

THINK GLOBAL

Act Local

A path towards re-integration of international students
into the Ontario Health Insurance Program (OHIP)

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Canadian Federation
of Students–Ontario

350,000

UNDERGRADUATE, GRADUATE & COLLEGE STUDENTS UNITED.

With more than 350,000 members at 38 students' unions in all regions of the province, the Canadian Federation of Students–Ontario is the voice of post-secondary education students in Ontario. Our Federation represents students at the college, undergraduate and graduate levels, including full- and part-time students.

January 2016

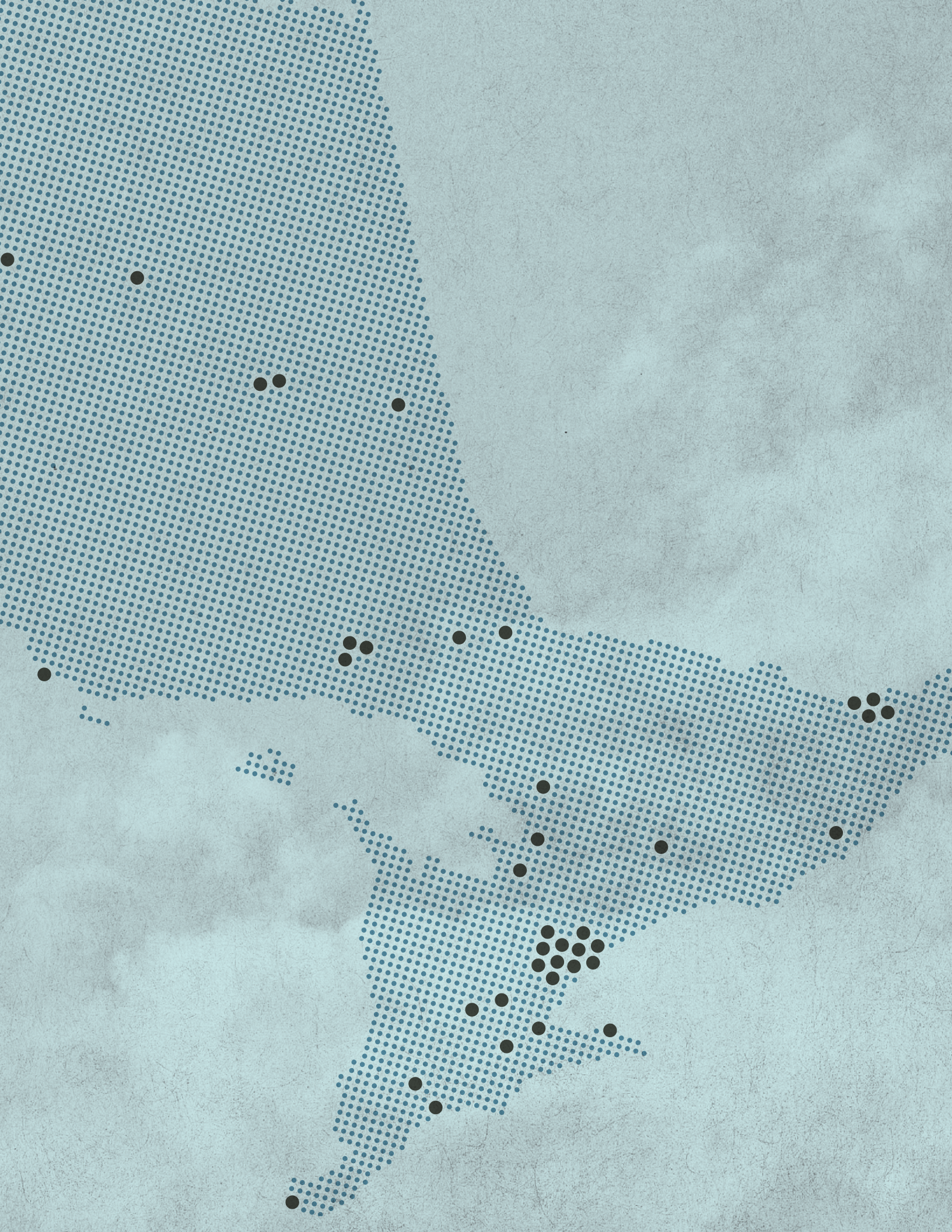
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INTRODUCTION

Over the past decade, Ontario has become a leader in post-secondary education, not only within Canada, but across the world. As Canada's largest province, Ontario has more colleges and universities and more students enrolled in post-secondary education than any other jurisdiction in the country. Over 77 per cent of undergraduate students and 65 per cent of college students finished their degrees in 2012 in the province.¹ In addition to this, Ontario is home to some of the world's leading research and teaching institutions, which offer comprehensive education and a wide-variety of programs recognized for their unique subject matter and innovative teaching and learning methods. As a result of our standing in the global education community, it is no surprise that Ontario has become an attractive option for international students looking to complete college diplomas, undergraduate and graduate degrees overseas.

While government policy over the last decade has explicitly encouraged enrolment growth in post-secondary education, it has also made a significant effort to attract international students to labs and lecture halls in Ontario's colleges and universities. The government has consistently set and exceeded enrolment goals for international students and has embarked on consultations to develop the province's international post-secondary education strategy.

While international student enrolment growth can be attributed to government policy and institutional self-promotion overseas, it is also important to note that Ontario is seen by international students as an attractive place to study because of other factors as well. Comprehensive education, high standards of living, diverse program offerings at a wide variety of institutions are just a few of the reasons international students choose Ontario for their post-secondary education and increasingly as a permanent home after they graduate.

