

# NEWCOMER REFUGEES WITH PHYSICAL DISABILITIES SERIES:

## Primary and Mental Healthcare

Adapted from: Welcome Guide for Newcomers with Disabilities [2023]. Spinal Cord Injury BC. [www.sci-bc.ca/newcomers](http://www.sci-bc.ca/newcomers)



The following info sheet provides a summary about a major topic for refugee with disabilities who recently arrived in Canada and are navigating primary and mental healthcare including the Interim Federal Health Program coverage, how to get a family doctor, how to access specialist healthcare providers, how medical equipment and supplies are covered, home care programs, dental care, and mental health in B.C.

Canada has a healthcare system in which the provincial governments oversee payment and provision of healthcare services for most permanent residents and citizens. Visits to family doctors and care within a hospital are paid for directly by the government. However, there will be extra fees for some services, such as filling out forms to document disability status, the cost of medications prescribed outside a hospital, some types of therapies and tests

Individuals on low incomes in B.C. can access:

- **Pharmacare**,<sup>1</sup> a program that covers prescription costs above an annual deductible or self-pay limit **and some other types of supplementary care**.<sup>2</sup>
- Refugees with disabilities need to be enrolled in **MSP (Medical Services Plan)**<sup>3</sup> or the **Interim Federal Health Program (IFHP)**<sup>4</sup> to access health care in B.C.

## INTERIM FEDERAL HEALTH PROGRAM (IFHP)

Refugees with disabilities have access to these same health services; however, they are provided for by different programs, related to their type of immigration status.

Privately Sponsored Refugees and Government Assisted Refugees can apply for MSP right away without having to wait 3 months. Applicants should write Convention Refugee on the MSP application form. While they are waiting for MSP, they are covered under the **Interim Federal Health Program (IFHP)** for basic and supplemental services. IFHP coverage kicks in while applicants are still overseas; they receive their IFHP certificate before going for medical examination and they should have their certificate with them upon arrival to Canada.

## FINDING A DOCTOR

Refugees with disabilities have a greater need for ongoing access to a family doctor, to access prescription medicines, receive referrals to specialist care, and for assessments related to home care or other supports. For all these services, refugees with disabilities should clearly indicate they are an unattached patient with a disability.

To find health services near you:

- **Register in the HealthConnect Registry**<sup>5</sup>
- **Contact your local community health unit**<sup>6</sup>
- **BC College of Family Physicians**<sup>7</sup>

## ACCESS TO SPECIALIST HEALTHCARE PROVIDERS

Access to specialized healthcare in B.C. is through a **family doctor**. Currently, there is a shortage of family doctors in B.C. Individuals without a family doctor can access basic services through local walk-in clinics, or the emergency room at the hospital. A family doctor can make referrals to **GF Strong Rehabilitation Centre**<sup>8</sup> for spinal cord injury, amputation, and other disability-specific care, either as an **in-patient** or as an **outpatient** for follow-up care. Visits to all specialists such as a urologist, psychiatrist, cardiologist, physiatrist, etc., require a referral from a family doctor. Newcomer refugees should clearly indicate they are an unattached patient with a disability.



Some types of healthcare providers that provide “allied healthcare” services include physiotherapy, occupational therapy, and massage therapy.

These services may be covered for certain medically necessary things determined by a family doctor or provided as part of an inpatient hospital service or outpatient program. Healthcare services that the patients pay for directly are considered “out of pocket” costs and they will be advised of how much the cost is when they book or before they receive the care.

## INTERPRETATION AT HEALTHCARE APPOINTMENTS

**Provincial Language Services (PLS)**<sup>23</sup> are available through the **Provincial Health Services Authority (PHSA)**. Refugees with disabilities should request interpretation for appointments from their health care provider, who will then request the service from PLS. Healthcare providers can request more information, if needed.

Limited resettlement and immigrant services providers may also offer interpretation and translation services. Medical interpreters and their agencies might charge some fees for this service. Refugees with disabilities can contact their local settlement organization for information about interpretation that is available in their area.

# HOW ARE MEDICAL NEEDS, EQUIPMENT, AND SUPPLIES COVERED?

Government Assisted Refugees (**GARS**) and Privately Sponsored Refugees with disabilities may have these expenses covered on an interim basis, generally up to one year, through IFHP. When applicants receive their MSP, IFHP will cover supplemental services (dental, vision, mobility devices, etc.) for that one year.

