

Accessing health benefits in Ontario

Wednesday, July 16th from 12:00 p.m. to 1:30 p.m.

Speaker: Robin Nobleman, Staff Lawyer, Income Security Advocacy Centre



Land Acknowledgement

CLEO acknowledges that our office is located on the traditional territory of many nations, including the Mississaugas of the Credit, the Chippewa, the Haudenosaunee, and the Wendat. This land is now also home to many diverse First Nations, Inuit, and Métis peoples. Today this area of Tkaronto, also known as Toronto, is covered by Treaty 13 between the Mississaugas of the Credit and the British Crown.

We acknowledge the ongoing impacts of colonization, anti-Indigenous racism, white supremacy, and anti-Black racism on which this city and our legal system are built. We are all Treaty people and we commit to working in solidarity towards truth and reconciliation. We also remember those who were brought to this land involuntarily, particularly those who came as a result of the trans-Atlantic slave trade. So we also honour and pay respect to the ancestors of African origin and descent.

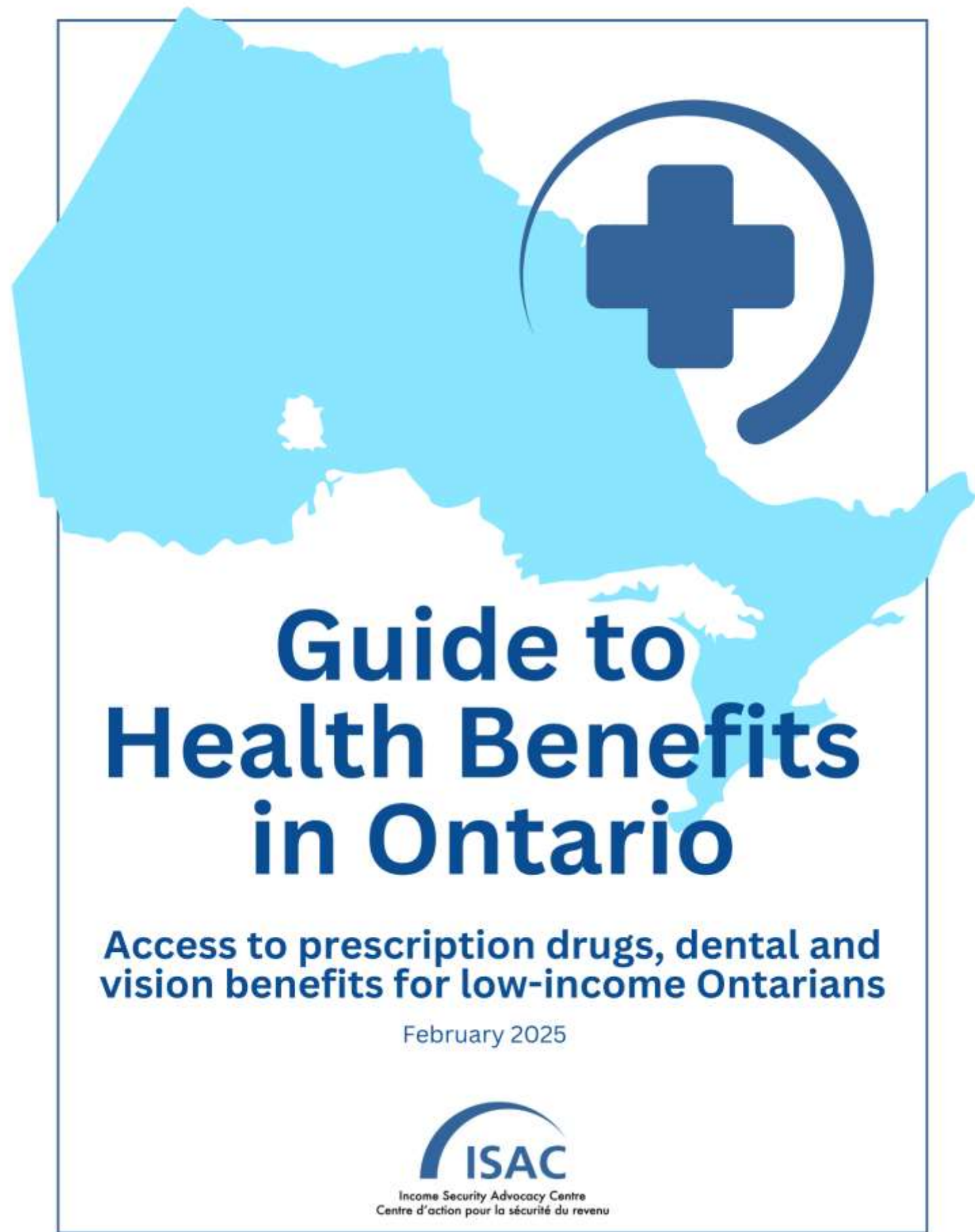
What can you expect today?

