Interim Federal Health Program Policy

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Purpose and scope of the IFHP

The Interim Federal Health Program (IFHP) provides limited and temporary health care coverage to some groups of foreign nationals who:

- are vulnerable and disadvantaged, and
- aren't eligible for provincial or territorial health insurance.

The standard program has 2 purposes:

1. Within Canada, it provides limited and temporary coverage of urgent and essential health care benefits to:
    - resettled refugees
    - asylum claimants
    - protected persons
    - foreign nationals detained under the *Immigration and Refugee Protection Act*
    - holders of temporary residence permits for victims of human trafficking or victims of family violence
    - other identified groups where the Minister has granted coverage
2. Outside Canada, it covers some pre-departure medical services for:
    - refugees selected for resettlement in Canada
    - skilled refugees eligible for the Economic Mobility Pathways Pilot (EMPP)

The IFHP doesn't provide health care coverage to all migrants in Canada who:

- are vulnerable and disadvantaged,

- aren’t covered by provincial or territorial health insurance plans or programs, or
- don’t have the financial means to cover their medical expenses.

It also doesn’t provide pre-departure medical services coverage to all migrants coming to Canada.

Limited and temporary health care coverage

Inside Canada

The IFHP’s coverage in Canada includes basic, supplemental and prescription medication benefits. Some beneficiaries in Canada are eligible for coverage of one immigration medical examination.

Outside Canada

Before arrival, refugees selected for resettlement in Canada and skilled refugees eligible for the EMPP are eligible for pre-departure medical services coverage, including:

- immigration medical examinations
- follow-up treatment for health conditions that would make them inadmissible to Canada (under paragraph 38(1)(a) of the *Immigration and Refugee Protection Act*)
- communicable disease prevention and control activities (like vaccinations)
- outbreak management and control activities
- medical support required for safe travel during transit to Canada.

Standard program terms for IFHP limited and temporary coverage

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

IFHP coverage isn't exactly the same as public or private insurance, even though:

- basic coverage under the IFHP is similar to health care coverage provided through standard provincial and territorial health insurance plans; and,
- supplemental coverage under the IFHP is similar to extended health care benefits provided by provinces and territories to certain population groups, such as seniors, children, and people who receive social assistance.

The IFHP **doesn't cover** the cost of health care services and products, even in part, if a claim can be covered under another public or private insurance plan or program.

The IFHP typically acts as a payer of last resort and does not coordinate benefits with other health insurance programs. However, in the case of the Canadian Dental Care Plan (CDCP), if an individual is eligible for the IFHP and the CDCP at the same time, coordination of benefits is possible.

The IFHP doesn't provide coverage to foreign nationals who aren't part of an eligible group, unless they are granted discretionary coverage.

The IFHP doesn't provide coverage to Canadian citizens.

The 2012 Order in Council, *Order Respecting the Interim Federal Health Program, 2012*, was repealed in 2014 and is no longer in force.

Authority for the IFHP is not found in the *Immigration and Refugee Protection Act* (IRPA).

The IFHP is administered under the Minister of Immigration, Refugee and Citizenship's general mandate set out in the *Department of Citizenship and Immigration Act*. Its parameters are currently set out through a policy.

Find out more about eligibility and length of coverage in Canada.

Discretionary coverage for individuals

There may be cases where a foreign national has a health issue in Canada and does not have coverage under the IFHP. Upon request, the individual may be provided with full or partial coverage of their health care costs. This will be provided on a case-by-case basis, through the exercise of discretion.

To be considered for discretionary coverage, the foreign national must satisfy the decision-maker that they meet all the following requirements:

1. They're in a refugee-like situation or in a situation where international humanitarian considerations apply.
2. They have urgent medical circumstances.
3. They have compelling personal circumstances.

