

# Welcome to Saskatchewan

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A NEWCOMERS GUIDE TO  
SASKATCHEWAN HEALTHCARE





# Accessing health services

As a Newcomer to Saskatchewan, you have access to a publicly funded health care system that provides medical care at no cost to you called Saskatchewan Health.







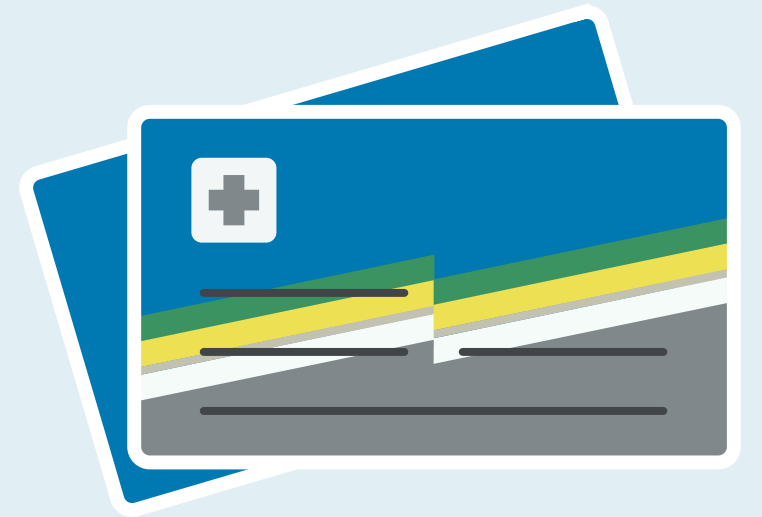
# What is Saskatchewan Health?

- Saskatchewan Health covers all medically necessary services provided by physicians.
- Applying for a Health Card is the first step in getting provincial medical coverage.

# What is a Saskatchewan Health Card?

A Saskatchewan Health Services Card or Health Card is a personal identification card you present for health services.

Health cards are available for Saskatchewan residents and are issued through **eHealth Saskatchewan**.



# How long does it take to get a Health Card?



There is a three-month waiting period from the day of arrival in Saskatchewan to obtain a Health Card.



To cover you during this waiting period, you can get private health insurance from benefits providers like Saskatchewan Blue Cross.

If you have landed in Saskatchewan as a refugee, Interim Health benefits cover you during this waiting period.



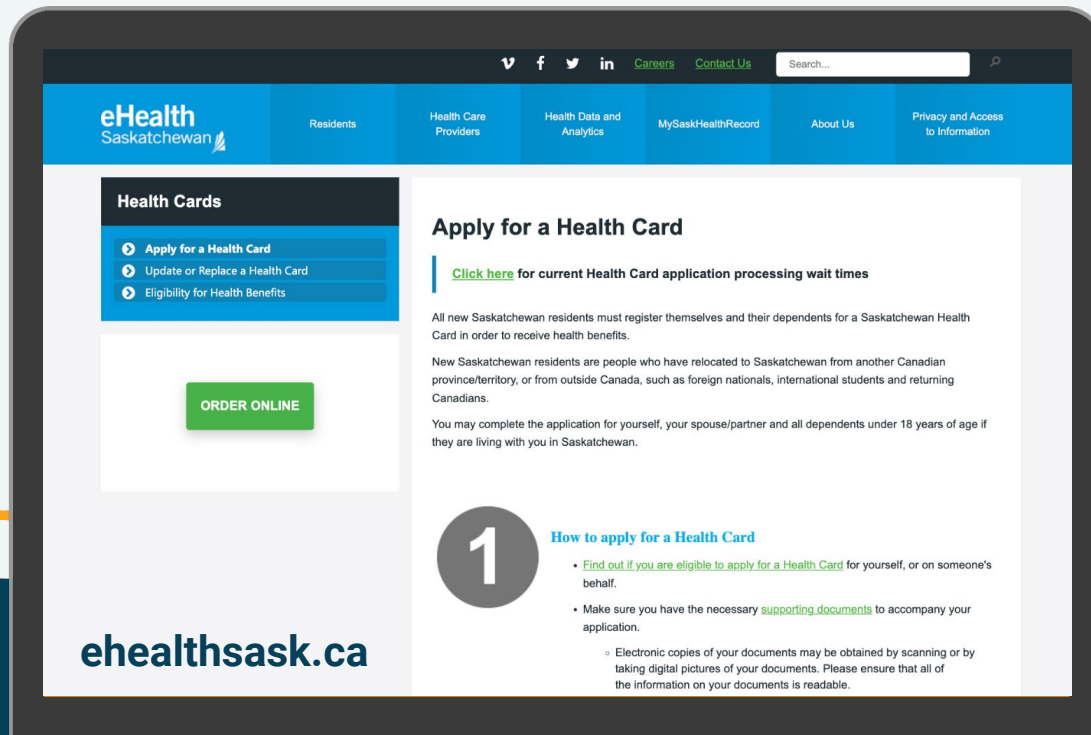
# How to get a health card (CONTINUED)