- **90 minutes (1 presenter and 2 Q and A periods).**
- The webinar may contain legal information. As a reminder, this is not legal advice. The information is current as of today's date, July 16, 2025.
- Links to the recording, slides, and handout will be sent by email to all registrants within a few days.
- **French and ASL interpretation is available today. Subtitles (closed captioning) have also been enabled. To listen to the webinar in French, click the interpretation button at the bottom of your screen and select your language.**

Speaker Introduction

Robin Nobleman, Staff Lawyer, Income Security

Advocacy Centre (ISAC)



Accessing Health Benefits in Ontario Webinar

July 16, 2025

Robin Nobleman, Staff Lawyer
Income Security Advocacy Centre





Income Security Advocacy Centre
Centre d'action pour la sécurité du revenu

The Income Security Advocacy Centre (ISAC) is a community legal clinic established in 2001 and funded by [Legal Aid Ontario](#). We have a provincial mandate to advance the systemic interests and rights of low-income Ontarians around income security programs and low-wage precarious employment.

We do our work through [test-case litigation](#), [policy advocacy](#), [community organizing](#), and [public education](#).



AGENDA

1. Income security and health benefits

2. Who has trouble accessing health benefits?

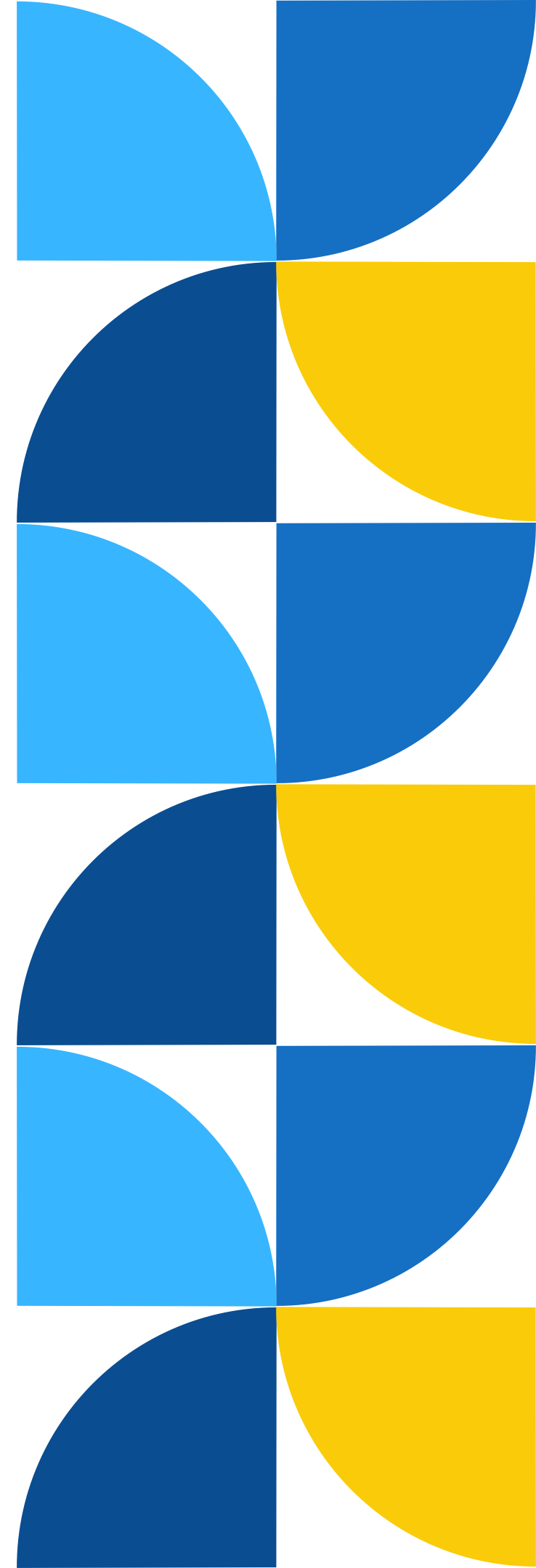
3. How to use this Guide

-----Break for questions-----

4. Access to health benefits

- **Prescription drugs**
- **Vision**
- **Dental**

-----Break for questions-----



WHICH BENEFITS?

