

Health Care in Canada

Coverage, doctors, emergencies,
prescriptions and mental health support

For newcomers and families learning how to access care safely



PRACTICAL. CLEAR. SOURCE-BASED.

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www.theworldbridge.ca



How to use this guide

Use the actions in the order that fits your status, province and circumstances. Write in the planning pages and return to the source page before a high-consequence decision.

01

Start with legal and safety steps

Confirm documents, conditions, deadlines and immediate needs before optional purchases.

02

Use official sources

The linked authorities are the primary reference. Rules and eligibility can change.

03

Keep evidence

Save confirmations, receipts, records and written advice in a secure system.

04

Ask early

Use free newcomer supports and seek individualized advice for high-consequence decisions.



IMPORTANT

This guide provides general information and practical orientation. It is not a substitute for individualized immigration, legal, tenancy, employment, financial, tax or medical advice. Eligibility, procedures and provincial or territorial rules can change. Verify current requirements with the linked authorities before acting.

Understand how coverage works

1

Provincial and territorial systems

- Eligible residents apply through the province or territory
- Eligibility and waiting rules can differ
- A health card proves enrolment in the public plan
- Apply promptly and keep confirmation records

2

What public plans generally cover

- Medically necessary physician and hospital services
- Coverage depends on the provincial plan and eligibility
- Not every service is free
- Confirm coverage before non-urgent treatment

3

Common gaps

- Prescription drugs outside hospital
- Dental, vision and physiotherapy
- Ambulance and private rooms
- Travel outside the province or Canada

Plan for a coverage gap

1

Before arrival

- Check whether your immigration category qualifies
- Confirm the earliest application date
- Review school or employer insurance
- Consider temporary private insurance where needed

2

Read private insurance carefully

- Effective date and waiting periods
- Pre-existing condition exclusions
- Maximums, deductibles and direct billing
- Emergency, prescription and repatriation coverage

3

Keep proof available

- Policy number and emergency contact
- Receipts and claim records
- Medication list and medical summary
- Trusted emergency contact in Canada

Choose the right place for care

1

Emergency

- Call 911 for immediate danger or severe urgent illness
- Use the emergency department for serious or life-threatening concerns
- Bring identification, medication information and insurance details when possible
- Do not drive yourself during a serious emergency

2

Urgent but not life-threatening

- Provincial health advice line, often 811
- Urgent care or walk-in clinic where available
- Pharmacist for permitted minor-ailment services
- Virtual care only through legitimate providers

3

Ongoing care

- Family doctor or nurse practitioner
- Community health centre
- Public health clinic
- School, campus or newcomer health supports

Find and use primary care

1

Search

- Use the provincial provider registry or attachment program
- Ask settlement agencies and community health centres
- Confirm whether a clinic is accepting patients
- Do not pay for access to an insured physician service where prohibited

2

Prepare for appointments

- Bring health card or insurance information
- List symptoms, dates, medications and allergies
- Bring interpretation support where available
- Ask what tests, referrals or follow-up are expected

3

Keep a personal health file

- Immunization and test records
- Medication and pharmacy details
- Specialist referrals and appointments
- Receipts, claims and coverage decisions

Prescriptions, dental and vision

1

Medication

- Bring an adequate lawful supply and original packaging when travelling
- Keep a copy of the prescription or medical summary
- Ask a Canadian pharmacist about refills and equivalents
- Do not share prescription medication

2

Prescription coverage

- Check provincial programs, employer or school plans
- Understand deductibles, co-payments and annual maximums
- Ask whether the pharmacy can bill the insurer directly
- Keep official receipts

3

Dental and vision

- Confirm what public or private coverage applies
- Request a written treatment estimate
- Ask whether recommended care is urgent or can be staged
- Use regulated professionals

Mental health and adjustment

1

Common settlement pressures

- Isolation, culture shock and loss of familiar supports
- Financial, academic or employment stress
- Racism, family strain or uncertainty
- Sleep and physical symptoms can be part of distress

2

Find support early

- Family doctor, campus counselling or employee assistance
- Community mental health and newcomer services
- Culturally and linguistically appropriate care
- Peer support that respects privacy and safety

3

Crisis support

- Call 911 for immediate danger
- Call or text 988 for suicide crisis support, 24/7
- Use provincial crisis lines and 211 where available
- Help another person connect rather than leaving them alone in immediate crisis

Family and preventive health

1

Children

- Bring immunization, growth and medical records
- Confirm school vaccination requirements
- Locate a primary care option
- Know child car-seat and medication safety rules

2

Pregnancy and reproductive care

- Confirm coverage and prenatal provider options early
- Bring prior records and medication information
- Understand hospital and midwifery referral pathways
- Seek urgent care for emergency warning signs

3

Prevention

- Vaccination and screening guidance
- Dental and vision checks
- Sexual health and public health clinics
- Workplace or school health requirements

Privacy and informed care

1

Ask questions

- What is the concern and recommended next step
- What the test, medication or procedure is for
- Risks, alternatives and expected cost
- When and how results will be provided

2

Interpretation

- Ask whether professional interpretation is available
- Avoid using children to interpret sensitive medical information
- Confirm understanding in your own words
- Request written instructions

3

Protect information

- Use secure patient portals
- Share only necessary health information
- Confirm who can access records
- Report lost health cards or identity misuse

Health-care mistakes to avoid

1

Coverage assumptions

- Assuming every newcomer is immediately insured
- Assuming dental, drugs and ambulances are free
- Travelling without checking coverage
- Letting private insurance lapse before public coverage begins

2

Delayed action

- Waiting to apply for a health card
- Running out of essential medication
- Ignoring mental health distress
- Using the emergency department as the only source of routine care

3

Unverified care

- Buying prescription drugs from unverified websites
- Sharing a health card
- Using unregulated providers for high-risk treatment
- Paying an unofficial person to find a doctor

First-month health checklist

1

Coverage

- Check eligibility and apply for a health card
- Confirm temporary, school or employer insurance
- Read exclusions and coverage dates
- Store policy contacts safely

2

Care

- Locate emergency, urgent and primary-care options
- Choose a pharmacy
- Transfer prescriptions and immunization records
- Identify mental health and community supports

3

Preparedness

- Create medication and allergy list
- Save 911 and 988 guidance
- Add an emergency contact
- Prepare a small health-document folder

My care plan

1

Coverage

- Health plan/policy: _____
- Effective date: _____
- Member number: _____
- Services not covered: _____

2

Care contacts

- Primary care: _____
- Pharmacy: _____
- Nearest urgent/emergency care: _____
- Mental health support: _____

3

Important information

- Allergies: _____
- Medications: _____
- Emergency contact: _____
- Records stored at: _____

Reliable sources and next steps

Open the linked authority and confirm the current rule before acting.

- 01** **IRCC - Learn about health care in Canada**
www.canada.ca
- 02** **Health Canada - About the health-care system**
www.canada.ca
- 03** **Health Canada - Health insurance cards**
www.canada.ca
- 04** **IRCC - Access public health insurance**
www.canada.ca
- 05** **Public Health Agency - Mental health support**
www.canada.ca
- 06** **Public Health Agency - Family violence services**
www.canada.ca

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