

**FROM**  
**BORDERS TO**  
**BELONGING**



**YOUR HEALTH**  
**IN CANADA**

**AN INFORMATION GUIDE**

for LGBTQI Refugee Newcomers  
sponsored through the Rainbow  
Refugee Assistance Partnership.



**Taking care of your health is important. You can start discussing your physical, dental, mental, and sexual healthcare needs with sponsors as part of planning your arrival and settlement.**

### **ACCESS TO HEALTH CARE IN CANADA**

**All Canadian citizens and permanent residents have access to basic and emergency healthcare that are public services. Canadians share in paying for public health care through taxes.**

Medicare is the public healthcare available to all Canadian citizens or Permanent Residents. With Medicare, residents of Canada can access medically necessary hospital and physician services without paying out-of-pocket.

Every Canadian citizen or permanent resident may apply for public health insurance. When you have public health insurance, you do not pay directly for most healthcare services. Instead of paying directly, you show your public insurance card or number to the hospital or medical clinic.



### **ACCESS TO HEALTH CARE FOR REFUGEES: ABOUT IFHP**

Your health insurance will be the Interim Federal Health Program (IFHP). IFHP is the insurance plan provided to all people who come to Canada as refugees. IFHP covers your pre-departure medical needs, including the immigration medical exam. IFHP will give you access to necessary health care for your first months in Canada. Your sponsors will orient you on how to use IFHP for your healthcare. You will need your IFHP document or number when you go to medical clinics or hospitals.

#### **IFHP covers necessary health care:**

- in-patient and out-patient hospital care
- care from medical doctors, registered nurses, and other healthcare professionals
- laboratory, diagnostic tests ordered by a health professional
- ambulance services

#### **IFHP covers some limited supplemental care**

- limited vision
- urgent dental care
- mental health care from some clinical psychologists, psychotherapists, counseling therapists
- some services from allied health professionals like occupational therapists, speech-language therapists, physiotherapists

### **AFTER IFHP: APPLYING TO YOUR PROVINCIAL OR TERRITORIAL INSURANCE PLAN**

**By the end of your first year in Canada, you will need to apply for the public health insurance plan for the province or territory you live in. Your sponsors will help you with this application.**

Each province or territory has an insurance plan that people living in that province use to access basic and emergency healthcare. Some plans also cover additional healthcare for specific groups of people such as seniors, children, people with disabilities, and people on social assistance. Each plan is different but may cover some of the cost of supplemental care like prescription drugs, vision care, dental care, ambulance services, and home care support.

You can learn more about provincial and territorial health insurance plans [here](#).

Many healthcare services are not covered by public insurance plans— eyeglasses or contacts, physiotherapy, or psychologists, for example. People pay for these services out-of-pocket or through private health insurance. Some employers offer private health insurance as a benefit to their employees.

### **HEALTHCARE CHALLENGES FOR ALL IN CANADA**

**Although the quality of healthcare in Canada is very good, the healthcare system in Canada is strained, particularly after the COVID-19 pandemic.** Many communities need more doctors or healthcare providers. This means most people wait to get connected to a family doctor or primary care doctor or for appointments with specialists. Many people use walk-in clinics or telehealth appointments until they are connected with a consistent family doctor or primary care provider.

## LGBTQI NEWCOMERS AND HEALTHCARE

**As an LGBTQI+ 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 LGBTQI+ 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 are knowledgeable about 2SLGBTQI+ healthcare and affirming of 2SLGBTQI+ people—and some are not. Within 2SLGBTQI+ communities, we have 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. In some instances, healthcare providers will refuse to accept a patient who is 2SLGBTQI+ because the doctor does not feel that they are sufficiently trained in 2SLGBTQI+ health—this delays access to care.

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 health care 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.



## MEETING YOUR SPECIFIC HEALTH CARE NEEDS

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 urgent dental care. 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. 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 includes:

- 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 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
- 4. Accompanying you to medical appointments if needed**
- 5. 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.**
- 6. Explaining how to access:**
  - Laboratory tests (like blood tests or X-rays)
  - Prescription drugs
  - Vaccinations
  - STI testing
  - Resources for pre- or post-exposure to HIV
- 7. Showing you how to apply for provincial healthcare insurance in your province.**

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**WE HOPE THIS  
HELPS YOU ACCESS GOOD  
CARE AND SUSTAIN  
YOUR HEALTH IN CANADA.**