TICK-BOX CHECKLIST · HEALTH COVERAGE · ON · BC · AB · NS

Health coverage gap check

Find out if there's a wait before your provincial plan starts, and plan cover for the gap.

HOW TO USE IT

1. Find your province in the window and read what its official page says about waiting.
2. Work down the checklist and write the date for each step.
3. Tick each step. Keep proof of any private or school coverage with your ID.

1 **Open your province's official health plan page (links in sources).**
Date: _____ ☐ Done

2 **Check if you're eligible. Each plan has its own rules for students and permit holders.**
Date: _____ ☐ Done

3 **Check whether a waiting period may apply to you.**
Date: _____ ☐ Done

4 **Apply as soon as you arrive, if you're eligible.**
Date: _____ ☐ Done

5 **Arrange private or school coverage for any waiting period.**
Date: _____ ☐ Done

6 **Write down when your provincial coverage should start.**
Date: _____ ☐ Done

7 **Save your plan's number or health card details in a safe place.**
Date: _____ ☐ Done

WHAT EACH PAGE SAYS

PROVINCE	WAITING PERIOD, IN THE PAGE'S WORDS
Ontario (OHIP)	There is no longer a waiting period; if eligible, coverage is immediate.
BC (MSP)	New to Canada: apply as soon as you arrive. Coverage may start three months after arrival; get private insurance while you wait.
Alberta (AHCIP)	When you move from another province or country, there may be a waiting period.
Nova Scotia	When you move from another province, territory or country, there may be a waiting period.

My plan, my start date, my gap cover

TRY THIS

Ask your school's international or student office whether you're automatically enrolled in a school health plan, and when.

CHECK

Eligibility depends on your permit type and length. Read your province's page for your exact situation.

WHAT THIS SHEET LEAVES OUT

Quebec's RAMQ (its site stopped our reader today, so we don't quote it) and other provinces. Not medical or insurance advice.

WITH A PARTNER

If you're in different provinces, compare your tables. Whose gap is longer, and what's each plan for it?

Sources (official pages, read on 2026-11-28): **[1]** Ontario, Apply for OHIP and get a health card: https://www.ontario.ca/page/apply-ohip-and-get-health-card (checked 2026-11-28). **[2]** BC, How to enrol in MSP: https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/how-to-enrol (checked 2026-11-28). **[3]** Alberta, AHCIP eligibility: https://www.alberta.ca/ahcip-eligibility (checked 2026-11-28). **[4]** Nova Scotia, Nova Scotia Health Insurance Program: https://www.novascotia.ca/programs-and-services/nova-scotia-health-insurance-program (checked 2026-11-28).