

# **Interim Federal Health Program Overview & COVID-19 Related Updates**

by Siffan Rahman & Y.Y. Chen



# Disclaimer

We are neither employees of, nor associated with, IRCC or Medavie Blue Cross. This presentation is based on our relevant professional experiences. The views expressed are our own and do not represent those of our employers.

# Outline

- **Y.Y. Chen**
  - **History**
  - **Changes in Recent Years**
  - **Current Policy**
  - **Gaps and Access Barriers**
- **Siffan Rahman**
  - **Administration**
  - **Coverage**
  - **Challenges and Tips**
  - **COVID-19 Impacts**



# Background

- Started in 1995
- Provided basic & supplemental health coverage
  - Supplemental coverage only for beneficiaries eligible for P/T health insurance
- Administered by private insurance company (currently Medavie Blue Cross)



# Program Changes in Recent Years

## 2012

- Reduction/elimination of IFHP coverage

## 2014

- 2012 changes ruled unconstitutional by Fed. Court
- Partial restoration of IFHP coverage

## 2016

- Full restoration to the pre-2012 level

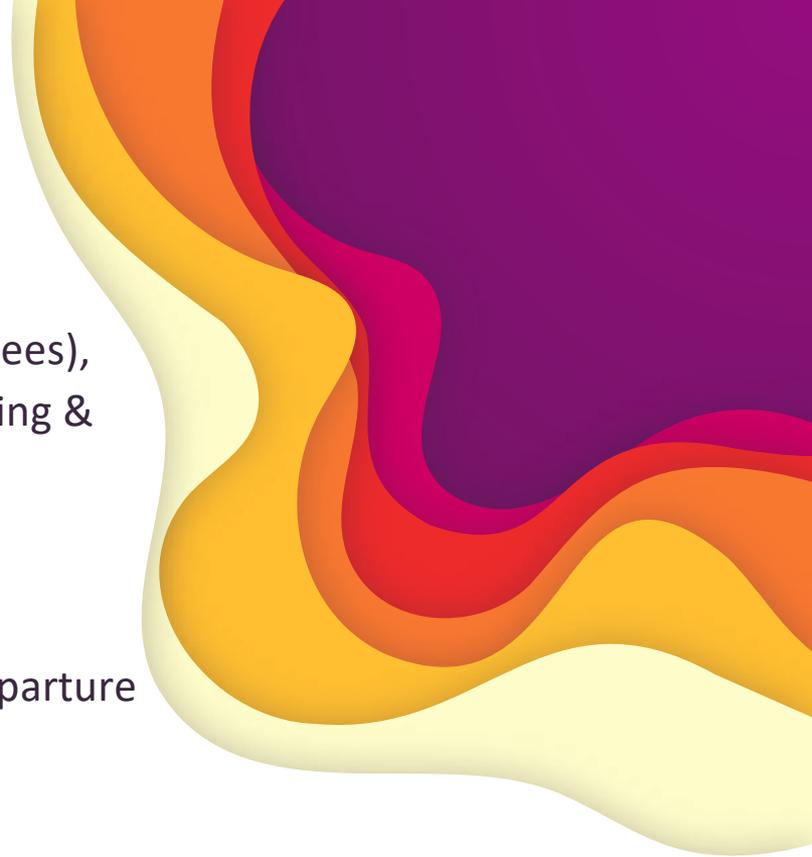
## 2017

- Coverage for pre-departure medical services began



# Current IFHP Policy

- IFHP covers:
  - Protected persons (including resettled refugees), refugee claimants, victims of human trafficking & immigration detainees
- IFHP provides:
  - Basic, supplemental, and prescription drug benefits; immigration medical exam; pre-departure medical services
- Minister has discretion to provide full or partial coverage to people “facing exceptional & compelling circumstances”



# Research on IFHP

## Pilot study (Feb. – Apr. 2017):

- qualitative interviews with 11 health service providers in Ottawa

## Current study (Aug. 2018 – Aug. 2020):

- qualitative interviews with 20 health service providers & 20 IFHP clients in Ottawa and Greater Toronto Area

### Refugee Health (IFHP) Study

Are you a **refugee** or a **refugee claimant** in the Ottawa area:

- who is currently or was in the past involved in the Interim Federal Health Program (IFHP);
- 18 years of age or older; and
- able to read and converse in **English, French, or Arabic?**

OR

Are you a **sponsor of refugees** that can speak to refugees' experience with IFHP?

**If YES?**

We invite you to take part in a research study to talk about your experience with Canada's health care system. This study hopes to improve laws and policies to better meet refugees' health care needs.



- ✓ 1 hour interview on a date/time/location of your choice.
- ✓ You will receive a **\$30 gift card** for participation.

**Interested? Want to learn more?**

Please contact: Refugee Health Care Study at the University of Ottawa Faculty of Law at [ifhpresearch@gmail.com](mailto:ifhpresearch@gmail.com)

All personal information you share with us will be kept private and confidential.