This discretionary coverage doesn't cover medical costs for uninsured foreign nationals in all situations. Individuals in the following situations would generally not be eligible for discretionary coverage:

- temporary residents (including visitors, tourists, and foreign nationals entering Canada for medical treatment) and foreign nationals transiting through Canada

- foreign nationals without immigration status who haven't tried to remain in Canada legally
- foreign nationals currently outside of Canada
- foreign nationals with a pending application for permanent residence in certain immigration classes (for example, some economic classes), and who aren't part of a regular IFHP eligible group
- foreign nationals who have permanent resident status, and who aren't part of a regular IFHP eligible group
- individuals looking to supplement other forms of public or private insurance (for example, to cover waiting periods, co-payments, premiums, deductibles, program limits)
- estates looking for payment of medical debt owed by foreign nationals who:
    - are deceased, and,
    - were not part of an IFHP eligible group at the time the medical costs were incurred
- hospitals, health care providers, and other third-parties looking to be reimbursed for the costs of providing medical care to an uninsured foreign national (unless they are authorized to represent the foreign national and are making a request on the foreign national's behalf)
- Canadian citizens

Eligibility for discretionary coverage for individuals

To be eligible, an individual requesting discretionary coverage must show they're a foreign national who is in a refugee-like situation or in a situation where international humanitarian considerations apply.

For the purpose of the IFHP, foreign nationals in a refugee-like situation or a situation where international humanitarian considerations apply are individuals in Canada who:

- have immigration status or are in the process of getting their status, and
- are in Canada as a result of having recently faced or who continue to face unreasonable, unjustified or disproportionate harm (similar to resettled refugees, asylum claimants, or other vulnerable individuals demonstrating an international humanitarian need)

Unreasonable, unjustified, or disproportionate harm includes, but is not limited to:

- discrimination based on sex, gender, statelessness, minority, or LGBTQ2+ status
- violation of basic human rights, abuse, exploitation, or marginalization (social, economic, religious, or political)
- threats of violence, political instability, conflict, or unrest
- some form of widespread and uncontrolled hardship (for example, a natural disaster or man-made emergency) which unduly threatens the person’s health, safety, security or well-being

Any assessments, statements, or decisions made about this eligibility criteria apply only to the specific request for discretionary coverage. They are not intended to be, and should not be, interpreted as:

- applying to any requirement under IRPA; or,
- an assessment for the purposes of any application, claim or request made under IRPA.

Specific program terms for discretionary coverage for individuals

Foreign nationals requesting discretionary coverage must first provide enough evidence to show they're eligible for discretionary coverage, as described above. If they are determined to be eligible, they must then show that their:

- medical circumstances are urgent; and,
- personal circumstances are compelling.

Urgent medical circumstances

Urgent medical circumstances include, but are not limited to:

- unanticipated, life-threatening and emergency medical conditions
- medical treatment that is considered necessary or essential, such as treatment that is
    - non-elective in nature
    - needed to sustain life, limb or function
    - needed for a condition that causes significant dysfunction and could become a medical emergency if left untreated
- acute, adverse health implications if treatment isn't received (for example, a medical condition that could deteriorate rapidly and need life-saving treatment)

Routine and preventative medical care would typically not be considered urgent medical circumstances.

Compelling personal circumstances

Compelling personal circumstances include, but are not limited to:

- personal characteristics that demonstrate vulnerability (for example, children)
- the inability to return to the country of origin for reason's outside the person's control
- an establishment in, and contributions and connection to Canada, and any health-related consequences of being separated from Canada
- poverty affecting the ability to pay for medical expenses
- no other public or private health insurance options available
- unsuccessful attempts to find alternate options to cover health care costs and any steps taken to resolve the issue before requesting IFHP coverage

Being approved for discretionary coverage doesn't mean that an individual

- is entitled to all coverage under the IFHP's regular benefits, or
- becomes an eligible beneficiary under the standard IFHP

Discretionary coverage is only meant to cover the cost of an identified health care expense on an exceptional, case-by-case basis. It doesn't provide comprehensive, indefinite insurance.

There's no guarantee that requesting discretionary coverage will mean the foreign national will be granted this exceptional coverage.

Definitions

Governmental resettlement assistance means monthly income support received under the Resettlement Assistance Program of Immigration, Refugees and Citizenship Canada or its equivalent in Québec.