Supplementary benefits not covered by the public health care system



Prescription drugs

Coverage for medications prescribed by a doctor.



Vision care

Benefits for eye exams and eyewear.

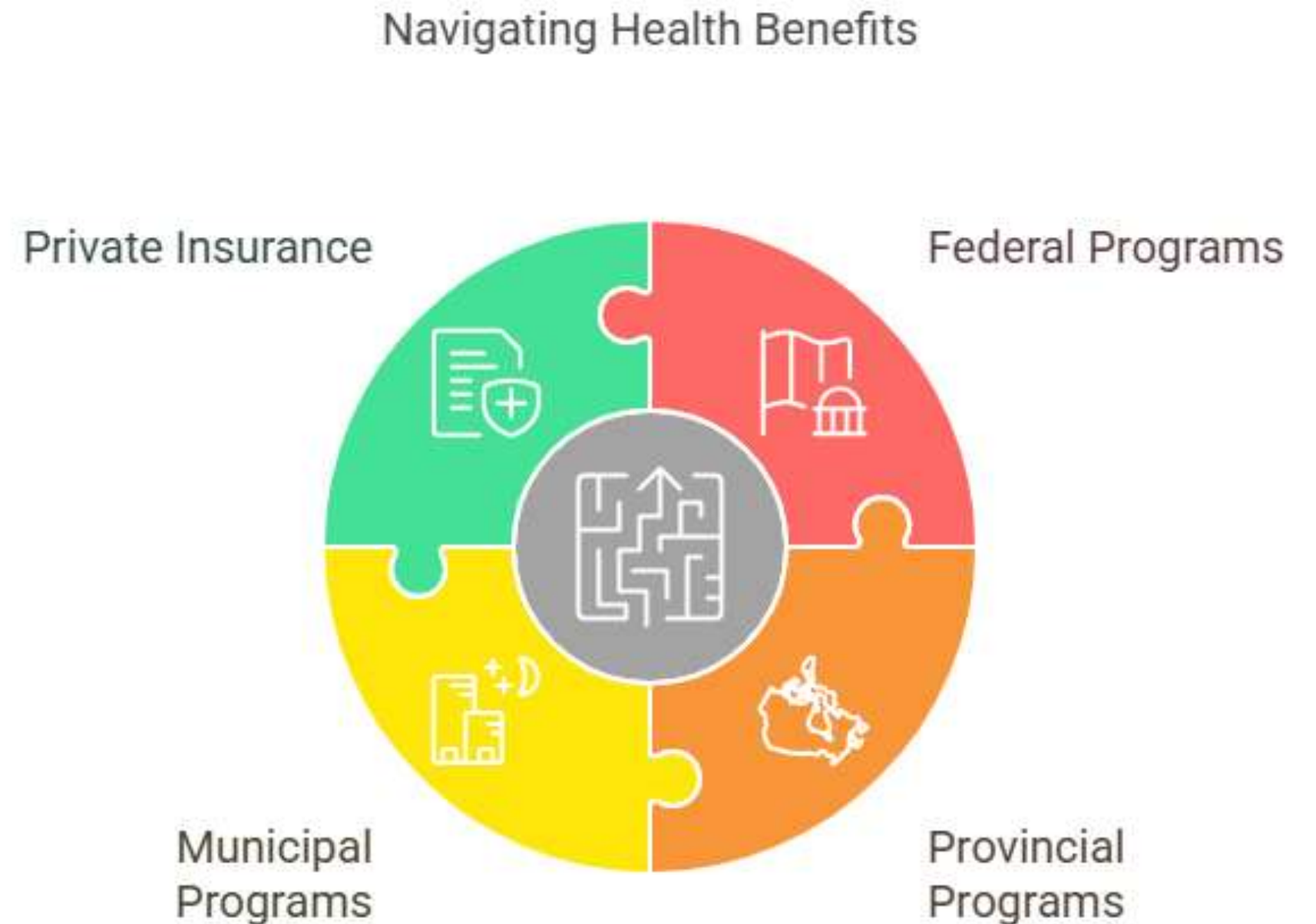


Dental care

Coverage for dental checkups and procedures.

PURPOSE OF THE GUIDE

To be a resource for healthcare providers, community organisations, and legal clinic staff to navigate the confusing patchwork of publicly funded health benefit programs.