Yet despite government and institutions touting the benefits of bringing international students to our province, they face significant bureaucratic,

financial and social barriers to fully participating in broader society upon arrival. International students pay differential tuition fees, which can be three to four times higher than domestic fees. They can find themselves tangled in endless red tape as they apply for study and work permits. But most alarmingly, they arrive in Ontario with expensive and inadequate health insurance.

Despite contributing almost \$3 billion annually to the provincial economy through tuition fees, basic living expenses and consumer spending, in addition to contributing to the tax system through the Ontario Personal Income Tax System – which, in turn, contributes to the Ontario Health Premium – international students do not get to enjoy the benefits of coverage under the Ontario Health Insurance Plan (OHIP).² Prior to 1994, international students were able to use public health insurance at a time when

The financial and social contributions of international students to our province far outweigh the modest costs of offering them public health insurance coverage.

many were unable to work because federal regulations prohibited them to be employed outside of campus. Today international students have no access to public healthcare, ironically at a time when they not only can and do work for the duration of their studies, but when the federal government issues automatic work visas with study visas to both facilitate and encourage international student employment.

Various arguments have been raised against the re-integration of international students into public health insurance in Ontario, but none hold any empirical weight. International students work in the province, contributing taxes through deductions on their incomes and consumer spending. Many international students make Ontario their home after graduation, seeking permanent residency and eventually full citizenship – constituting 75 per cent of the Ontario provincial nominees immigration program.³ And much like other new immigrants to Canada, the federal government requires most



British Columbia, Alberta, Saskatchewan, Manitoba, Nova Scotia and Newfoundland and Labrador all offer international students coverage under their public health insurance programs.

international students to go through rigorous medical examinations prior to their arrival to assess their overall health. Despite some public perceptions of international students as outsiders taking advantage of Ontario's generosity, international students are engaged and active members of their campus communities and the province as a whole, contributing socially, civically and financially to the growth of our province.

While Ontario leads the provinces in international student enrolment, it falls far behind other Canadian jurisdictions in the area of international student healthcare. British Columbia, Alberta, Saskatchewan, Manitoba, Nova Scotia and Newfoundland and Labrador all offer international students coverage under their public health insurance programs, recognizing that access to public healthcare makes them more welcoming places for international students to study and settle. As the government embarks on a new international post-secondary education strategy, offering public health insurance to international students will not only eliminate headaches for international students, but will provide Ontario with substantial financial savings and give

international students greater incentive to choose Ontario as a place to study, work, play and live – hopefully for the remainder of their lives.

This document seeks to outline the problems with the current international student healthcare system in the province and propose a new path forward. It will conduct a comprehensive review of current private health insurance plans, look more in-depth into other provincial health plans and provide a cost-benefit analysis of re-integrating them into OHIP.

The Canadian Federation of Students-Ontario hopes this will be the beginning of a fruitful conversation between students and the government about ensuring fairness for international students in all areas of their educational experience. The financial and social contributions of international students to our province far outweigh the modest costs of offering them public health insurance coverage. Providing OHIP for international students is not only practically useful, but also ethically right. It just makes sense: for international students, for institutions, for the government and for the province of Ontario.

ONTARIO'S INTERNATIONAL STUDENT HEALTH CARE SYSTEM:

Unaffordable & Unfair

Although they were previously covered under public health insurance in the province, international students were removed from OHIP eligibility in 1994. Since then, international students studying in Ontario's colleges and universities must enroll themselves and any dependents in one of two privately administered medical insurance plans, depending on the type of study being pursued: the College Health Insurance Plan (C-HIP) or University Health Insurance Plan (UHIP). Both medical insurance plans are administered by Sun Life Financial. Aside from processing claims and payments, Sun Life Financial coordinates and equips a network of health care providers (clinics, hospitals, labs, dentists) throughout Ontario to accept C-HIP and UHIP insurance holders. It is important to note that the number of health care providers within the network varies by municipality and hospital emergency rooms are often utilized as a place to receive primary care services.

The largest complaint international students have about this plan is its limited coverage and bureaucratic red tape. Too often, international students find themselves unable to find a doctor, clinic or specialist that will accept their coverage. This problem persists in all Ontario communities, even large urban areas such as Toronto and Ottawa, and becomes more acute in smaller, isolated communities. During its *Fairness for International Students* campaign launch, the Federation heard many stories of students needing specialists or even primary care, but being unable to locate a provider willing to accept their insurance coverage. Similarly, international students have described deep frustration with the current provider's unwillingness to help identify clinics where coverage is accepted or deal with other logistical issues in a timely manner. On top of the often prohibitive – but mandatory – costs of these plans, these factors dissuade international students from going to see medical professionals even if they need help, while others find themselves in emergency rooms seeking assistance for issues that could easily, and more affordably, be resolved at walk-in clinics or through family physicians.

Health-care providers also routinely demand up-front payments and additional fees to those not on OHIP, forcing international students and their family members to pay large sums out-of-pocket before they can receive medical treatment. Since the University Health Insurance Plan will not cover more than what OHIP would pay, these up-front, out-of-pocket costs are rarely reimbursed to the student.

Due to this double standard for non-OHIP patients, many international students must simply forgo needed medical care, or if this is not possible, go into great debt to pay for it. Even then, international students needing non-routine medical care have difficulty finding a specialist who will accept their non-OHIP insurance.

