

Expanding Health Care Access for Migrants without Health Insurance in Ontario during COVID Pandemic and Beyond

Lessons from the Health Network for
Uninsured Clients in Toronto

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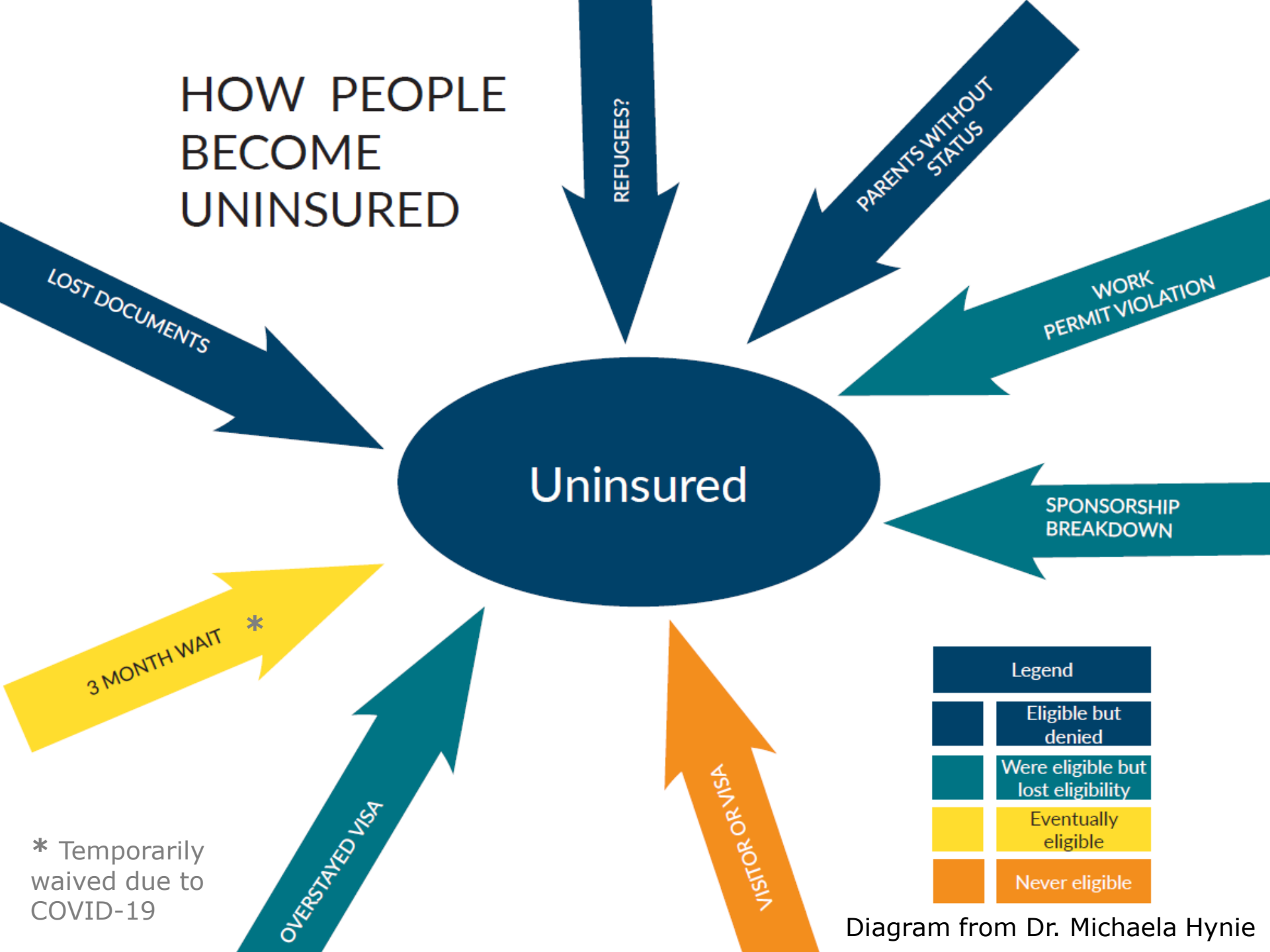
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Today's Presentation

- How do individuals become uninsured in Ontario?
- Available health services for uninsured clients in Ontario pre and post-pandemic
- COVID vaccine access
- Considerations



