effective April 1, 2016

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Overview – IFHP

Who?

- All individuals with an IFHP certificate are entitled to the same coverage. This includes resettled refugees (GARs and PSRs); refugee claimants; refused claimants until their deportation date; people detained under immigration laws.
- Government Assisted Refugees (GARs) and Privately Sponsored Refugees (PSRs) have IFHP coverage for the first 12 months after arrival. They are also entitled to provincial health insurance coverage for medical services (e.g., RAMQ, OHIP) upon arrival. For resettled refugees, IFHP coverage is primarily relevant for medications and ‘supplemental’ services.
- Refugee claimants: IFHP coverage continues until the refugee claim is accepted (+ 45 days) OR if the refugee claim is rejected, until the date set for deportation

What?

- Medical, diagnostic and hospital services: same coverage as provincial health insurance
- Medications: similar to coverage for social assistance beneficiaries. More precisely, it is the same as the provincial medication insurance list along with some additional medications
- Supplemental services: similar to coverage for social assistance beneficiaries, including emergency dental care, eye exams, glasses, psychotherapy, rehabilitation, prosthetics, orthotics, home care, etc.

IFHP certificates issued after April 10, 2016 will not have an expiry date

- For GARs and PSRs: coverage will expire 12 months after arrival. Of course, their provincial health insurance coverage will continue permanently and, after the first year, they will have access to the same programs and benefits as any other permanent resident (e.g., provincial prescription medication insurance programs)
- For refugee claimants: the IFHP certificate will continue to be valid and they will continue to have IFHP coverage until their refugee claim is accepted (+ 45 days) OR if their refugee claim is rejected, until the date set for deportation. There is no longer any need to renew the IFHP certificate.

Information on the new IFHP is available on the Medavie Blue Cross site :

<https://provider.medavie.bluecross.ca/>

For a summary of the new IFHP:

Click on [Bulletins](#)

Then: [March - All Providers - IFHP Program Changes - Effective April 1, 2016](#)

For detailed information:

Click on : [Guides](#)

Then: [IFHP Information Handbook for Health-care Professionals – April 1, 2016](#)

IFHP coverage for medical, diagnostic and hospital services

- ❖ Note: resettled refugees (GARs and PSRs) have provincial health insurance for medical, diagnostic and hospital services, so they generally do not need to rely on IFHP coverage for these services. IFHP medical coverage is relevant primarily for refugee claimants and failed claimants.
- IFHP medical coverage is generally identical to provincial health insurance plans
- Doctors receive the same fees as under provincial health insurance plans. All they need to do is to register as providers with Medavie Blue Cross, then submit their claims for reimbursement.
- Midwifery: Up to \$3075 in Ontario, \$3042 in other provinces
- Home care by nurses (also social workers, home care workers) is covered
- Services that are not covered by the IFHP:
 - Cosmetic surgery, except for burns or disfigurement
 - Elective surgery, circumcision, transsexual surgery, laser eye surgery, warts removal, cosmetic dermatology treatments
 - Reversal of sterilization, impotence and fertility treatments
- No pre-authorization is required for medical, diagnostic and hospital services except for:
 - Orthopaedic surgery: will only be authorized for acute care or if delay will harm development
 - Plastic surgery: burns or severe disfigurement only
 - Immunizations: The healthcare provider must justify the need for immunization e.g., no records of previous immunizations are available
 - Other interventions requiring pre-authorization: transplants, molecular genetics, sleep studies
- Referral by a family doctor or nurse practitioner is required for
 - All clinic visits, except paediatrics and ophthalmology
 - Psychiatric care
- Hospitals can claim certain fees from Medavie Blue Cross for care provided to IFHP patients
 - For example: \$668/day for hospitalization; \$93/Emergency Department visit; dialysis \$200/day
 - Generally: Only one facility fee per visit (highest rate)

Prescription medications - IFHP

All medications on the provincial public medications insurance list are covered under the IFHP

In Québec, for example:

<http://www.ramq.gouv.qc.ca/fr/professionnels/pharmaciens/medicaments/Pages/liste-medicaments.aspx>

+ Additional medications

- Antiprotozoal and antiparasitic medications
- Some vitamins and minerals, e.g., calcium, vit. D, prenatal vitamins

Details: <https://provider.medavie.bluecross.ca/>

Click on: [Benefit Grid / Drug Formulary](#), then

[IFHP Benefit Grid - Prescription Drug Coverage](#)

Dental services

Resettled refugees (GARs and PSRs) - Children

- If provincial health insurance covers dental services for children or similar groups, this benefit extends to resettled refugees
- In Québec: Children under 10 whose parents are resettled refugees are entitled to the same dental services as other Québec children, through RAMQ
 - exams, X-rays, fillings, extractions, root canals, etc.

All refugee claimants (adults and children) and adult resettled refugees

➤ IFHP dental coverage

Covered - Without authorization

- Emergency exams
- X-rays
- Uncomplicated emergency extractions
- Prescription of medication for emergency conditions

With prior authorization by Medavie Blue Cross

- Complicated extractions
- Restorations (severely affected teeth only)
- Anesthetic

Details: <https://provider.medavie.bluecross.ca/>

Click: [Benefit Grid / Drug Formulary](#), then [Dental Benefit Grid](#)

Other supplemental services

- ❖ Prior authorization by Medavie Blue Cross is required for all supplemental services, unless otherwise specified. If not preauthorized, the provider will not be reimbursed.

Vision care

- Eye exam (optometrist) – no preauthorization
- Glasses: 1 pair/2yrs - no preauthorization
 - max. 130\$, single; \$180 bifocal; \$300 low vision
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Psychotherapy

- Referral by a doctor is required
- 10 sessions – may be renewed repeatedly, with doctor's referral
- Psychotherapy is covered only if provided by a licensed clinical psychologists
- Interpreter fees are reimbursed (max. \$28.95/h) for psychotherapy and psychiatry services

Hearing

- Hearing test (audiologist) – no preauthorization
- Hearing aids, cochlear implants

Physiotherapy, occupational therapy, speech therapy

- Hospital: no preauthorization required
 - Physiotherapy: max. 12 sessions
 - Occupational or speech therapy: max. 20 sessions
- Clinic: Must be prescribed by doctor; preauthorization required

Home care

- Assessment by social worker, nurse or other professional is required
- Covers social worker or home care worker
- Nurse? Home care by a nurse is covered for refugee claimants and failed claimants under IFHP medical coverage. However the situation is less clear for resettled refugees because their medical and nursing care comes under provincial health insurance.

Prosthetics and orthotics: Artificial limbs, orthotics, etc.

Mobility devices: Wheelchair, cane, crutches, etc. (least expensive)

Varia: Diabetic supplies, surgical supplies, respiratory assistive devices, etc.

Long-term institutional care : Max 1736\$/month

Ambulance fees

- Refugee claimants, failed claimants: Max. \$350 (no preauthorization)
- Not clear if ambulance services are reimbursed for resettled refugees, as they come under IFHP medical services, whereas resettled refugees' medical services are generally covered through provincial health insurance.

Details: <https://provider.medavie.bluecross.ca/>

Click: [Benefit Grid / Drug Formulary](#), then [! IFHP Benefit Grid - Supplemental Coverage](#)