THE IFHP: IMPORTANT TO KNOW
INFORMATION FOR BENEFICIARIES

CERDA
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ENGLISH

IFHP: INTERIM FEDERAL HEALTH PROGRAM

WHAT HEALTH CARE IS ACCESSIBLE WITH THE IFHP?

BASIC COVERAGE
Similar to RAMQ coverage. The IFHP pays for 100% of covered care: you do not need to pay anything. However, some types of care have a maximum coverage amount. If you go over this amount, you will need to pay the difference.

- Inpatient and outpatient hospital services (including supplies and medication).
- Services from general practitioners or specialists (at a hospital or clinic).
- Surgery not covered: surgery for aesthetic or religious purposes, non-urgent surgery and gender-affirming surgery.
- Surgery with limited coverage: orthopedic surgery limited to short-term care or surgery affecting a child's development.
- Laboratory, diagnostic and ambulance services (X-rays, blood tests, etc.).
- Costs of transportation by ambulance, up to $350.
- Some equipment and supplies for non-hospitalised patients: oxygen equipment, apnea monitors, specialised feeding equipment.
- Reproductive and sexual health services: gynecological exam, perinatal care, abortion, childbirth, etc. Midwifery services are covered up to $3,042.
- Limited long-term care.

RESETTLED REFUGEES (government-assisted and privately sponsored)
While waiting for RAMQ, up to 90 days after arrival.

REFUGEE CLAIMANTS
While the refugee claim is processed.

- If the refugee claim is accepted: Up to 90 days after acceptance, or until the RAMQ card is received if an application to extend IFHP coverage was accepted.
- If the refugee claim is rejected: Until the deportation date.

COVERAGE FOR THE IMMIGRATION MEDICAL EXAM (IME)
The IFHP covers 100% of the cost of eligible tests and exams.

- IME and IME-related diagnostic tests.

REFUGEE CLAIMANTS
The IME must be carried out by an IRCC panel physician within 30 days of the person's arrival.

SUPPLEMENTAL COVERAGE
You may need to pay 30% of the cost of care. The IFHP will cover the remaining 70%.

- Limited dental care.
- Limited vision care.
- Limited home care outside the public health and social services system.
- Services provided by health care practitioners outside the public health and social services system, such as psychologists, occupational therapists, speech therapists, audiologists and physiotherapists.
- Prosthetics, and some assistive devices, medical supplies or equipment (wheelchairs, disposable diapers, CPAP machines, etc.).

GOVERNMENT-ASSISTED REFUGEES
While the person is receiving income support benefits (Resettlement Assistance Program), generally up to 12 months after arrival. If income support is extended up to 24 months, IFHP coverage continues.

SPONSORED REFUGEES
While the person is receiving financial support from the sponsorship group, up to 12 months after arrival.

REFUGEE CLAIMANTS
Same period as basic coverage.

PRESCRIPTION DRUG INSURANCE
You must pay $4 for each prescription drug filled or refilled. The remaining cost is covered by the IFHP.

- Prescription drugs and other products covered by the provincial prescription drug insurance plan. From May 1st, 2026, products to treat diabetes are included in this coverage (syringes, test strips, etc.).

RESETTLED REFUGEES AND REFUGEE CLAIMANTS
Same period as supplemental coverage.

For full details on what care and services are covered, see the latest **Benefit Grids**:
https://ifhp.medaviebc.ca/en/benefit-grids

DID YOU KNOW?

1 YOU ARE NOT REQUIRED TO PAY IF THE SERVICE IS COVERED BY BASIC IFHP COVERAGE.

In principle, you have the right to receive all health care covered by basic IFHP coverage free of charge. This includes most medical and hospital care (see previous page).

If the health care practitioner is registered with Medavie Blue Cross as an IFHP service provider, they do not have the right to ask you for money for services included in basic IFHP coverage.

On the other hand, a health care practitioner who is not registered as an IFHP service provider can ask you to pay or refuse to provide services. If you pay them, you will not be reimbursed. This means it is important to try to find a health care practitioner who is registered as an IFHP service provider.

2 YOU HAVE THE RIGHT TO HEALTH CARE PROVIDED IN VARIOUS LOCATIONS, NOT JUST IN HOSPITAL EMERGENCY ROOMS.

As long as you are an IFHP recipient, you have access to all the products and services indicated in the previous page provided by various professionals at different types of clinics.

3 ALWAYS CHECK AHEAD OF TIME THAT THE HEALTH CARE PRACTITIONER YOU PLAN TO SEE IS REGISTERED AS AN IFHP HEALTH CARE PROVIDER.

To see a practitioner in the public system (like a doctor), use the Primary Care Access Point by calling 811, option 3. Mention that you are covered by the IFHP.

To see a practitioner outside of the public system or to buy medical products:

- Before going to your appointment or buying medical products, always check whether the provider is registered with the IFHP.
- In some cases, some health care practitioners at a clinic are registered with the IFHP while their colleagues are not.
- If you do not check, it may turn out that the health care practitioner is not registered with the IFHP and will charge you the full amount for the medical products or services.

4 FOR REFUGEE CLAIMANTS WAITING FOR A DECISION: YOUR IFHP DOES NOT HAVE AN EXPIRY DATE.

Your IFHP coverage is valid while you wait for a decision on your refugee claim.

If your refugee claim is accepted: You will retain your IFHP coverage for up to 90 days, or until you receive your RAMQ card if an extension was accepted. For support, contact the PRAIDA at 514-484-7878, extension 64500, or visit them in person in Montréal.

If your refugee claim is rejected and you have no more options: Your IFHP remains valid until your deportation date.

5 THE IFHP ALSO COVERS SOME MENTAL HEALTH CARE

You can **see a psychiatrist free of charge** if they are registered as an IFHP provider. You can also **see a psychologist in a CLSC free of charge**.

The IFHP also partially covers psychotherapy in the private sector with a psychologist or psychotherapist belonging to the Ordre des psychologues du Québec. You must first consult a medical doctor to be referred for psychotherapy. The psychologist or psychotherapist will then make an initial assessment to get authorization to provide you with psychotherapy at a reduced rate. You may have to pay 30% of the cost.

For psychotherapy in the private sector, the IFHP covers up to 10 one-hour sessions per calendar year (between January 1 and December 31).

6 YOU HAVE THE RIGHT TO AN INTERPRETER IN SOME CASES.

For some mental health care
If needed, you can ask for interpretation services for your psychiatry or psychotherapy/counselling sessions. The professional registered with the IFHP may charge a fee to partially cover the cost of an interpreter.

Health and wellness assessment
Interpretation services are available for services provided by the teams responsible for the health and wellness assessment for refugees and refugee claimants.

Santé Québec

For more information, see the website **Carnets de route**, available in different languages:
https://www.carnetsderoute.info/en/info/health-care/