

Health Care & Privately Sponsored Refugees

Health Card/MSI Medical Services Insurance

- Canadian Universal Health Care is FREE for all Canadians; in NS it is called MSI
- Permanent Residents (i.e. privately sponsored refugees) can apply IMMEDIATELY after arrival to Nova Scotia
- MSI covers: basic healthcare (visit to doctor and / or hospital)
- Health Card is required at doctor appointments, pharmacy and emergency departments

IFHP Interim Federal Health Plan

- IFHP is available for all BVORs (Blended Visa Office Referred Refugees) and for some named/family-linked sponsored refugees (specifically children & pregnant women)
- For refugees that qualify (see above), IFHP covers the cost of most medications and some equipment for the 1st year, as well as basic eye and dental appointments
- For refugees that qualify – upon arrival of the privately sponsored refugees, the SAH Representative contacts the local office of CIC (Citizenship and Immigration Canada) to receive the IFHP certificate
- To qualify for coverage – refugees MUST USE REGISTERED PROVIDERS (this means the dentist, pharmacist, etc. must already be registered with IFHP.) Most service providers OUTSIDE HRM ARE NOT REGISTERED. We recommend contacting the local providers ahead of the refugee's arrival to request they register with IFHP.
- For services, PRIOR-APPROVAL with IFHP is required
- It is important to bring IFHP document the first time the refugee is visiting family doctor's office, or hospital, or going for an eye or dental appointment. Usually, they will make a copy of this document for their file so that they know that the refugee is covered under IFHP
- If you or the refugee pay for prescriptions yourselves, you will not be reimbursed
- Please try to set aside a small reserve of funds for the sponsorship for medications not covered by IFHP, should the refugee need them.
- Refugee will need to pay for over the counter medications and drugs without prescription
- Prenatal vitamins are covered

Family Pharmacare Program

The Nova Scotia Family Pharmacare Program is a provincial drug insurance plan designed to help Nova Scotians with the cost of their prescription drugs. The Program offers protection against drug costs for families who have no drug coverage or if the cost of the prescription drugs becomes a

financial burden to them. The Program is available to all Nova Scotians with a valid Nova Scotia Health Card.

To be eligible for the Family Pharmacare Program, you must:

- Be a permanent resident of Nova Scotia with a valid Nova Scotia Health Card
- Agree to family income verification through Canada Revenue Agency each year
- Agree to provide family size information each year

There is no premium or fee to join the Family Pharmacare Program. If you do not need any prescriptions, you will not be required to pay anything.

All beneficiaries who are enrolled in the Family Pharmacare Program will be required to pay a part of the cost of certain prescription drugs and devices covered under the Program. The Program has annual family copayment and deductible maximums that are set depending on a family's size and annual income.

Specific questions about individual situations can be answered by calling toll-free 1-877-330-0323.