The quickest and easiest way to apply is to use the **online service**, though it is still possible to apply with paper form.

To apply for a Health card, you will need to provide **immigration documents** showing your:

- status in Canada and;
- proof of Saskatchewan residency. A lease agreement or utility bill often proves proof of Saskatchewan residency.





# How to get a health card (CONTINUED)

## Immigration documents you can use:

- Permanent Resident card
- Work Permit
- Study Permit
- Refugee card/status
- Foreign passport with immigration stamp
- Temporary resident permit



# How to get a health card (CONTINUED)

## Residency documents you can use:

- Signed mortgage, rental, or lease agreement
- Utility Bill (home telephone, cable TV, satellite TV, water, gas, or energy)
- Insurance policy (home, tenant, or auto)
- Saskatchewan Motor Vehicle Registration
- Employer record (pay stub or letter from employer on company letterhead)
- Income tax assessment
- Property Tax Bill
- School, college or university report card or transcript
- Statement of Employment Insurance Benefits Paid (T4E)
- Statement of Old Age Security T4A (OAS) or Statement of Canada Pension Plan Benefits T4A (P)
- Canada Pension Plan Statement of Contributions
- Child Tax Benefit Statement



# What your health card covers

Your Saskatchewan Health card fully covers **all medically necessary services provided by physicians** (inpatient and outpatient services).

- ✓ **Physiotherapy or occupational therapy**
- ✓ **Screening mammography** for women aged 50 to 69
- ✓ **Immunization services**
- ✓ **Sexually transmitted infections (STI) treatment**
- ✓ **Human immunodeficiency virus (HIV) Testing**
- ✓ **Services for treating alcohol and drug abuse problems**
- ✓ **Mental health services**
- ✓ **Problem gambling services**
- ✓ **Family health benefits**

## ✓ **Supplementary health services**

- This program provides select additional health services to people recommended by Social Services.
- Saskatchewan Health covers certain:
  - Dental services
  - Prescription drugs
  - Medical supplies and appliances
  - Optical services
  - Podiatry (chiroprody) services
  - Emergency medical transportation costs
- ✓ Saskatchewan Health mails a letter to you if Social Services assesses you as being eligible to receive these benefits.



## What services are not covered by Saskatchewan Health?

Saskatchewan Health Care provides many health care benefits for free. However, there are certain services that are only partially covered, meaning you will have to pay out of pocket. Fees from services such as ambulance rides, vision care, dental and prescriptions can add up.



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# Partially covered services



## Air ambulance services:

Patients with valid health services cards are charged a flat fee of \$465 per trip, while third-party insurers and out-of-province residents are charged per flown mile.



## Senior citizen's ambulance assistance:

Eligible Saskatchewan seniors aged 65+ pay a maximum of \$135 per trip for ground ambulance services within the province and inter-facility transfers within the province are fully covered.

# Partially covered services (CONTINUED)



## Long-term care:

The Saskatchewan Health Authority covers a major portion of the costs of long-term care in special care homes (nursing homes), health centres and hospitals. However, each resident also pays a resident charge based on income.