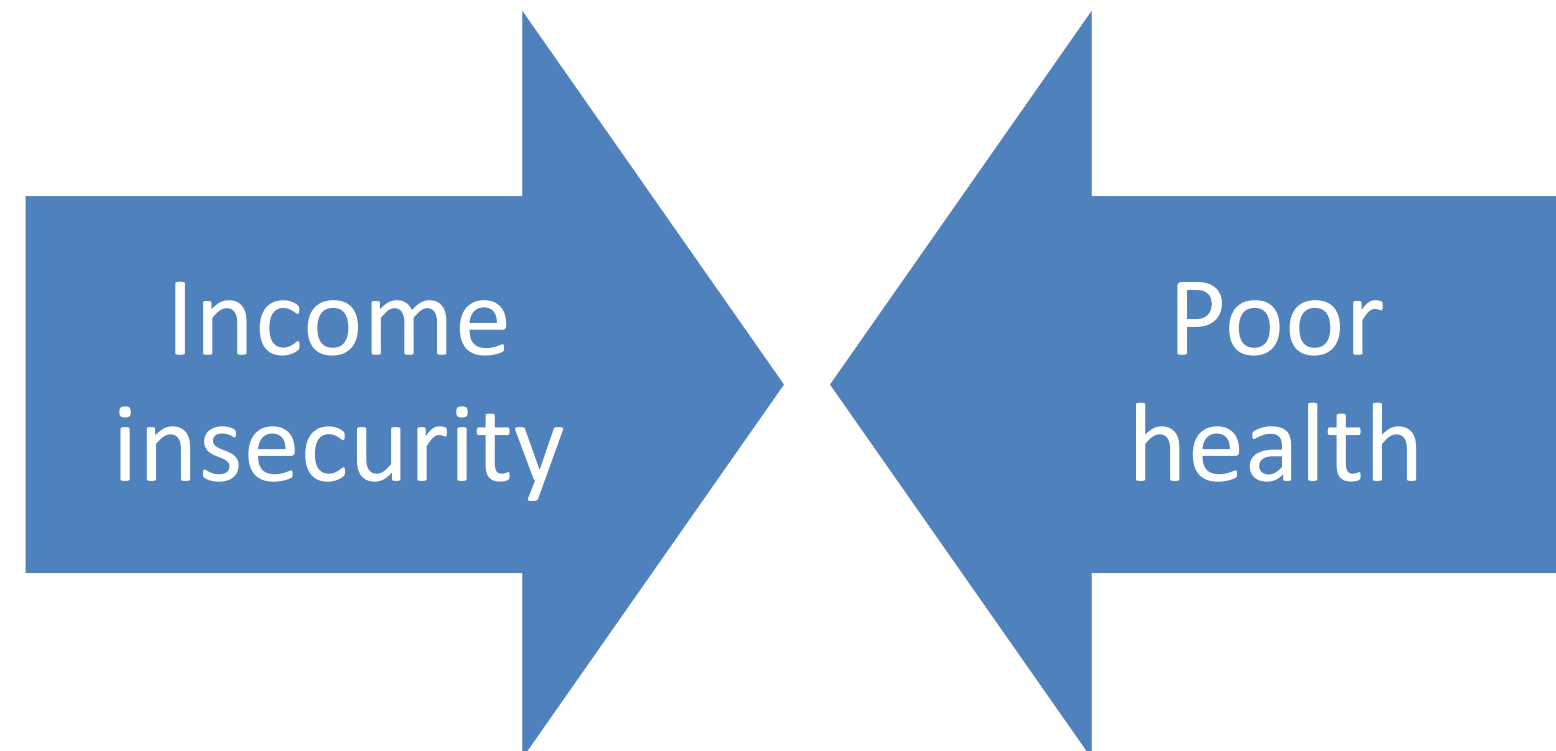
INCOME SECURITY AND HEALTH BENEFITS

Lack of income security leads to poor health

- Lack of income means inability to afford health benefits
- Spending too much income on medications leads to inability to afford other basic needs

Poor health can lead to lack of income security

- Untreated chronic illness can worsen someone's health and make it more difficult for them to work
- Lack of access to health care makes it hard to get on the Ontario Disability Support Program (ODSP)



ACCESS TO BENEFITS: A HEALTH EQUITY ISSUE

Who lacks access to private health insurance benefits?

