# FAIRNESS for INTERNATIONAL STUDENTS EXTENDING OHIP **TO ALL STUDENTS**

#### Fact Sheet | May 2017

In 1994, the Ontario government eliminated coverage for international students from the Ontario Health Insurance Program (OHIP). Now international students studying at universities must enroll in a private health insurance program - the University Health Insurance Plan (UHIP) – which costs between \$600 and \$2,000 per year.<sup>1</sup> This for-profit health insurance plan provides limited health coverage that is not accepted universally by physicians, hospitals and clinics in Ontario. International college students are also required to pay for a mandatory private health insurance plan which is not universally accepted by health care providers. The international College Health Insurance Plan (C-HIP) was a program comparable to the UHIP program. Currently all colleges and private universities use other health plans determined by the institution, and prices are not available online.

International students not only have an incentive to study elsewhere based on lower tuition fees, but other provinces including British Columbia, Manitoba, Prince Edward Island, Nova Scotia and New Brunswick currently include international students in their provincial health insurance programs.

## **Contributions of International Students**

In 2016,

international

billion to the

students in Ontario

contributed \$4.4

Ontario economy.

International students are an integral part of college and university campuses, they make our institutions more diverse

and make valuable contributions to the academic community. Over 180,000 international students are currently studying in public and private post-secondary

education institutions in the province.<sup>2</sup> The vast amount of international students studying in Ontario is primarily due to the 2010 Ontario Budget and the 2014 federal government proposal to increase international student enrolment by approximately 50 per cent or 450,000 students.<sup>3</sup>

The vast majority of international students remain in the province once they graduate and continue to participate in the economy and in their communities. Population growth is essential in offsetting the negative economic

impact as a result of our aging population. The federal and provincial governments need to look into maintaining labour force and economic growth through increased immigration. By 2031, it is estimated that 1 in 3

persons in the Canadian labour force will be immigrants.4

While international students live and work in Canada they pay both sales and income taxes and contribute to the Canadian Pension Plan and Employment Insurance. In 2016, international students in Ontario contributed \$4.4 billion to the Ontario economy, created over 54,000 jobs and raised just over \$1 billion in government revenue.<sup>5</sup>



British Columbia, Manitoba, Prince Edward Island, Nova Scotia and now New Brunswick provide public health insurance to international students.

## **Recent Positive Change**

On June 1, 2014, based on the Federation's involvement in the Department of Foreign Affairs and International Trade (DFAIT) advisory board, the federal government introduced regulations which automatically authorized the holder of a study permit to work off campus for up to 20 hours per week during the academic session and full-time during scheduled breaks without having to apply for a separate work permit.<sup>6</sup>

The federal government has also instituted policy requiring educational institutions to be designated to receive international students. In Ontario, this includes all public colleges and universities that have a combined total of approximately 89,310 international students.7

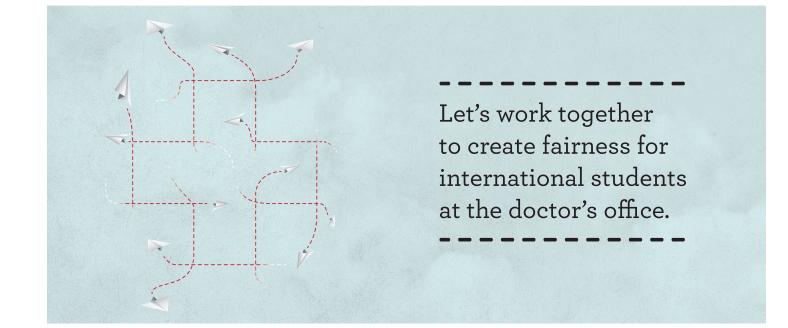


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# **OHIP Integration Proposal: A Survey of Existing Policy**

The Federation has called on the Ontario government to reinstate OHIP coverage for international students. Several other provinces have already taken steps to offer provincial health coverage to their international students, making Ontario a less viable option for international students to study. In order for Ontario to remain competitive, immediate steps must be taken to ensure the province can continue to attract and retain international students.

Given that the federal government has made positive changes towards allowing international students studying in Canada to work off campus without compounded restrictions, our Federation believes strongly that extending OHIP to include all international students will be vital in promoting Ontario as one of the top provinces for international students.

#### Below is a summary of exisiting policies where public health insurance is provided to international students.

Both the British Columbia Medical Services Plan and Manitoba Health do not charge any premiums for international students to be part of their provincial health plan, but require a six-month waiting period and health cards are issued for the duration of international student's studies in Canada. In the province of Nova Scotia, Medical Services Insurance requires that an international student reside in the province for 12 consecutive months before they are issued a provincial health card. Immediate coverage in Nova Scotia is offered to international students who have a Research Assistant or Graduate Assistant positions at their institutions. In Prince Edward Island there is an annual fee international students pay for provincial health coverage with no waiting period.

The Federation proposes that the Ministry of Health and Long-Term Care integrate international students into OHIP with no premium and a maximum three-month waiting period, as is consistent with all new Ontario residents. A vast majority of international students already work both on and off campus and are part of the Ontario Personal Income Tax System that contributes to the Ontario Health Premium. Charging a premium for the integration would be taxing this population twice. In fact, a majority of international students are required by the Federal government to complete and pass a full medical examination before their arrival into Canada and continue to maintain good health while pursuing their studies.

International students not only contribute over \$4.4 billion dollars to the Ontario economy annually, they create revenue-generating jobs and contribute to the growth of the Ontario economy. A vast majority of international students in Ontario remain in Canada after their studies, start families and continue to work and contribute to the economy. It is unfair that while studying and working in Ontario they are not afforded the same health care as their domestic peers.

- 3.
- Government of Canada, "Economic Action Plan." Citizenship and Immigration Canada, Web. 2012.



Universal Health Insurance Plan, UHIP Premium Rates. Web. April, 2015

Roslyn Kunin & Associates, Inc. "Economic Impact of International Education in Canada." July, 2016. Ontario Budget, "Open Ontario: Ontario's Plan for Jobs and Growth." Government of Ontario. 2010. 2

Roslyn Kunin & Associates, Inc. "Economic Impact of International Education in Canada." July, 2016. Government of Canada, "Changes to the International Student Program." Citizenship and Immigration Canada. June, 2014.

Statistics Canada, "Postsecondary enrolments, by student status, country of citizenship and sex (Table 477-0031)". November 2016.