## Home care:

This includes case management and assessment, home nursing, and physical and occupational therapy services. A fee covers part of the cost of the following services, based on a person's income and the amount of services they receive, such as homemaking, personal care, respite and home management services, meals and home maintenance. Private home care services and nursing agencies are not covered.



# Partially covered services (CONTINUED)



## Dental services:

Routine dental services are not covered. However, the following **are** covered:

- Limited oral surgery procedures required to treat certain conditions that may be caused by accidents, infection or congenital problems.
  - Limited orthodontic services for cleft palate when referred by a physician or dentist.
  - Extractions of teeth in limited circumstances, such as when medically required before undertaking certain surgical procedures related to the heart, chronic renal disease, head or neck cancer, total joint replacement by prosthesis, stem cell transplants and within 15 years of specific cancer radiation treatment where recommendations from the radiation oncologist and dentist have been followed.
- Dental implants are covered in exceptional situations where no other treatment method is appropriate.
    - Coverage is limited to circumstances related to tumours and congenital defects (cleft palate and metabolic disorders).
    - To qualify for coverage, a specialist in oral maxillofacial surgery must submit a written request for prior approval from the Ministry of Health. The specialist must include detailed information and rationale to support the request.
    - Coverage is limited to the initial cost of providing dental implants and does not extend to ongoing maintenance costs. Dental implants for trauma, post-surgical temporomandibular joint disorder (TMJ) or cosmetic purposes will not be covered.

# Partially covered services (CONTINUED)



## Optometric services:

An annual eye exam is covered for:

- All individuals under 18 years of age;
- All individuals with a confirmed diagnosis of type 1 or type 2 diabetes.

\*Note: Routine follow-up exams are not covered.

- Ocular emergencies, including injury to the eyes or a foreign body in the eye.

\*Note: Follow-up exams are covered for ocular urgencies/emergencies.



# Partially covered services (CONTINUED)



## Prescription drugs:

The Drug Plan provides coverage to eligible Saskatchewan residents for listed drugs prescribed outside Saskatchewan hospitals.

You are eligible for drug coverage if you:

- Receive Supplementary Health Program benefits;
- Receive special benefits from the Saskatchewan Aids to Independent Living (SAIL) program, where coverage is limited to people registered with SAIL's Paraplegia, Cystic Fibrosis or End Stage Renal Disease programs; and
- Qualify for palliative care.





# Partially covered services (CONTINUED)



## **Saskatchewan Aids to Independent Living (SAIL) Program:**

Saskatchewan residents with a long-term physical disability may be eligible to receive services, equipment and supplies from the SAIL program, including:

- Free loan of mobility aids such as wheelchairs and walkers and other aids such as hospital beds and transfer assists;
- Financial assistance for home oxygen and aerosol therapy;
- Artificial limbs and braces; and
- Aids including magnifiers, talking book machines and Braille watches.





# How private insurance (Saskatchewan Blue Cross) can help

A personal health plan from Saskatchewan Blue Cross can help cover these costs. Our affordable health benefits plans can be customized for individuals, couples and families.



# Our plans

## Visitors to Canada:

If you are waiting for your Saskatchewan Health Card, this is a good plan for you. This plan covers emergency medical expenses for

- ✓ Newcomers and visitors to Canada
- ✓ Coverage is available in three amounts: \$50,000, \$100,000 or \$150,000
- ✓ Saskatchewan Health Card is not required

## Blue Choice:

Get customized health coverage with optional benefits to make sure your plan fits you perfectly.

- ✓ Comprehensive coverage
- ✓ Affordable
- ✓ Medical questionnaire required
- ✓ Saskatchewan Health card required

## Guaranteed Acceptance:

Get total health coverage, with Core Health Benefits, prescription drugs, dental and VIP travel.