Hospital charges make up the largest portion of UHIP payments, in part because hospitals are able to charge rates that exceed the cost of providing their services. These costs are directly transferred to international students through increases in UHIP premiums. Agreements between UHIP and many hospitals have been reached which place a maximum charge of 2.5 times the inter-provincial rate; however, even under these agreements international students are being used as a source of revenue to make up shortfalls in provincial funding for hospitals.


The current health insurance system for international students in Ontario is failing the province and it is failing international students. Increasing costs, poor coverage and bureaucratic obstacles have made accessing high quality healthcare cumbersome for many international students. Given their massive contributions to the province economically, culturally and academically, extending public health insurance coverage to international students is a fair, logical and cost-effective step towards fairness for a demographic Ontario desperately seeks to attract and retain as students, residents and eventually citizens.

IN THEIR OWN WORDS:

International students speak out for healthcare

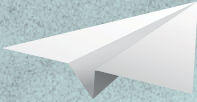
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These comments were collected from a survey of international students as part of the Federation's *Fairness for International Students* campaign.




"When I looked up [the network] all it had was family care practitioners, family care offices and clinics. [The network] didn't have any specialists listed and when I spoke to [the administrators] they actually said we don't have any list of specialists, it doesn't exist."


"I incurred significant costs up front because the urgent care facilities would not process payments through the available travel insurance. As a result, I needed to return to Canada to receive proper care. The total cost of changing my flight and the healthcare totaled over \$1000."




"Because of the mess that is UHIP, I have been avoiding seeking medical care because I don't want to have to deal with it."



"I have found that some doctors are often reluctant [to accept me as a patient] because of the bureaucratic hoops they have to go through with UHIP."



"I had to go to three different clinics before I found a specialist who would help me even without UHIP. It took me a whole day, and by the end I had to pay cash - \$150 for a five minute visit."



"Using UHIP has been the worst experience I've had in my three years living here. Every time I need to see a doctor, I am fearful that I will be made to pay out of pocket with no assurance that I will be reimbursed by UHIP."

INTERNATIONAL STUDENT HEALTHCARE IN CANADA:

A provincial comparison

BRITISH COLUMBIA

Coverage: Public

Conditions:

- Students must have valid study permit
- Insurance issued after 3 month waiting period and 4 week processing time
- Temporary insurance available for students awaiting application and processing

Premiums:

- Cost ranges from \$12.80-\$72 monthly for single, dependent-free students

ALBERTA

Coverage: Public

Conditions:

- Student must have a valid 12 month study permit and letter of enrollment at a recognized post-secondary
- Holders of study permits for less than 12 months, yet greater than 3 months, are eligible
- Student must provide a letter of intent indicating they will reside in the province for at least 12 months
- If application is received within 3 months of entry in Alberta coverage is effective on date of entry or date signed on study permit, whichever is later

Premiums:

- No cost

SASKATCHEWAN

Coverage: Public

Conditions:

- Students must have valid study permit, proof of registered full-time status at a post-secondary institution and proof of residence

Premiums:

- No cost

ONTARIO

Coverage: Private

Conditions:

- Private insurance (administered through a centralized program: College Health Insurance Plan or University Health Insurance Program)

Premiums:

- Approximately \$612 per year

MANITOBA

Coverage: Public

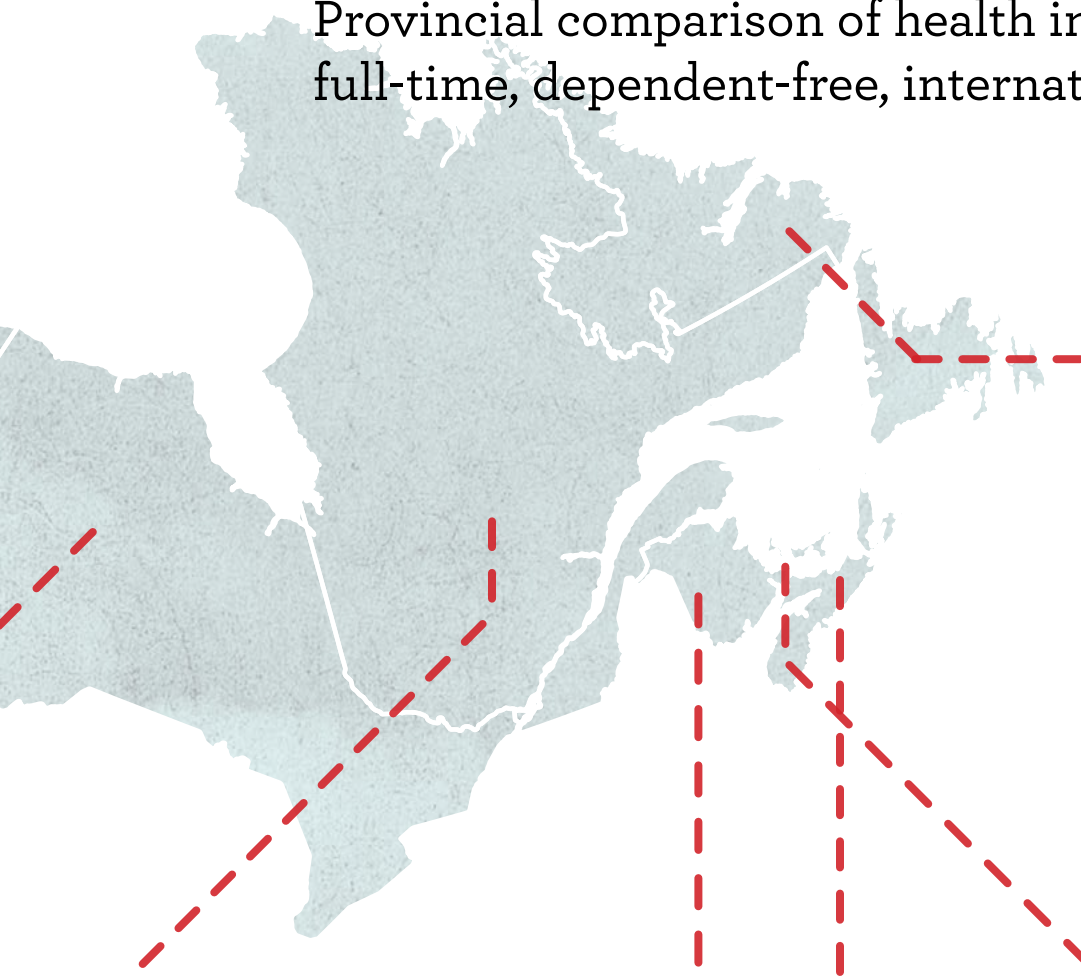
Conditions:

- Students must have valid study permit
- Must live in Manitoba for a minimum of 6 months in a 12 month period
- Same policy applies to children and/or spouses of students

Premiums:

- No cost

Provincial comparison of health insurance plans for full-time, dependent-free, international students.



NEWFOUNDLAND & LABRADOR

Coverage: Public

Conditions:

- Student must have a valid 12 month study permit and letter of enrollment at a recognized post-secondary institution
- Coverage renewable on a yearly basis
- Coverage ends upon completion of study program or date of departure from province, whichever is earlier

Premiums:

- No cost for students studying for a minimum of 12 months

QUEBEC

Coverage: Private (with exceptions)

Conditions:

- Private insurance (administered through post-secondary institution)
- Students from Belgium, Denmark, Finland, France, Greece, Luxembourg, Norway, Portugal and Sweden eligible for public health insurance due to bilateral 'social security' agreements

Premiums:

- Private insurance plans range between \$300-\$1000 per year depending upon number of semesters of study

NEW BRUNSWICK

Coverage: Private

Conditions:

- Private insurance (administered through post-secondary institution)

Premiums:

- Private insurance plans range between \$322-\$966 per year depending on number of semesters of study

PRINCE EDWARD ISLAND

Coverage: Private

Conditions:

- Private insurance (administered through post-secondary institution)

Premiums:

- Approximately \$500 per year

NOVA SCOTIA

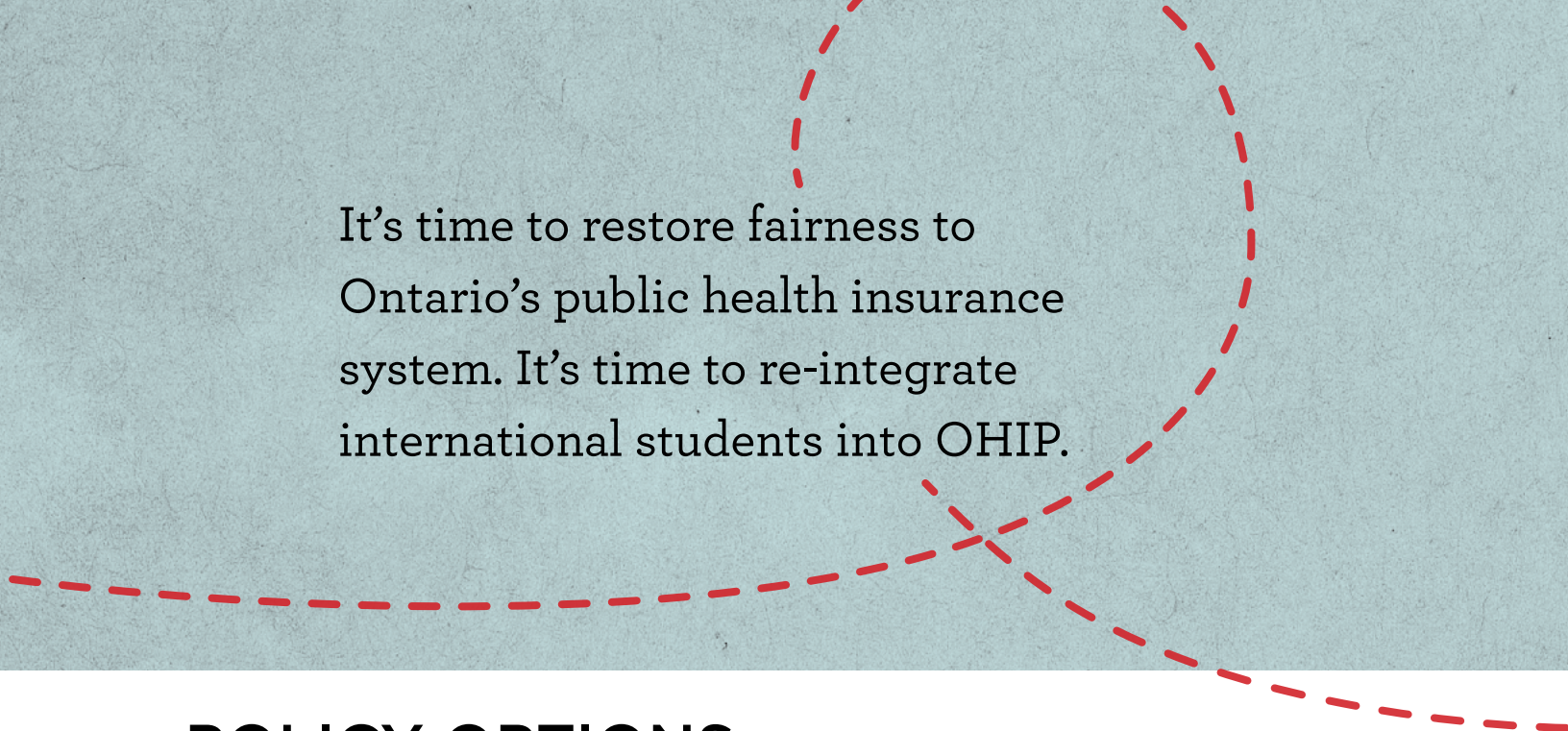
Coverage: Private and public

Conditions:

- Private insurance (administered through post-secondary institution) for first 12 months of residence
- Public insurance after 12 months of residence

Premiums:

- Private insurance plans range between \$500-\$1000 per year depending upon institution
- Public insurance rates vary by year, 2014-15 rate was \$238



It's time to restore fairness to
Ontario's public health insurance
system. It's time to re-integrate
international students into OHIP.

POLICY OPTIONS:

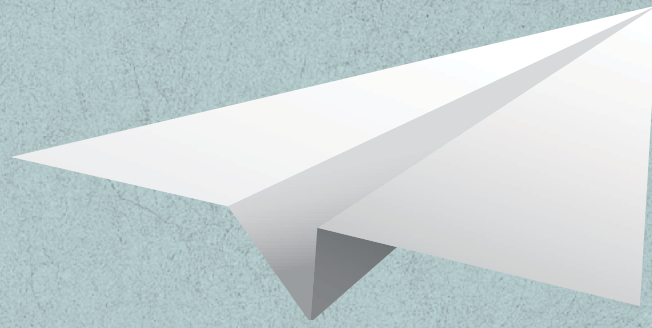
Moving towards public health coverage for international students

Ontario gains academically, culturally and economically through the enrolment and retention of international students in its post-secondary institutions. The province is already seen as an attractive location for these students to study, work and live even after graduation, and extending public healthcare coverage to international students would only enhance its appeal as a prime destination for post-secondary education. Ontario has an opportunity to join British Columbia, Alberta, Saskatchewan, Manitoba, Nova Scotia and Newfoundland and Labrador – the majority of Canadian provinces – in extending public health insurance to international students, a policy that would be morally fair and economically smart.

LEARNING FROM EXPERIENCE

While provinces differ slightly on the specifics of how international students apply for and receive public health coverage, they all share similarities and follow trends that Ontario could easily emulate. Proving enrolment in a post-secondary institution and residency in the province is a requirement in all provinces that offer public health insurance to international students. Most provinces also require some form of evidence indicating the student will be present in the province for a minimum period of time that ranges from six to twelve months. In these cases, most provinces ask students prior to or upon arrival to submit documentation that indicates the period of time they plan to stay there, this is accomplished through letters of enrolment, Study and/or Work Permits issued by Citizenship and Immigration Canada, leases or residence contracts, letters of admission/enrolment from institutions and even signed letters from the students themselves.

This allows international students to apply for and receive public health insurance in advance or at the time of arrival in the province. Of all provinces that offer public health insurance to international students, only Nova Scotia requires proof of residency after a waiting period, asking applicants to prove they have been present in the province for the preceding twelve months before receiving public health insurance coverage. Most provinces offering public health insurance to international students do not charge any consistent premium. Alberta charges a premium to access public health insurance, but this is only applied to students present in the province for more than three months but less than twelve. Those staying longer than twelve months can apply for full public coverage with no premium.



FAIRNESS IN PUBLIC HEALTH COVERAGE

Though international students do not receive coverage under public health insurance in the province, the list of those eligible to receive public health insurance as defined in the Ontario Health Insurance Act is surprisingly broad. Canadian citizens and permanent residents are eligible for coverage under OHIP, as are those registered under the Indian Act, and those who have applied for permanent resident status and Canadian citizenship. Beyond this, certain classes of newcomers are also eligible to receive public healthcare, this includes refugees, those who hold valid work permits issued by Citizenship and Immigration Canada and who are working and living full-time in Ontario, a member of the clergy providing services to a religious congregation in the province for at least six months, those who hold certain types of Temporary Resident Permits, spouses, dependents and children of OHIP-eligible members of clergy or work permit holders, and those who hold valid work permits under the Live-in Caregiver and Temporary Foreign Worker programs. Additionally, those deemed eligible for OHIP coverage must make Ontario their primary place of residence and generally be present in the province for at least 153 days of the first 183 days they establish residency in Ontario, in addition to being present in the province for at

least 153 days in any 12-month period.⁴ This point is particularly pertinent, given that it is unlikely for any international student enrolled at a public college or university in Ontario to be staying in the province for less than 12 consecutive months.⁵ Additionally, regulations outlined in the Ontario Health Insurance Act stipulate that a person can receive a provincial health card only when the issuer is satisfied that they have been present in the province for three consecutive months. Again, this requirement is easily met by the vast majority of international students, most of whom are in college, undergraduate and graduate programs longer than 12 months. Ontario offers public healthcare to a broad swath of citizens and residents because it understands healthcare as a right, not a privilege, and believes that everyone's contributions to our province, from full citizens to temporary foreign workers, are valued. Yet although they make undeniable and measurable contributions to Ontario economically, academically and culturally, international students are denied access to the same public health coverage enjoyed by a vast majority of Ontario residents. It's time to restore fairness to Ontario's public health insurance system. It's time to re-integrate international students into OHIP.