- People with disabilities
- Women
- Precarious workers
- Racialized workers
- Newcomers workers



PRECARIOUS IMMIGRATION STATUS

Accessing Health Services



OHIP Access

Determines if the client can access OHIP



Interim Federal Health Program

For refugee claimants and some others without OHIP



Social Assistance


Accessing health benefits through OW/ODSP



Community Resources

Community health centres and local programs

HOW TO USE THIS GUIDE

- Access on [ISAC's website](#) (English and French versions)
- How each program works and how they interact
- Common terms defined
- Links to resources
- Important notes 
- Examples
- Quick reference tables

Part 1 - Prescription Drug Coverage in Ontario

Coverage for prescription medications in Ontario is a patchwork of provincial and federal public insurance, private insurance, and compassionate access programs through pharmaceutical companies.¹⁷ Access to these programs depends on age, immigration status, source of income, income level, and more.

Ontario Drug Benefit: Seniors, children and youth, and people receiving care

All of the programs offered under the umbrella of the Ontario Drug Benefit require an Ontario Health Insurance Plan (OHIP) card or number. This poses a major barrier for people with precarious immigration status. For more on immigration status see [Access to benefits for people with precarious immigration status](#) above.

The [Ontario Drug Benefit](#) program offers 100% coverage for the cost of prescription drugs listed on the Ontario formulary for certain populations. The Ontario Drug Benefit provides coverage for seniors age 65 and older, children and youth age 24 and younger (OHIP+), and people receiving health care at home or in certain types of residential facilities. To qualify for this coverage, the person must have a valid OHIP card, live in Ontario, and fill their prescriptions in Ontario.

Important links in this section

Information on who is eligible for OHIP coverage: <https://www.ontario.ca/page/apply-ohip-and-get-health-card#section-2>

List of Ontario Community Health Centres: <https://www.ontario.ca/page/community-health-centres>

Interim Federal Health Program details: <https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada/health-care/interim-federal-health-program.html>

More information about immigration status and who may qualify for OW and ODSP: <https://stepstojustice.ca/steps/income-assistance/2-learn-who-may-not-qualify-immigration-reasons/>

CATIE's list of AIDS service organisations in every region of Canada: <https://whereto.catie.ca/>

Health Network for Uninsured Clients website: <https://www.hnuc.org/>

EXAMPLES

Transitional Health Benefit Example:

Carlos used to receive \$1,400 from ODSP. He found a job where he earns \$3,000 per month. He is no longer eligible for ODSP because his income is too high. His new job offers benefits that cover 80% of the cost of prescription drugs. ODSP covers 100% of the cost of prescription drugs. Carlos's health costs are currently low, but he is worried about losing benefits when he leaves ODSP.

He reports his employment earnings to ODSP by providing his paystubs. He also provides his ODSP caseworker with his benefits booklet from his employer showing he will have 80% coverage for prescription drugs. He does not have to provide proof of his health costs. Carlos is eligible for the Transitional Health Benefit. His ODSP caseworker grants him THB for one year.

Carlos is eligible for THB because:

- He has earnings from employment;
- His earnings make him ineligible for ODSP income support;
- He does not have comparable health benefits from his employer; and
- He is not eligible for EHB because he has low health costs.



QUICK REFERENCE TABLES

PROGRAM NAME	Type of coverage	Co-pay or deductible	Coordination with other benefits	Eligibility criteria	Notes
<u>Non-Insured Health Benefits (NIHB)</u>	<p>Most dental services other than cosmetic.</p> <p>Covers amounts up to fees listed in <u>NIHB Dental Benefits Guide</u>.</p>	None	<p>Provides coverage for services not covered through private insurance, provincial health insurance, or social programs.</p> <p>Coordination with CDCP.</p>	<ul style="list-style-type: none"> • A First Nations person who is registered under the <i>Indian Act</i> (commonly referred to as a "Status Indian"); • An Inuk recognized by an Inuit land claim organization as outlined in Inuit client eligibility for the NIHB program; or • A child less than 2 years old whose parent is an NIHB-eligible client. 	<p>Some services require pre-authorization.</p> <p>Identification required for provider to bill NIHB directly.</p> <p>Coverage decisions under NIHB can be <u>appealed</u>.</p>
<u>Interim Federal Health Program (IFHP)</u>	<p>Urgent dental care.</p> <p>Covers 100% of the cost of provincial dental fee guides.</p>	None	None	<p>The following groups who are not eligible for provincial health insurance:</p> <ul style="list-style-type: none"> • resettled refugees; • refugee claimants; • in-Canada protected persons; • victims of human trafficking; or • immigration detainees. 	See <u>IFHP Dental Benefit Grid</u> for details of coverage.