- ✓ Guaranteed coverage
- ✓ No waiting period
- ✓ No medical questionnaire
- ✓ Saskatchewan health card required



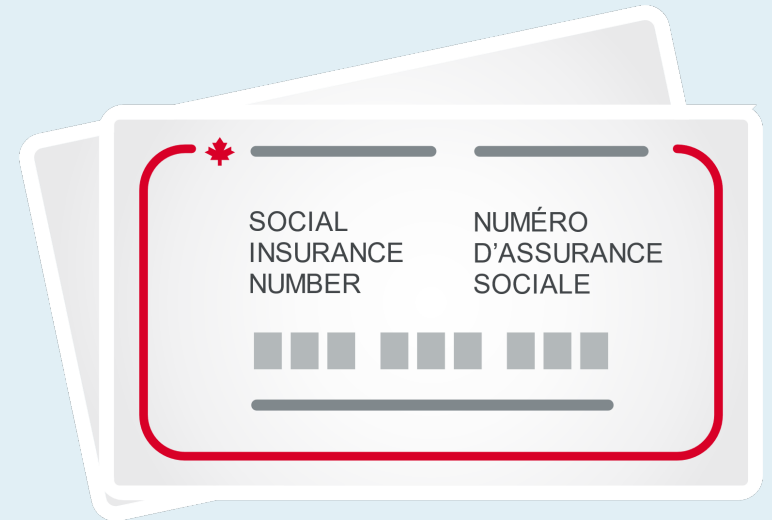
# Common questions from Newcomers



# What is a Social Insurance Number? (SIN)

To work in Canada or access government programs and benefits, you need a 9-digit number known as a Social Insurance Number or SIN.

Your SIN number is private and it is illegal for anyone else to use it. You are responsible for protecting your SIN.

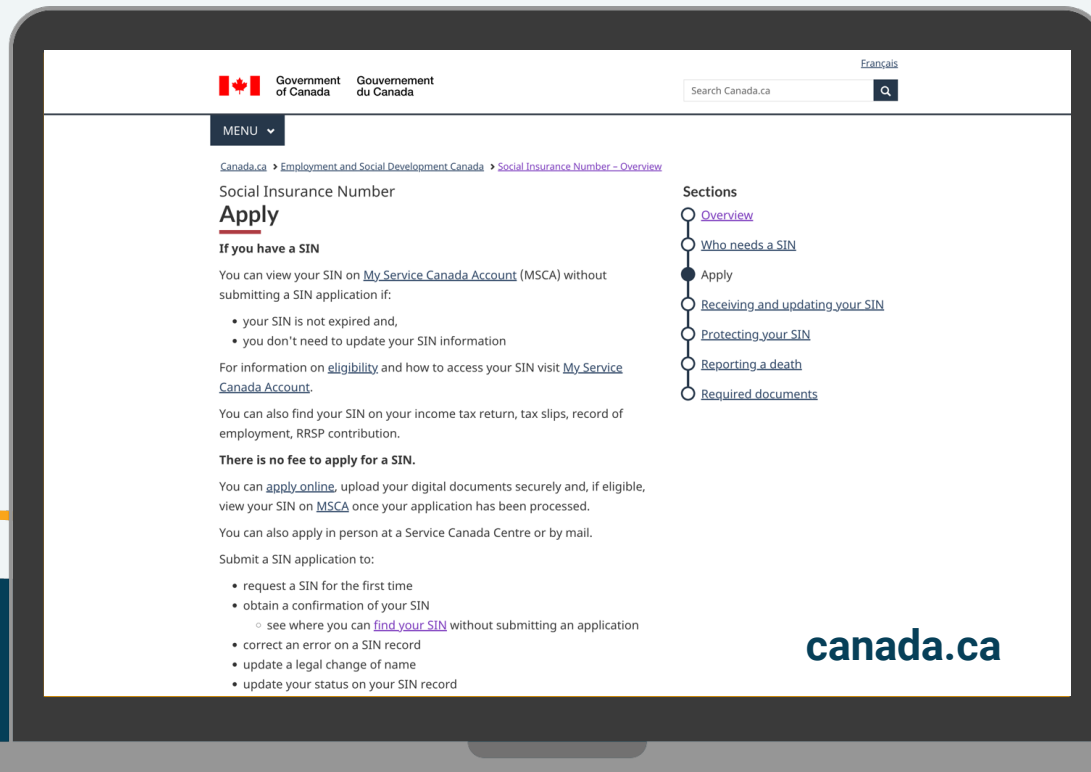




# How to get a Social Insurance Number (SIN)



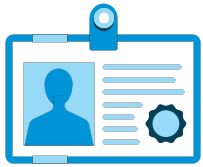
Application can be made **online** at Employment and Social Development Canada.