# Gaps in *Whom* IFHP Covers

- Canadian children born to refugee parents not covered by IFHP
- Protected persons' IFHP coverage expires 90 days after their successful refugee claim
  - But may not have P/T health insurance (e.g., Nova Scotia)



# Policy re: Eligibility for Nova Scotia Health Insurance Program

5.12. Persons moving to Nova Scotia on a permanent basis from other countries who are not Canadian citizens or permanent residents are governed by the following:

5.12.1. Convention Refugees, persons in need of protection and Non-Canadians married to Canadian Citizens/Permanent Residents (copy of marriage certificate required), who are in possession of any other document and **have applied for Permanent Resident status** in Canada, will be eligible for the Program on the date of application for Permanent Resident status **provided they are in possession of a letter from the Department of Citizenship and Immigration Canada** stating that they have applied for Permanent Residence.

## Gaps in *What* IFHP Covers

- Interpretation services
- Dental services
- Mental health
- Physiotherapy

*“... the dental coverage is abysmal... there is next to no coverage for dental. We had a client go to a dentist and they pulled out nine teeth and then told him that there is no money to put teeth back.”*

*-- Participant SPT7*

## “Legacy of Confusion”

- IFHP beneficiaries unclear about what they’re entitled to under IFHP
- Service providers unfamiliar with IFHP



*“[The hospital staff] kind of figured that, everyone has [Ontario health insurance plan], so she requested for, there is a number on the [health card], which ends in 2 letters, you know. So I told her what I had on my IFHP and she was like, she has never heard of that before. I told her it’s the Interim Federal Health Plan, she said she doesn’t know what that is.”*

*-- Participant CO9*

# “Legacy of Confusion”

- Example: confusion over expiration date

<b>Date Issued:</b>	2019/01/02	(yyyy/mm/dd)
<b>Expiry Date:</b>	2023/01/02	(yyyy/mm/dd)

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**ADDITIONAL INFORMATION**

Pursuant to Subsection 100(1) of the *Immigration and Refugee Protection Act*, this refugee protection claim has been determined to be eligible for a decision by the Refugee Protection Division. Consequently, pursuant to subsection 100(3), the refugee Protection Claim is referred to the Refugee Protection Division of the Immigration and Refugee Board.

As of 2019/01/02 the above-named individual is eligible for coverage of health-care costs under the Interim Federal Health Program (IFHP). This coverage can be cancelled without notice if the individual's immigration status changes. Therefore, health-care providers **must** verify the eligibility of the individual with the IFHP administrator **before** providing services.

I, the undersigned:

02 J  
AGENCE DES BÉNÉVOLES

## Barriers to Accessing IFHP

- Difficulty finding providers accepting IFHP patients

*“I tried to find a family doctor but maybe 10-15 different doctors, clinic, hospitals I called. They don’t accept me. ... It was about refugee. ... When I start the conversation with [them], everything is normal. But when I said I am a refugee, they say ‘ah sorry, we do not take refugees’. I said, ‘okay, at the time same time I am a human too’. What is the difference between temporary resident, refugee or citizen? I am human. So, some of them hang up phone in my face. Some of them [say], ‘you are right, but our policy is like this’. ... They don’t care, or they don’t take patients that are refugees. ... [For] more than three months, ... almost every day I tried to find a family doctor.”*

*-- Participant CT1*

## Barriers to Accessing IFHP

- Out-of-pocket expenses incurred by IFHP beneficiaries



“[Under the IFHP,] the funding amount ... is between \$24 and \$25 per hour for PSWs, which means like, the lowest cost of actual PSWs is actually \$28 an hour for the companies that I work with ... So, the family has to pay the difference for each hour used. ... Whereas [for services funded by the Ontario Health Insurance Plan], for PSWs, the clients wouldn't have to pay out of pocket for the services that they are eligible for, that they couldn't afford themselves.”

-- Participant SPT6

# Barriers to Accessing IFHP

- Lack of repercussion for service providers who directly billed or extra-billed IFHP clients

## Note:

- Before using any services, ask if the provider takes part in the Interim Federal Health Program (IFHP) and agrees to send their bill to Medavie Blue Cross.
- You don't have to accept services from health-care providers who don't take part in the IFHP. For example, if a pharmacy asks you to pay for medication, you can find another pharmacy that is registered with the IFHP.
- If you go to a pharmacy that is not located in your province of residence (e.g. if you live in Ontario and request a prescription medication in Quebec), your claim may be rejected. Make sure that you tell us if you move to another province.
- If you are eligible for coverage for the service or product under the IFHP, you **won't** have to pay for it.
- If you pay a provider for a service or product that is covered by the IFHP, you **won't** get any money back.
- If you need a health-care service or product that **isn't** covered you will have to pay for it.