PATHWAYS TO REINTEGRATION & COST ANALYSIS

Given the varying models of public health insurance coverage for international students in different provinces, Ontario has much flexibility to craft a path towards re-integration of international students into OHIP that is fair to students, cost-effective for the province and in line with Ontarian's values of inclusivity and diversity. Utilizing data from the Ministry of Training, Colleges and Universities, Statistics Canada and the Canadian Institute for Health Information (CIHI), it is possible to calculate reasonable cost expectations and present practical and thoughtful policy options for the re-integration of international students into public health insurance coverage.

CALCULATING COSTS

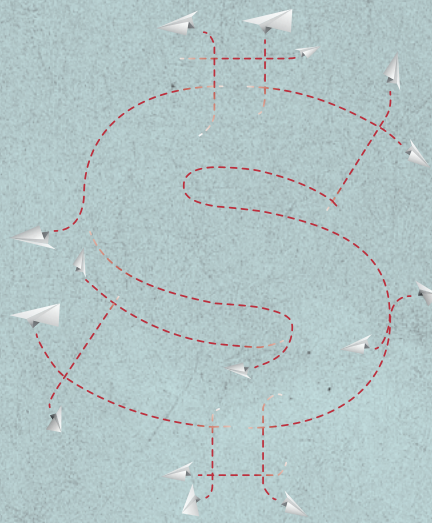
When calculating overall costs of reintegration, it is important to consider how many times certain demographic groups could reasonably be expected to need medical assistance in any given 12 month period. International students are largely young, with average age demographics mirroring those of their domestic peers in the same academic cohorts. It is generally accepted that those in youth and young adulthood have lower rates of chronic illness than people aged 40 and over. This demographic consistently reports better health and less contact with medical professionals overall. Furthermore, Citizenship and Immigration Canada requires all study permit applicants to be in good health and willing to submit to a medical examination.⁶ Therefore, the likelihood of international students with chronic illnesses or major medical problems being issued a study permit is low. International students arriving in Ontario with valid study permits are in good health, without any major medical concerns and are unlikely to put any sort of strain on the healthcare system.

medical professionals. Population data was analyzed to determine what proportion of the provincial population was constituted by those between the ages of 20 and 34, the age range most likely to encompass most international students in all levels of study at post-secondary institutions. In 2014, there were 2,824,696 people between the ages of 20 and 34 in Ontario out of a total population of 13,678,740 or about 20.65 per cent of the provincial population.⁷ Next, Statistics Canada data was used to determine how many Ontarians had reported visiting a medical professional in the past 12 months in the same year, this number was 9,338,415 people.⁸ An assumption was made that the proportion of Ontarians between the ages of 20 and 34 included in the overall number of Ontarians who reported contact with a medical doctor in 2014 was the same as their proportion in the overall provincial population: 20.65 per cent. Therefore, the number of Ontarians between the ages of 20 and 34 who reported contact with a medical doctor in 2014 was estimated to be 1,928,383. From

Ontario has much flexibility to craft a path towards re-integration of international students into OHIP that is fair to students, cost-effective for the province and in line with Ontarian's values of inclusivity and diversity.

To estimate the costs of providing public health insurance coverage for international students in Ontario, Statistics Canada population data and cost information from the Canadian Institute for Health Information was analyzed and compared to identify demographic trends regarding contact with

here, this number was analyzed against Ontario's overall 20 to 34 year old population of 2,824,696. This made 20 to 34 year olds who had reported contact with a medical doctor in 2014 about 68 per cent of the overall 20 to 34 year old population in Ontario. Finally, this percentage was used to determine how



many international students would likely come into contact with a medical doctor in a given twelve month period. Based on Ministry-provided data, there were 76,652 international students enrolled at Ontario's post-secondary institutions in 2014-15, meaning about 52,123 of them were likely to come into contact with a medical doctor.⁹

Taking this estimate, CIHI data was used to approximate the overall cost of providing public health insurance to international students. According to the CIHI Physician Services Benefit Rates Report, Canada, 2013-2014, the average per person cost for all visits to a physician – including consultations, assessments, hospital care days, special calls and psychotherapy – was \$51.18. Average per person cost for all services – including major and minor surgery, anesthesia, obstetrical devices and diagnostic/therapeutic services – was \$56.80.¹⁰ Aggregating these rates with the estimated number of international students likely to come into contact with a medical professional in any given 12 month period, the total cost for all visits to physicians is estimated to be \$2,667,673.50 and total costs for all services administered by physicians would be \$2,960,586.40 for a total estimated annual cost of \$5,628,259.90 – or about 41 cents per Ontarian.