All Newcomers to Canada who are Permanent Residents or Temporary Residents who are eligible to work or study in Canada should apply to get a **Social Insurance Number (SIN)**.

# How to get a SIN

(CONTINUED)



To apply for a SIN you will need to provide a copy of your immigration document (work permit, study permit, Permanent Resident Card, or Confirmation of Permanent Residence (if you've been in Canada for less than one year)).



You will also need a piece of Canadian government-issued ID, like a driver's license or Saskatchewan Identity card.

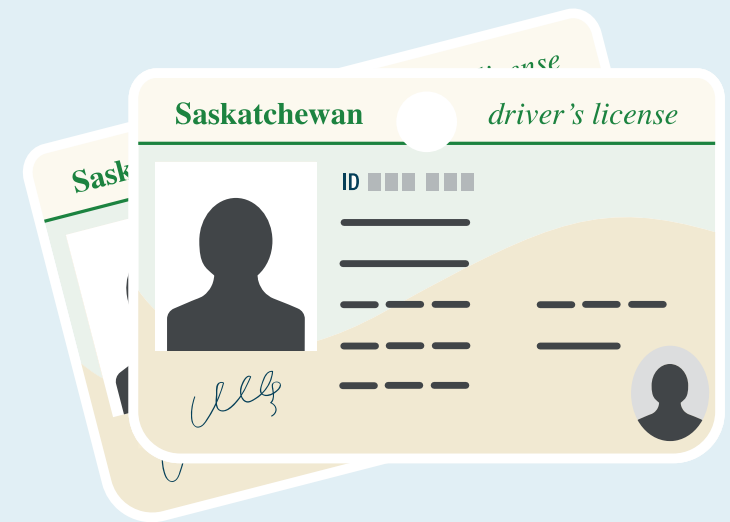


You can either apply **online** or **in person** at a Service Canada Centre.



# What is a Saskatchewan Identification Document (SID) ?

A Saskatchewan Identification Document, or SID is a photo ID card that is available for all Saskatchewan non-drivers at any motor-license issuer.





# How to get a SID

Any SGI can issue this photo ID card free of charge to Saskatchewan non-drivers.

You must apply in-person at any motor license issuer.



You will need to provide two pieces of original identification. One of these will be an immigration document proving your status in Canada and the other will be government-issued identification from your home country showing your full name and date of birth.



You will also need two pieces of documentation proving your Saskatchewan residency. Most often, these are a lease agreement and a utility statement.





# How to find a doctor

Finding a doctor can be very difficult, and for many Newcomers, they may need to rely on the services of walk-in medical clinics until they can find a family physician accepting new patients.



Newly arrived refugees, including privately sponsored refugees, in Saskatoon are eligible for services through the **Refugee Engagement and Community Health (REACH) Clinic**. To access this special service, they should contact Global Gathering Place at **306.343.9180**.





# How to get a referral to a specialist

Unlike in many other countries, referrals to a specialist must come from your family doctor, walk-in clinic, or nurse practitioner. Referrals can take weeks, months and, in some cases, even years. You will usually receive a letter from the specialist in the mail advising you of your appointment.

**If you are referred to a specialist, watch for this letter and ensure you do not miss your appointment. Sometimes, you will be moved back to the bottom of the waiting list if you miss an appointment.**

# Levels of care

Residents of Saskatchewan are fortunate to be able to access health services for free when needed. To ensure the most efficient service, it is important to access the correct level of care.



## Pharmacists

Pharmacists in Saskatchewan can do much more than dispense medication. Pharmacists can prescribe medication for minor ailments, renew prescriptions, provide emergency refills, administer vaccines and change the dosage/formulation of your prescriptions if needed. There is usually never a waiting period to see a pharmacist and they are easy to locate in most grocery stores and pharmacies.