Immigration medical examination means a medical examination required under paragraph 16(2)(b) of the *Immigration and Refugee Protection Act* and has the meaning assigned to the term "medical examination" in section 29 of the *Immigration and Refugee Protection Regulations*.

Income support means recurring financial payments to individuals to enable them to meet their basic needs, including, but not limited to, food and shelter.

Protected person has the same meaning as in subsection 95(2) of the *Immigration and Refugee Protection Act*.

Asylum claimant means a person in Canada who makes a claim for refugee protection to an officer under subsection 99(3) of the *Immigration and Refugee Protection Act*. This includes:

- an individual who is awaiting a decision on whether their claim is eligible to be referred to the Immigration and Refugee Board (IRB).
- an individual whose claim is determined eligible to be referred to the IRB and who is waiting for a final decision from the IRB on their asylum claim, including a claimant whose right to judicial review of a negative determination, or appeal of that judicial review, has not been exhausted.
- an individual whose asylum claim is rejected by the IRB and the negative decision was not appealed, or whose right to judicial review or any appeal of that judicial review has been exhausted. This also includes an individual whose claim is deemed to be rejected under subsections 105(3), 108(3) or 109(3) of the *Immigration and Refugee Protection Act.*
- an individual whose claim for refugee protection is determined ineligible to be referred to the IRB but the

individual is eligible to apply for a pre-removal risk assessment (PRRA).
- an individual who receives a positive decision on their PRRA and receives a stay of removal.

Resettled refugee means a person who is a member of the Convention refugees abroad class, the country of asylum class, or the protected temporary residents class (as defined in Part 8, Division 1 of the *Immigration and Refugee Protection Regulations*).

Victims of human trafficking means individuals who have been issued a Temporary Resident Permit as per Ministerial Instructions regarding the issuance of Temporary Resident Permits to victims of human trafficking and pursuant to subsection 24(3) of the *Immigration and Refugee Protection Act*.

Victims of domestic violence means individuals who have been issued a Temporary Resident Permit as per Ministerial Instructions concerning foreign nationals who are victims of family violence and pursuant to subsection 24(3) of the *Immigration and Refugee Protection Act*.

Coverage and benefits

The benefits are limited to health care services and products described under summary of coverage and are included in the IFHP benefit grids.

- In-Canada coverage:
  - Basic Coverage
  - Supplemental Coverage
  - Immigration Medical Examination and Immigration Medical Examination Tests
  - Dental Benefit Grid outside Québec

    - Dental Benefit Grid – Québec
    - Prescription Medication Coverage
- Pre-departure medical services coverage:
    - Benefit grid for pre-departure medical services

Eligibility

Before arriving in Canada, refugees selected to come to Canada for resettlement and skilled refugees eligible for the EMPP are eligible for certain pre-departure medical services coverage.

In Canada, eligibility under the standard IFHP, including when eligibility ends, is described under determine your eligibility.

Termination of coverage

Coverage duration is described in detail under eligibility.

In general, coverage ends when:

- a beneficiary becomes eligible for provincial or territorial health insurance
- a beneficiary leaves Canada
- an individual's asylum claim is:
    - withdrawn
    - determined to be abandoned by the IRB
    - determined or re-determined ineligible to be referred to the IRB and the individual is not eligible to apply for a PRRA
- a person detained under the *Immigration and Refugee Protection Act* is released from detention and is not eligible for coverage as part of any other eligible group
- an individual's temporary resident permit, issued as per Ministerial Instructions regarding the issuance of Temporary

Resident Permits to Victims of Human Trafficking, and pursuant to subsection 24(3) of the *Immigration and Refugee Protection Act*, expires

- an individual's temporary resident permit, issued as per Ministerial Instructions concerning foreign nationals who are victims of family violence, and pursuant to subsection 24(3) of the *Immigration and Refugee Protection Act*, expires

List of acronyms

EMPP	Economic Mobility Pathways Pilot
IFHP	Interim Federal Health Program
IRB	Immigration and Refugee Board of Canada
IRPA	Immigration and Refugee Protection Act
PRRA	Pre-Removal Risk Assessment
TRP	Temporary Resident Permit