HOW PEOPLE BECOME UNINSURED



Differential Care & Poorer Health Outcomes

Major study in Ontario that found:

- Uninsured clients present to ER with **more severe health needs**
- Receive differential care & have **poorer outcomes:**
 - less likely to be admitted to hospital
 - more likely to leave without treatment
 - more likely to die
- This is an important health equity issue



Free Pre-Pandemic Health Services for Uninsured Clients

In Toronto & Ontario



Community Health Centres (CHCs)



- Mandated by province to provide free care to most vulnerable, including uninsured
- Primary & mental health care, health promotion & illness prevention
- In 2017, 75 CHCs see 4% of ON population (Auditor General)
- Funded by the Ministry of Health via local health regions

Community Health Centres (CHCs)



- Staff are salaried and can see uninsured clients for free
- CHC's have a dedicated uninsured budget that covers:
 - External diagnostics, specialist care/procedural fees including hospital services
 - Does not cover arbitrary hospital facility and administrative fees



Community Health Centres (CHCs)



- Small budgets that need to be rationed
- CHCs may request additional in-year funding from the Province, not guaranteed
- Unspent funds are subject to recovery



Midwives in Ontario

- Midwives care for low-risk pregnancy, birth
 - Care for 18% of Ontario births (2018-2019)
 - **Free** care for people living in their catchment area without OHIP/immigration status
 - Funded by the Ministry of Health via local transfer payment agencies



More information: <https://www.ontariomidwives.ca/uninsured-clients>
Find a midwife: <https://www.ontariomidwives.ca/find-midwife>

Midwives in Ontario

- Free for uninsured midwifery clients:
 - Midwifery care, laboratory/diagnostics, home birth
 - Physician consults, C-sections and anaesthesia
- Uninsured clients pays for:
 - Hospital admission and room fees (\$300-5000/night)
- Gap: high-risk pregnancies



Local Public Health Units

In Toronto:

- Some TPH programs are free for residents without OHIP such as:
 - Primary care clinics (i.e. sexual health, tuberculosis, The Works/needle exchange)
 - Vaccination program
 - Prenatal and healthy baby programs
 - Health education workshops
- Funded by Ministry of Health

Dedicated Uninsured Clinics



In Toronto:

- Non-insured Walk-in Clinic
 - Partnership of CHCs, midwives
- Volunteer-run Clinics
 - e.g. FCJ, Muslim Welfare Centre, Scarborough CVC
- No OHIP Required Clinics





New Coverage for Uninsured Clients during COVID-19

Temporary Ontario Ministry of Health COVID-19 Measures



Effective March 20, 2020

1. Free “medically-necessary” hospital services for people without OHIP
 - Includes non-COVID care
2. No 3 month wait for OHIP
3. Temporary fee codes for physicians to see uninsured patients

What's Covered

In hospital:

- Includes COVID & non-COVID care
- Uninsured clients are to be prioritized the same as OHIP clients
- Includes anyone without insurance or whose insurance does not cover medically-necessary services
- “Medically-necessary” based on health care provider



Implementation Gaps

- No public communication from government
 - *Our response: ensure client & provider education*
- Some hospitals, departments continue billing clients due to uneven implementation
 - *Our response: outreach to hospitals, support for clients & providers*
- Temporary coverage
 - *Our response: advocacy, referring to CHCs*



Benefits

- Timely health care access for people in need... Literally saved lives
- More efficient use of health care resources
 - Resources not used on billing, collections, system navigation and advocacy
 - Hospitals and staff can focus on public health & care
- Avoided complex implementation by covering all hospital care, not just COVID



Access to COVID-19 Vaccine

- Everyone living in Ontario is eligible regardless of immigration status
- More needed to make rollout accessible:
 - Clear public information in multiple languages
 - Seamless registration for those without health cards/government issued ID
 - Guaranteed privacy from CBSA and police
- Vaccines for all:
<https://migrantrights.ca/vaccinesforall/>



Considerations

- Expanding OHIP eligibility = best option
- Expanding funding streams for providers to see uninsured clients requires:
 - Implementation & training for providers
 - Privacy and confidentiality protections
 - Multi-lingual public communication and outreach
- Consult with providers and migrant-led groups in your province and elsewhere when developing solutions



Thank you

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