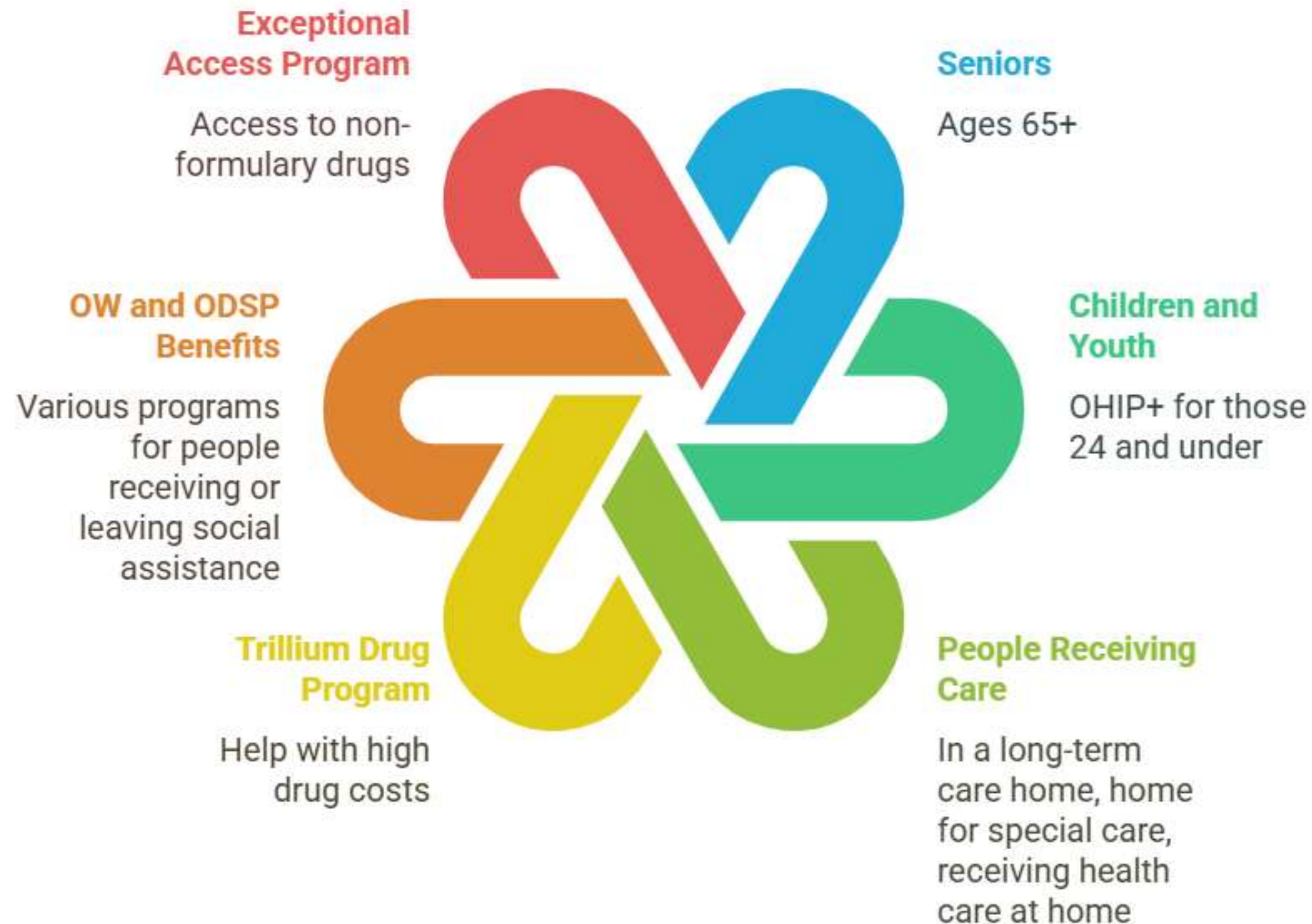


BREAK FOR QUESTIONS



PRESCRIPTION DRUG COVERAGE IN ONTARIO

Overview of Ontario Drug Benefit Programs



ONTARIO DRUG BENEFIT

Seniors Drug Program

- 100% coverage for 65+
- Co-payment and deductible but waiver available
 - Single: <\$25,000
 - Couple: <\$41,500

OHIP+ for children and youth

- 100% coverage for children & youth 24 and under
- Not covered by a private plan
- No co-payment or deductible

People receiving special care

- 100% coverage for people living in LTC, home for special care, community home for opportunity or receiving Ontario Health atHome care
- Co-payment but no deductible

TRILLIUM DRUG PROGRAM

- For households that spend more than 4% of their net income on medications
- Quarterly deductible based on household income
- Application required, automatically renewed annually for most
- Must have OHIP coverage



TRILLIUM DRUG PROGRAM

Deductible Example:

John and his partner Terry have a household income of \$50,000 after taxes. John's HIV medication costs \$1,000 per month. John has no private insurance and is not eligible for any public drug program, so he applies to the Trillium Drug Program. He chooses to start his coverage on August 1, the beginning of the benefit year.

