## Ontario Provincial Health Insurance Plan: Fact Sheet

**Services Provided by the Ontario Health Insurance Plan:**

### Prescription Drugs
- Coverage under the Ontario Drug Benefit Plan Program for seniors and Social Assistance recipients only. Covers drugs listed on the Ontario drug formulary. Seniors must pay the first $100 in prescription costs. Once this has been satisfied, seniors must pay the first $6.11 for each prescription.
- Catastrophic coverage under the Trillium Drug Program after a deductible (paid in quarterly installments) has been satisfied. The deductible is based on family net income. Once this has been satisfied, households must pay up to $2.00 for each prescription.

### Ambulance
- Coverage for in-province land and air ambulance when deemed medically necessary. Patient is responsible for a $45 co-payment. Some exemptions apply.

### Dental Benefits
- No coverage for routine dental care. Children 17 and under may be eligible for regular dental care under the Healthy Smiles Ontario Program, if from a low income family and have no access to dental coverage (orthotics and cosmetic dentistry are not covered).
- Coverage for some dental surgery when it is done in hospital.

### Eye Care Services
- Coverage for regular eye exam every 12 months for those aged 19 and under and seniors aged 65 and over.
- Coverage for regular eye exam every 12 months for those aged 20 to 64 with medical conditions affecting the eye.

### Hospitals
- Coverage for standard ward rooms only.

### Paramedicals
- No coverage for chiropractor, psychologist, massage therapy or naturopath services.
- Coverage for podiatrist services up to an annual maximum of $135. An additional $30 per plan year is available for x-rays.
- Coverage for speech therapy when performed in hospital only.
- Coverage for physiotherapy for seniors aged 65 and over, individuals age 19 and under and individuals of any age needing physiotherapy after being hospitalized (non-hospital physiotherapy services for seniors are no longer covered as of August 1, 2013).

### Hearing Aids
- The Assistive Devices Program covers 75% up to a maximum of $500 of the cost one hearing aid, if eligible.

### Nursing and Home Care Benefits
- Some coverage based on need.
**Medical Supplies**

- The Assistive Devices Program covers a portion of the cost of medical equipment or supplies for individuals who are eligible.
- Funding for insulin pumps to eligible adults and children with type 1 diabetes that meet the clinical criteria for the funding under the Assistive Devices Program. An annual grant of $2,400 is paid directly to the recipient.

**Out of Country**

- Coverage for emergencies only. For in-patient services, OHIP will pay up to $200 per day. If in-patient services are rendered in an operating room, coronary care unit, intensive care unit, neonatal or pediatric special care unit, then OHIP will pay a higher rate of $400 per day for hospital services.
- Outpatient dialysis services, OHIP will pay $210 per day.

This Fact Sheet is for general reference only. Every effort has been made to ensure the accuracy of the information. Coverage details are subject to change, corrections and updates. For more information please contact the Ministry of Health and Long-Term Care for Ontario.

www.health.gov.on.ca

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