Another matter that must be addressed in cost estimates is how many international students will be accompanied by dependents such as a spouse, children or both. First of all, it is important to note that many international student dependents are themselves students, likely enrolled in a post-secondary education program as well. Again, since data on the family makeup of international students is sparse, estimating the cost of covering dependents under public health insurance must begin by making

some educated assumptions. It is reasonable to expect that the vast majority of international students with dependents are those pursuing graduate studies, mostly likely at the PhD level. The total number of international students enrolled in graduate studies at either the Masters or PhD level in Ontario is 13,305, or about 17.3 per cent of the overall international student population in the province. From here, an assumption was made that around 30 per cent of these graduate students arrive in Ontario with a dependent, this number is reflective of the Ministry of Health and Long-Term Care's own assumptions about international students with dependents. This would mean 3992 international students would be accompanied by a dependent. Based on CIRPA funding estimates, calculations presume 70 per cent of dependents are spouses, while 30 per cent are children. If it is assumed that each student with a dependent is only accompanied by one dependent, then about 2794 are spouses and about 1198 are children. It would be reasonable to expect that most spouses are in the same age demographic as the student, and therefore the same calculations can be used to estimate the costs of covering spouses under public health insurance. Based on these calculations, about 1900 spouses would be likely to come into contact with a medical professional, adding an additional \$97,242 to total physician visit cost estimates and \$107,920 to total physician services cost estimates. Data reporting contact with medical professionals for those under the age of 12 is not available, therefore an assumption is made that all child dependents will see a doctor in any given 12 month period. This adds an additional \$61,314 to total physician visit cost estimates and \$68,046 to total physician services cost estimates. Given that small children are more likely to require medical assistance based upon weaker immune systems and greater

fragility of the body, these total costs are doubled to \$258,720 for all physician visits and services to provide more flexibility in cost estimates.

Adding these additional dependent costs to the overall estimate, based on the above calculations, providing full public health insurance coverage to international students enrolled at Ontario post-secondary education institutions would cost approximately \$6,092,141.90 annually – or about 45 cents per Ontarian. Adding transitional, administrative and unexpected costs, it would be reasonable to assert that international students could be covered under the Ontario Health Insurance Plan for about \$8 million per year – or about 58 cents per Ontarian.

Though an \$8 million annual expenditure isn't particularly cost prohibitive, it is also important to note that an investment now could offset other unexpected costs associated with not covering international students under public health insurance. For example, UHIP and C-HIP are not universally accepted by all physicians and clinics in the province, leading some international students to show up at emergency departments for otherwise minor medical conditions. Data on international student visits to emergency departments is not available, so to estimate the associated costs of emergency department care for international students, data from the Canadian Institute for Health Information National Ambulatory Care Reporting System (NACRS) was analyzed to identify particular trends in emergency department visits that could be applied to the province's international student population. In 2014-2015, about 4,551,976 people visited Ontario's emergency departments, or about 33.27 per cent of the total provincial population.¹¹ Transferring the percentage to the province's international student population, it can be estimated that around 25,502 international students could visit an emergency room in a given 12-month period. Whether or not they are admitted to the hospital, average emergency department

costs in Ontario are around \$148 per visit, meaning a potential annual cost of \$3,774,313.70 to the province, or about 62 per cent of the estimated cost of coverage for international students and dependents under the Ontario Health Insurance Program.¹² Covering international students under public health insurance is the best way to ensure access to clinics and physicians in the province and avoid unnecessary visits to the emergency department that cost international students and the province valuable time, resources and money.

If the province was concerned about offsetting the minor costs associated with reintegration of international students into the Ontario Health Insurance Program, charging a reasonable annual premium of \$150 to each international student would bring in over \$11 million of revenue – more than enough to cover the associated costs of providing public health insurance coverage to them.

Though an \$8 million annual expenditure isn't particularly cost prohibitive, it is also important to note that an investment now could offset other unexpected costs associated with not covering international students under public health insurance.

RECOMMENDATIONS

The analysis shows that reintegration of international students into public health insurance in Ontario is not only feasible, but cost effective for the province and fair for those coming to pursue higher education in Ontario from outside of Canada. The province has flexibility to determine how international students become reintegrated into public health insurance, under what conditions and in what timeline. However, two paths towards reintegration seem to be the most feasible. These options are presented below.

OPTION 1:

Full reintegration, no premium

Waiting Period:

- Three consecutive months of residency in the province – consistent with expectations for other residents eligible for OHIP coverage

Conditions:

- Must have a valid study permit issued by Citizenship and Immigration Canada for a post-secondary institution in Ontario
- Must provide proof of residency in the province of Ontario in the form of an address
- Must be able to prove they will be present in the province consistently for a minimum period of 6 months

Cost to Province:

- \$8-10 million annual investment

OPTION 2:

Full reintegration, annual premium

Waiting Period:

