

Ontario Provincial Health Insurance Plan: Fact Sheet

Services Provided by the Ontario Health Insurance Plan:

Prescription Drugs

- Coverage under the Ontario Drug Benefit Program for seniors 65 years and older. In some circumstances, coverage may begin before age 65. Covers drugs listed on the Ontario drug formulary. Seniors pay up to \$2 for each prescription, with income-tested deductibles applying in certain cases.
- Catastrophic coverage is available through the Trillium Drug Program once an income-based deductible has been met. After this deductible, households may pay up to \$2 per prescription.
- OHIP+ provides coverage for children and youth 24 years old and under who do not have access to a private drug plan.

Ambulance

- If you need an ambulance for a medical emergency, OHIP covers most of the cost. Patients pay a \$45 co-payment for an ambulance trip deemed medically necessary (unless exempt).
- If an ambulance trip is not medically necessary, or if you are not an Ontario resident, the cost is \$240.

Dental Benefits

- No coverage for routine dental care.
- Coverage for some dental surgery when it is done in hospital.
- The Canadian Dental Care Plan (CDCP) is covered by the federal government.
- Ontario programs provide free dental services to eligible residents:
 - Healthy Smiles Ontario offers routine dental care for children and youth 17 years old and under from low-income families.
 - Ontario Seniors Dental Care Program provides routine dental care for low-income seniors aged 65 and over.

Eye Care Services

- Coverage for one eye exam every 12 months for those aged 19 and under.
- Coverage for one eye exam every 12 months for seniors aged 65 and over.
- Coverage for one eye exam every 12 months for those aged 20 to 64 with certain medical conditions affecting the eye.



Services Provided by the Ontario Health Insurance Plan:

Hospitals

- Coverage for standard ward rooms only.

Hearing Aids

- OHIP does not cover the cost of hearing aids.
- The Assistive Devices Program covers 75% of the cost of hearing aids, if eligible.

Medical Supplies

- The Assistive Devices Program covers 75% of the cost of approved medical equipment and supplies for eligible individuals.

Nursing and Home Care Benefits

- Home and community care services are provided at no cost for eligible residents through Ontario Health's Home and Community Care program.

Paramedical

- No coverage for chiropractor, psychologist, massage therapy, or naturopath services.
- OHIP covers between \$7 and \$16 of each visit to a registered podiatrist, up to \$135 per patient per year, plus \$30 for x-rays.
- Coverage for physiotherapy is available for seniors aged 65 and over, individuals aged 19 and under, people receiving Ontario Works or ODSP, and individuals of any age needing physiotherapy after hospitalization.

Out of Country

- As of January 1, 2020, OHIP no longer provides coverage for emergency health services received outside of Canada, except for kidney dialysis treatments.
- Travelers should purchase private health insurance before leaving the country.

This fact sheet shows what Ontario Health Care covers. But what about everything else?

With Aeva, you can quickly explore the best supplemental health insurance options for you or your family.

Head to [aeva.ca](https://www.aeva.ca), or click the link below.

Get started now

This Fact Sheet is for general reference only. Every effort has been made to ensure the accuracy of the provincial information. Federal program details may differ and are not included in this fact sheet. Coverage details are subject to change, corrections, and updates. For more information, please contact the Ministry of Health for Ontario.

<https://www.ontario.ca/page/ministry-health>

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