# Levels of care (CONTINUED)



## Family doctor

Your family doctor is the best person to go to for most of your medical concerns. You will need to book an appointment to see your doctor. Appointments are sometimes booked weeks or months in advance. If your condition is urgent, call your doctor's office and ask if your doctor can see you immediately. You may need to visit a walk-in clinic if your doctor cannot see you.



# Levels of care (CONTINUED)



## Walk-in medical clinics

Walk-in medical clinics are best for urgent but non-life-threatening injuries or issues. You will be able to discuss your problem with a doctor and receive referrals or prescriptions as needed. Some walk-in clinics also have access to diagnostic services like a lab and x-ray equipment.

# Levels of care (CONTINUED)



## The Hospital Emergency Room

The Hospital Emergency Room is the best choice if you have a life-threatening injury or urgent condition. Emergency rooms triage patients based on the severity of their condition, meaning you can expect to wait several hours before being seen if you go to the hospital for a non-urgent condition. Patients with life-threatening conditions will be seen immediately.

**If you can not get to the hospital on your own and if your condition appears life-threatening, don't wait. Call 9-1-1, even if you cannot speak English. An ambulance will be dispatched, with help reaching you in minutes. It is important to note, however, that emergency services like ambulances are not free and you will likely be billed. Each trip will cost around \$250 or more.**



# Can I ask for a different doctor?

Yes, you can always ask for a different doctor. However, it is important to note that it is not always possible and there are certain situations where you need to be prepared to work with the doctor who is assigned to you. For example,

- **Specialists** – it can be difficult to get referrals to specialists and depending on the field of specialty, there may not be other options.

# Asking for a different doctor

(CONTINUED)

- **Physicians** seeing patients at the emergency department of hospitals and walk-in clinics – without a pre-booked appointment, are unlikely to provide you with a different doctor.







# Asking for a different doctor

(CONTINUED)

- **Birth and Delivery** – This will depend on which provider is on call for obstetrics.

# Treatment in your native language

There is a good chance that you will not be able to find a doctor who can speak your native language. You can always ask the clinic you are getting treatment from if they have any doctors who speak your language taking patients.



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# Treatment in your native language

(CONTINUED)

If you are receiving service at a hospital, you can request an interpreter and one should be provided to you at cost. However, most private clinics and specialist services do not offer interpretation services. You may need to bring your own interpreter. This could be a family member or a friend, a settlement agency representative, or arrange to pay for a professional interpreter. This is something that you will likely need to organize yourself.

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здравоохранение  
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स्वास्थ्य



A blurred photograph of the interior of an ambulance. In the foreground, a gurney with a white sheet is visible. In the background, a person in a dark uniform is standing near the open rear door of the ambulance. The scene is lit with warm, yellowish light from the interior, with some blue and red emergency lights visible in the background.

# Ambulance fees

Ambulance trips are not insured by the government in Saskatchewan. Many Saskatchewan residents purchase additional health insurance to help them pay ambulance fees. Newly arrived refugees who are covered under the Interim Federal Health program and those enrolled in Saskatchewan Assured Income for Disability (SAID) or Saskatchewan Income Support (SIS) and are covered under Supplementary Health benefits may not have to pay for an ambulance.

Ambulance services can be expensive, with costs varying depending on distance and the medical services provided.



# Transportation to appointments

You will be responsible for organizing transportation to attend your appointments. If you do not have a vehicle and are not within walking distance, you can call a taxi or take the bus. If you have a disability, you may be eligible for Access Transit Service, which can, in certain cases and strictly by appointment, pick you up and drop you off at your appointments.



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# Newcomer/settlement agency resources

Newcomer organizations and settlement agencies offer educational sessions on various health topics and can help Newcomers understand and navigate the local healthcare system effectively. They may be able to help with access to interpretation services and can sometimes provide referrals to healthcare services. Newcomer organizations will also help Newcomers understand their health rights and advocate for their needs within the healthcare system.







## Global Gathering Place

[globalgatheringplace.com](http://globalgatheringplace.com)

A special thank you to

## Global Gathering Place

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