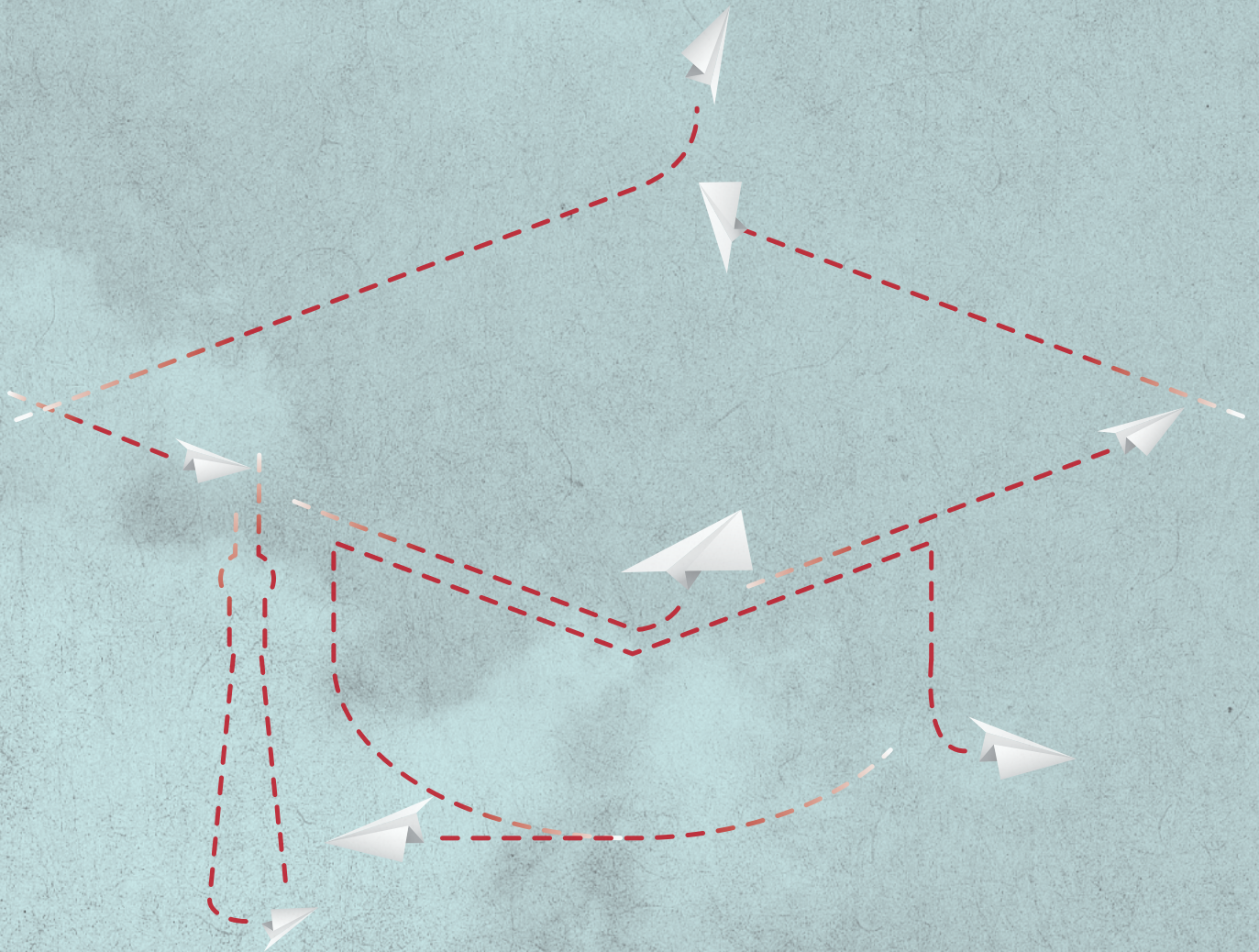
- No waiting period

Conditions:

- Must have a valid study permit issued by Citizenship and Immigration Canada for a post-secondary institution in Ontario
- Must provide proof of residency in the province of Ontario in the form of an address
- Must be able to prove they will be present in the province consistently for a minimum period of 6 months

Cost to Province:

- \$8-10 million annual investment, with the possibility of offsetting costs through a modest annual premium
- Annual premium charged that varies based upon the size of covered party



OHIP FOR INTERNATIONAL STUDENTS:

Fair for students, smart for Ontario

Ontario is rightly seen as a global leader in post-secondary education. With many institutions offering comprehensive education in a variety of regions, taught by knowledgeable and world-renowned academics, the province has cemented its place in the minds of many as a unique destination for higher learning. International students in particular see Ontario as a large, diverse and cosmopolitan place to study, live and work; and many of these students arrive with aspirations to make Ontario a permanent home.

Yet several factors weigh against Ontario in these decisions. Despite its reputation for high quality education, differential tuition fees force international students to pay exorbitantly more than their domestic counterparts, even though they sit in the same classrooms, with the same instructors, using the same resources to learn the same material. Immigration red tape, though getting less and less restrictive with the years, still can become a huge headache for those looking to study in Canada. Most of all, however, is the province's refusal to cover international students under public healthcare, as is the standard practice in the majority of Canadian provinces. Using private health insurers like UHIP and C-HIP, international students pay hundreds, sometimes thousands of dollars annually for coverage that is often inadequate to meet even basic medical needs. As a result, international students avoid seeking medical assistance, or end up in emergency rooms for primary care.

Reintegrating international students into the Ontario Health Insurance Plan would be seamless and fairly easy. Other provinces have been able to do this without it becoming overly complicated or cumbersome for public servants and at costs that are fair and affordable to the public. Utilizing available data from Statistics Canada, government agencies and ministries, and the Canadian Institute for Health Information, an

estimated cost for coverage was calculated adjusting for demographics. With an initial cost of just over \$6 million, the Federation believes that international students could be easily transitioned into and covered by the Ontario Health Insurance Plan (OHIP) for a \$8-10 million annual investment. A reasonable cost for the province, and one that could bring potential savings through avoiding unnecessary visits to the emergency room.

Ontario can become a more attractive place to live, work and study if it offers public health insurance to international students. A small gesture with a large impact; reflective of a small population with a large impact on the province's economy, cultural life and academic standing in the world.

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