

Access to health care for uninsured patients during COVID-19 in Toronto: a brief guide for health care and social service providers

Updated March 29, 2020

Online resource will be updated: <https://bit.ly/2vXZ6hv>

About this resource:

The Ontario Ministry of Health has expanded health care coverage for patients without OHIP during the COVID-19 outbreak. This is a brief guide for working with uninsured patients over the coming months. It is for people who work in hospitals and staff from health and social service organizations who are navigating patients through the hospital system.

Important updates about access to hospital services during COVID-19:

- On March 20, 2020, the Ontario Ministry of Health directed all hospitals to: “provide **all medically necessary services** to all persons who present at hospital, regardless of whether the person presents a valid OHIP card, or does not have health insurance under OHIP or another provincial health insurance plan.”
- This includes **all** medically necessary hospital services, not just COVID-19 related care. This means that patients without OHIP should not be asked for payment upfront or receive any bills for hospital care.
- The directive states that: “**Services for uninsured persons should be prioritized consistent with the prioritization of service for insured persons.**”
- The directive also makes physician and hospital reimbursement clear: “Payment for hospital services [for uninsured persons] will be provided at the 2019/2020 interprovincial hospital billing rates and physician services will be provided at the existing Schedule of Benefit for Physician Services (the “Schedule”) rate(s).”
- The Ministry only requires hospitals to record the following information for uninsured clients: patient name, gender, and age. This means people should be able to access services without ID.
- Hospitals are likely at different stages of implementing these changes. Please circulate this information widely with your hospital contacts.

About us: The Health Network for Uninsured Clients is a collaboration of over 40 health and community service organizations, convened by Wellesley Institute. For more information, email rebecca@wellesleyinstitute.com or visit www.wellesleyinstitute.com/uninsured.



Additional Ministry of Health changes:

- **All Ontario physicians**, including those outside of hospital settings, can now see uninsured patients and be compensated by the province. However, this may not be widely practiced at this stage as physicians learn about these new measures. See OHIP bulletin #4749 for details: <http://www.health.gov.on.ca/en/pro/programs/ohip/bulletins/4000/bul4749.aspx>
- In response to COVID-19, **the three-month wait for OHIP has been removed for everyone** who is eligible for OHIP. Visit Service Ontario for information on who qualifies for a health card (<https://www.ontario.ca/page/apply-ohip-and-get-health-card>). That said, people should be served without charge, even when they do not have OHIP cards (see above).
- **Patients do not need to renew expired or expiring OHIP cards at this time.**

To reduce barriers to care for uninsured patients, we recommend hospitals and health care providers:

- **Remove payment signs and forms** that can be a deterrent to seeking care for uninsured clients.
- **Use interpretation services** when needed - all Toronto hospitals should have access.
- Do not ask about immigration status if it is not relevant to care. If you do find out information about immigration status, like everything a patient shares with you, **this is confidential personal health information**. It should not be discussed outside of the circle of care.
- As per the March 20 Ministry directive, **Emergency Departments should provide seamless care to all**. There should be no difference between the care offered to insured patients and the care offered to uninsured patients. This includes registration, triage and treatment.

Additional no cost options that are available for people who are uninsured:

- **Walk-in clinics**. There are several walk-in clinics in Toronto that will see people who are uninsured. A list of walk-in clinics is available at www.wellesleyinstitute.com/uninsured
- All **COVID-19 assessment centres** should be accessible without OHIP. This includes both assessment and tests for those who meet the testing criteria. For more information about Toronto locations and when you should and should not visit: <https://www.toronto.ca/home/covid-19/covid-19-health-advice/covid-19-assessment-centres/>
- **Telehealth Ontario** is open to everyone, and accessible without OHIP. People can call to discuss health concerns at 1-866-797-0000. (In an emergency people should always call 911.)
- **Toronto Public Health** provides services to everyone. The TPH hotline is 416-338-7600.

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