# **Administration: Enrolment, Claims, E-Pay**

*Service Providers*



# Enrolment

- Must enrol with Medavie Blue Cross to check coverage and submit claims:  
<https://www.medaviebc.ca/en/health-professionals/register>
  - Processing time for enrolment varies
- Provider portal (easier to navigate) includes:
  - Benefit grids and guides
  - Bulletins (updated information)
- Added to the list of providers, until you deactivate

# Claims

- Submit claims through online portal (or fax or mail- not recommended) in real time
  - Proof of submission stays online
- Only providers with a fee code can ask specific questions about coverage
- No communication between IRCC and Medavie Blue Cross

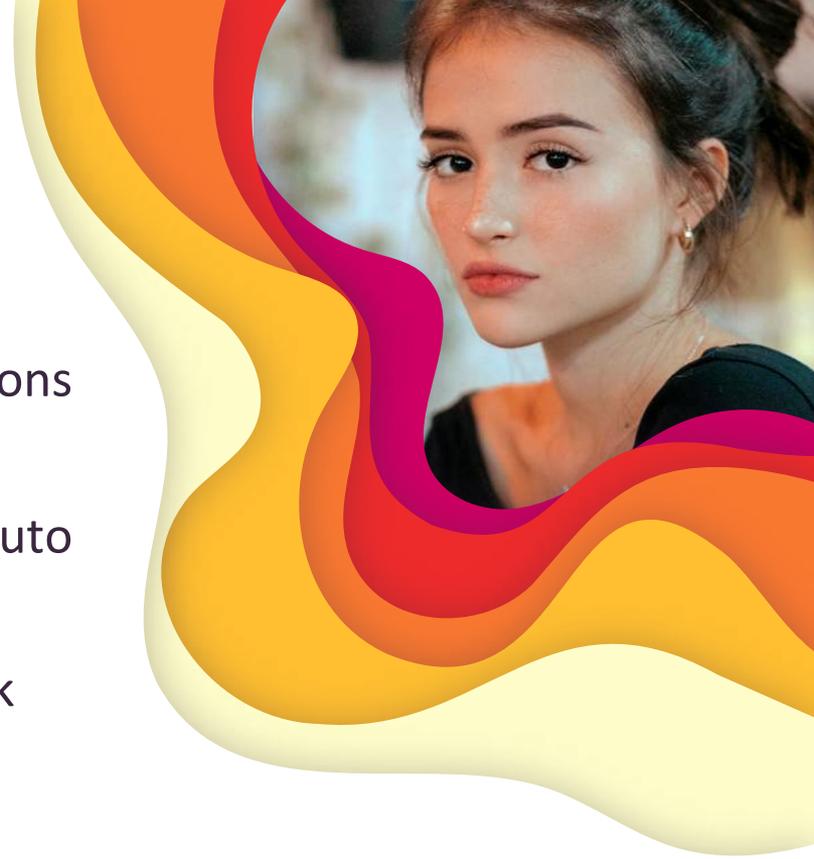
Inquiry: 1-888-614-1880 or email  
[CIC\\_inquiry@medavie.bluecross.ca](mailto:CIC_inquiry@medavie.bluecross.ca)



# E-pay

- Keep track of claims online
- Submit pre-authorization/pre-determinations to confirm client eligibility
- You can either receive cheques or set up auto deposits

Tip: Check payment summaries and keep track separately of submitted claims and payment received



# Coverage: Updates, Benefit grids

*Services providers, Sponsors,  
Beneficiaries*



## Updates: post 2016

- Pre-departure coverages for medical services: IME (immigration medical exam), vaccinations, some treatments
- Mental health services includes psychotherapists and social workers
  - Requires referral from physician or nurse practitioner
- Check online for new updates (bulletins)
- MD and NP virtual visit codes



# Benefit Grids

- Basic Coverage
- Supplemental Coverage
- Dental Coverage
- Prescription Coverage

NOTE: Anyone can access the benefit grids:

<https://www.medaviebc.ca/en/health-professionals/resources>



# COVID 19 Updates

- Psychotherapy and Psychology Services - virtual care
- Easily replace document if lost or stolen as offices are closed
- Expired *Refugee Protection Claimant Document* considered valid until further notice
- New intake process and document for in-Canada refugee claimants:
  - Acknowledgement of Claim and Notice to Return for Interview
  - *Refugee Protection Claimant Document (IMM1442)*
  - *Interim Federal Health Certificate (IMM5695)*
- No client signature required (Keep document - audit)
- Non-urgent health procedures may be postponed; should clearly communicate this to clients as an experience not unique to IFHP

# Common Challenges and Tips



# Challenges

- Only providers can check eligibility and coverage
- Once paid client cannot be reimbursed
- Communication with IFHP- difficult
- Provider list is outdated
- Interpretation services not covered for all services (exception- mental health services)



# Tips

- Advocacy: IRCC reps, immigration officers
- Create your own network and list of providers
- Include letter to clients to take with them to providers (information on enrolment and coverage)
- Outreach (eg. volunteer engagement)
- Educate clients and future professionals (advocate to include in University courses)





# Thanks | Questions?

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