After that year, refugees with disabilities may transition to private insurance through an employer or provincial disability benefits.

Refugees eligible for Provincial Persons with Disabilities (**PWD**) benefits receive government coverage for most medications, as well as basic medical equipment and supplies:

- Hearing aids
- Walkers
- Catheters



Some individuals, especially those with part time or contract work or who don't qualify for PWD will not have any coverage and will have to rely on savings, contributions from family or friends, or apply to funding **organizations**<sup>9</sup> for assistance.

Access is provided through:

- **Children Equipment Funding**<sup>10</sup>
- **Other Funding Resources**<sup>11</sup>
- **Mobility Equipment Vendors in B.C.**<sup>12</sup>
- **Wheelchair Maintenance & Minor Repair guide**<sup>13</sup>

## ACCESSING DISABILITY-RELATED EQUIPMENT

When medically necessary equipment or supplies are prescribed by a doctor such as a wheelchair or pressure-relief cushion, an **occupational therapist (OT)** may be involved to complete the assessment through Home and Community Care or a hospital service. **OTs** assess the client for exactly what kind of equipment they need and provide the rationale for the program or organization funding the equipment, for example, **Interim Federal Health Program (IFHP)** or **B.C. Medical Service Plan (MSP)**. Find local offices for **Home and Community Care**.<sup>14</sup>

## HOME CARE PROGRAMS FOR REFUGEES WITH DISABILITIES

In B.C., nursing, personal care, and some rehabilitation services are provided through Home and **Community Care Offices/Programs** by each **Health Authority**<sup>15</sup> on a community level.

Individuals who require assistance with personal care (bathing, dressing, getting in and out of bed, using the toilet, etc.) may need home care support.

This can be paid for privately but is costly. Individuals who need home care and are low income or otherwise eligible may be able to receive home support without cost through their **health authority** either managed by the individual or provided directly by health authority staff. Individuals with disabilities can call the **Home and Community Care office**<sup>16</sup> (operated by the local Health Authority) in their area to ask for an assessment.

**Choices in Supports for Independent Living (CSIL)** is a **direct funding program**<sup>17</sup> administered by each **Health Authority** that provides funding for individuals with significant disabilities to hire, train, and supervise their own home care staff.

Access is provided through:

- Spinal Cord Injury BC's **CSIL Employer Handbooks**<sup>18</sup>
- **Individualized Funding Resource Centre Society**<sup>19</sup> to navigate the CSIL process and the hiring and bookkeeping requirements.

## DENTAL CARE

Dental care is not part of our public health care system. Refugees receiving **PWD** in B.C. receive some dental coverage. Dental issues stemming from medical conditions like cleft palate may also be covered (for example, a dental plate).

- **Refugees** with disabilities can check with their local settlement organization for the most up to date information on this coverage.
- Employer-funded private insurance plans usually include some dental care for employees and sometimes their spouses.
- Government Assisted Refugees have **some available coverage**<sup>20</sup> from IFH for dental care.
- For individuals with low or no dental coverage, there are a **few lower cost clinics**<sup>21</sup> in the province but they have very limited services. Otherwise, dental care expenses are paid by the patient.

## MENTAL HEALTH

Mental Health care in Canada is not completely paid for under Canada's healthcare system. Diagnosed mental illnesses are usually treated by medical doctors or nurses with specialty training in psychiatry, who can prescribe medication and supervise inpatient or outpatient care. Talk therapy is respected as a part of mental health care to help patients manage a variety of mental and emotional concerns but is offered at a cost in most cases. This therapy is offered in one to one or group discussions led by a psychologist, nurses, social workers, or registered counselors. Many of these mental health care professionals charge a fee based on the client's income so that clients in need can afford to receive treatments. **Find mental health services for newcomers and in a variety of languages.**<sup>22</sup>

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2. [gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits](https://gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits)  
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5. [healthlinkbc.ca/health-connect-registry](https://healthlinkbc.ca/health-connect-registry)  
6. [immunizebc.ca/finder#8/49,246/-123,116](https://immunizebc.ca/finder#8/49,246/-123,116)  
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13. [sci-bc.ca/resource/wheelchair-maintenance-and-minor-repair/](https://sci-bc.ca/resource/wheelchair-maintenance-and-minor-repair/)  
14. [sci-bc.ca/resource/bc-home-and-community-care-clinic-contact-and-self-referral-information/](https://sci-bc.ca/resource/bc-home-and-community-care-clinic-contact-and-self-referral-information/)

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