John's annual deductible, based on 4% of his after tax household income, is \$2,000 ($\$50,000 \times 0.04 = \$2,000$). The \$2,000 deductible is divided into four payments, paid every three months ($\$2,000/4 = \500).

Quarter	Aug-Oct	Nov-Jan	Feb-Apr	May-Jul	Annual Total
John's medication costs over 3 month period	\$3,000	\$3,000	\$3,000	\$3,000	\$12,000
John's out of pocket (deductible) costs based on his after-tax household income and Aug 1 enrolment	\$500	\$500	\$500	\$500	\$2,000
Amount paid by Trillium after deductible	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000

John pays the first \$500 for his drugs out-of-pocket at the pharmacy in August, the start of the first quarter in the Trillium benefit year. The remainder of his drug costs for August, September, and October (the first quarter) are \$2,500. Trillium covers that full amount. In November (the start of the second quarter), he will again pay \$500 out-of-pocket for his drugs. Trillium pays the remainder of his \$2,500 drug costs for November, December and January, and so on for the rest of the benefit year.



RECEIVING OR LEAVING SOCIAL ASSISTANCE

- 100% coverage for prescription drugs, some dental and vision coverage, and more
- Policies allow for continuation of some benefits upon exiting OW and ODSP due to excess income
- Program differences between OW and ODSP



Must prove eligibility for health benefits in the month after they last received **money** from OW or ODSP.



Extended Health Benefits (OW and ODSP)



Transitional Health Benefit (ODSP)



Extended Employment Health Benefit (OW)



RECEIVING OR LEAVING SOCIAL ASSISTANCE

ODSP Extended Health Benefits example

A person is eligible for EHB if their health expenses are greater than the difference between their income from other sources and their ODSP benefits.

- Single person receiving **\$1,400** from ODSP
- Income from EI is **\$1,450**
- Total eligible health expenses are **\$400** per month.

\$1,450 (EI)
- **\$1,400** (ODSP)
\$50 difference

\$50 monthly difference between other income and ODSP benefits is **less than** average monthly health expenses of **\$400**. This person qualifies for EHB.



NON-INSURED HEALTH BENEFITS (NIHB)

- NIHB provides coverage for First Nations and Inuit peoples
- Only for products and services not covered through private insurance, provincial health insurance, or social programs
- Coverage for medically necessary goods and services including: vision, dental, mental health counselling, medical supplies and equipment, prescription drugs and some over the counter products



DENTAL CARE COVERAGE IN ONTARIO

OW and ODSP dental

Dental benefits for social assistance recipients and former recipients.

Ontario Seniors Dental Care Program

A provincial program delivered through public health units for low-income seniors.



Canadian Dental Care Plan

A federal program offering dental coverage to eligible Canadians.

Healthy Smiles Ontario

A provincial program providing dental care for children from low-income families.

ONTARIO SENIORS DENTAL CARE PROGRAM

- Provincial program offering free dental care for low-income seniors 65+.
- Must have no other form of dental benefits, other than CDCP.
- Available to people with or without OHIP coverage as long as they live in Ontario.
- An annual net income of \$25,000 or less for a single senior, or \$41,500 or less for a couple.
- Seniors access care through their local public health unit, partner community health centre, or partner Aboriginal Health Access Centre.



CANADIAN DENTAL CARE PLAN

To be eligible for the CDCP, an applicant must have:

- Canadian resident status for tax purposes
- Filed taxes (self and spouse/partner)
- An annual adjusted family net income of less than \$90,000; and
- No access to dental coverage via:
 - private insurance, or that of a family member,
 - employment-related insurance, or that of a family member,
 - a pension from past employment, or that of a family member, or
 - student status or status with a professional organization, or that of a family member.

