Provincial health-card absence checklist for exchange

Write your province, trip dates and the documents the official pages name. Ontario and B.C. study-absence rules are quoted from pages we opened. Other provinces are official links to check yourself.

NAME

DATE

MY PROVINCE OR TERRITORY OF HEALTH COVERAGE

HOST SCHOOL AND COUNTRY OR PROVINCE

DEPARTURE DATE

EXPECTED RETURN DATE

OFFICIAL CONDITIONS TO CHECK (ONTARIO AND B.C. QUOTED; OTHERS: USE THE OFFICIAL LINK)

- [ ] Ontario: I read Ontario's 'OHIP coverage while outside Canada' page
- [ ] Ontario study absence: valid Ontario health card
- [ ] Ontario: registered in a full-time academic program, with a letter from the host school
- [ ] Ontario: I have been in Ontario for at least 153 days in each of the two 12-month periods immediately before I leave the country
- [ ] Ontario: I make Ontario my primary home, with proof such as a tax assessment, utility bill or valid Ontario driver's licence
- [ ] Ontario: I will take my health card, residency proof and host-school letter to a ServiceOntario centre before I leave, to apply for an academic absence
- [ ] B.C.: I read the 'Leaving B.C. Temporarily' page and will contact Health Insurance BC before I leave and when I return
- [ ] B.C. study absence: Canadian citizen or person lawfully admitted to Canada for permanent residence
- [ ] B.C.: I make my home in B.C.
- [ ] B.C.: I was physically present in Canada for six of the 12 months immediately preceding departure
- [ ] B.C.: I will be in full-time attendance at an educational facility recognized by the Medical Services Commission
- [ ] I asked my home school about travel insurance, because provincial plans often pay only part of care outside the province

OTHER Pprovince OR TERRITORY: WHAT THE OFFICIAL PAGE SAID WHEN I READ IT

Your ministry or health plan decides. This sheet is a checklist, not a decision about whether your coverage continues. Out-of-province and out-of-country care is often only partly paid. Official pages win.

SOURCES (CHECKED 2026-11-27)

Ontario's 'OHIP coverage while outside Canada' page says that if you plan to study outside Canada, you can keep your OHIP coverage if you have a valid Ontario health card, you are registered in a full-time academic program (proof is required, such as a letter from the international university or college confirming your enrolment), you have been in Ontario for at least 153 days in each of the two 12-month periods immediately before you leave the country, and you make Ontario your primary home (proof is required, such as your most recent income tax assessment, a utility bill, or a valid Ontario driver's licence). https://www.ontario.ca/page/ohip-coverage-while-outside-canada (checked 2026-11-27)
The same Ontario page says that before you leave, you should take your health card, proof of residency (such as a mortgage, lease or rental agreement, property tax bill, or valid driver's licence), and proof of registration in a full-time academic program outside of Canada to the nearest ServiceOntario centre to apply for an academic absence. https://www.ontario.ca/page/ohip-coverage-while-outside-canada (checked 2026-11-27)

Provincial health-card absence checklist for exchange (continued)

B.C.'s 'Leaving B.C. Temporarily' page (updated 27 February 2026) says residents who leave the province temporarily to attend a recognized educational facility may retain eligibility for MSP coverage for the period of their studies if they are a Canadian citizen or a person lawfully admitted to Canada for permanent residence, make their home in B.C., were physically present in Canada for six of the 12 months immediately preceding departure, and are in full-time attendance at an educational facility recognized by the Medical Services Commission.
https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/managing-your-msp-account/leaving-bc-temporarily (checked 2026-11-27)
The same B.C. page says students are required to return to B.C. by the last day of the month following the month in which their studies are completed, that students who do not return within this timeframe are required to fulfill a wait period upon their return, and that students need to contact Health Insurance BC before departure and upon return to confirm eligibility.
https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/managing-your-msp-account/leaving-bc-temporarily (checked 2026-11-27)