**OHIP: Ontario Health Insurance Plan**

**What is OHIP?**

OHIP stands for Ontario Health Insurance Plan, it is health insurance service that is organised by the Canadian government which covers most medical costs for people living in Ontario. OHIP only pays for the services that are medically necessary a human being. This includes visits to the doctor office/specialist, surgeries in hospital and hospital stay. To be eligible for OHIP, you must be a citizen, permanent resident or an immigrant of Canada and will need to have a health card. A health card is needed to receive free public health care and it is important to carry around a health card at all times especially when going to receive medical care. If someone does not have meet the requirements of OHIP thus not being able to obtain free health care, they can still receive health care services through Community Health Centres (CHC’s) which is completely free.

**How to apply for a Health Card?**

If you need a health card you will have to apply though Service Ontario. If you already have a health card, you must complete a registration for Ontario health coverage form, the next step involves having to provide three of the original documents, one from each list. In List 1, there is a choice between Proof of Citizenship or OHIP-eligible immigration status. You need to have a Proof of Residency from List 2 and finally Support of Identity from List 3. After successfully completing the previous steps, you are required to visit the nearest Service Ontario centre.

**Why is OHIP important?**

OHIP is important because it provides the essential health care services for free or at a reduced cost. Without OHIP, health care services can be very expensive for an average person and they will either not get the needed medical attention or go into debt.

**Health Care that is not covered by OHIP**

Some health care services that are not provided by OHIP include Travel Immunizations, Removal of mole/skin tags, Travel Insurance Cancellation, wart freezing’s, Insurance Form (+/- Medical Examination) and more. These are more advanced medical services which are expensive for OHIP to provide.