Annual Adjusted Family Net Income	CDCP Coverage
< \$70,000	100%
\$70,000 - \$79,999	60%
\$80,000 - \$89,999	40%



CANADIAN DENTAL CARE PLAN

Two CDCP Coverage Examples:

Lin needs a teeth cleaning. Lin has an annual adjusted family net income of \$76,000. After she receives the service, the CDCP covers 60% of the cleaning cost, leaving 40% of the cost remaining. Lin must pay the remaining 40% herself.

Amina needs a teeth cleaning. Amina has an annual adjusted family net income of \$60,000, so she receives 100% coverage from CDCP. CDCP's set fee for scaling (cleaning) is \$50, but the dentist charges \$60. Even though Amina has 100% coverage, she still has to pay \$10 out of pocket for her cleaning.



VISION CARE COVERAGE IN ONTARIO

LensCrafters OneSight Program

Offers free eye exams and glasses for those referred by a charity.

Assistive Devices Program

Provides funding for vision aids for people with low vision or blindness.



OHIP Coverage for Vision Care

Provides basic vision care coverage which varies by age group and health condition.

Social Assistance Vision Care

Services differ for OW vs. ODSP.

OHIP VISION COVERAGE BY AGE GROUP

Eligibility criteria	Frequency of major eye exam	Additional care available
19 and younger	Once every 12 months	Any minor assessments needed
20 to 64 with an eligible medical condition	Once every 12 months	2 additional follow-up minor assessments Visual field assessment (only for certain medical conditions, if required)
20 to 64 without an eligible medical condition	None	None
65 and older with an eligible medical condition	Once every 12 months	2 additional follow-up minor assessments
65 and older without an eligible medical condition	Once every 18 months	2 additional follow-up minor assessments
20-64 and receiving ODSP, OW, Extended Health Benefits, Transitional Health Benefit	Once every 24 months	None



THANKS FOR ATTENDING!
QUESTIONS?





Income Security Advocacy Centre
Centre d'action pour la sécurité du revenu

www.incomesecurity.org

info@isac.clcj.ca

(416) 597-5820

Q & A



CLEO Resources

Steps to Justice & Guided Pathways

- stepstojustice.ca
- stepstojustice.ca/guided-pathways-home/

CLEO Connect recorded webinars

- cleoconnect.ca/webinars



Community and legal resources

[Find your community legal clinic](#) or call 1-800-668-8258

Legal Aid Ontario: [How do I apply for Legal Aid?](#)

[Visit Pro Bono Ontario](#) or call 1-855-255-7256

[Ontario Legal Information Centre](#) offers appointments with a lawyer, in English or French.

Resources



[Ontario Drug Benefit website](#)

[Seniors Co-payment waiver for the Ontario Drug Benefit program](#)

[Trillium Drug Program details](#)

[Trillium Drug Program Application Guide](#)

[Trillium Drug Program deductible calculator created by HIVnow](#)

[ODSP's policy on Extended Health Benefits](#) (for people leaving ODSP due to any other income)

[ODSP's policy on the Transitional Health Benefit](#) (for people leaving ODSP due to income from work)

[OW's policy on Extended Health Benefits](#) (including for people awaiting ODSP determination)

[OW's policy on the Extended Employment Health Benefit](#) (for people leaving OW due to income from employment)

[Exceptional Access Program](#) (for coverage of drugs not listed on the Ontario Drug Benefit Formulary)

Resources



[Canadian Dental Care Plan](#)

[ISAC's Canadian Dental Care Plan Guide](#)

[Canadian Dental Care Plan Provider search tool](#)

[Healthy Smiles Ontario dental coverage information](#)

[Ontario Dental Care for Low-Income Seniors](#) (available in multiple languages)

[ODSP's dental care policy](#)

[OW's dental care policy](#)

[Medical conditions eligible for extended OHIP eye care](#)

[Ya-Estoy-Aqui-Healthcare-Navigation-Manual-English-v1.3](#)

[Sorry, I'm New Here - Healthcare Navigation Manual Vol. 2](#)

CLEO Resources



[Can Ontario Works help pay for a special diet?](#)

[I have a problem with Ontario Works. Where can I get help?](#)

[Will ODSP help pay my costs when I travel for medical treatment?](#)

[Can I get disability benefits?](#)

[Will ODSP help pay for costs related to my health?](#)

[Can ODSP help pay for a special diet?](#)

[I'm on ODSP. Do I have to apply for CPP disability benefits?](#)

[I disagree with an ODSP decision. What can I do?](#)

[I have a problem with ODSP. Where can I get help?](#)

[Am I eligible for the Canadian Dental Care Plan?](#)



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QUESTIONS or COMMENTS?

Contact info@cleoconnect.ca