

Advocacy Brief

Pregnancy as a pre-existing condition for international college students in Ontario



Waterloo Region
Community Legal Services

KHARO'S STORY:

Kharo had a thriving tailoring business in Nigeria. In hopes of improving her business and marketing strategies, she decided to study global marketing at a college in Canada. After being accepted into the two-year program, Kharo paid a total of \$36,000 in school fees, which included a mandatory health insurance plan for international students. Kharo found out that she was pregnant a few weeks before coming to Canada. Despite having enrolled in her college's health insurance plan, Kharo was informed that the insurance company wouldn't pay for any of her pregnancy-related costs. She planned a home birth with a midwife to avoid large hospital fees, but risks to her baby's life meant she had to go to the hospital, resulting in a \$6,000 bill. Read Kharo's story at bit.ly/kharosstory.

BACKGROUND

International students attending post-secondary institutions in Ontario do not receive OHIP coverage and are required to pay for medical insurance as part of their enrolment. UHIP, the insurance plan used by most of Ontario's universities, covers all pregnancy-related medical expenses regardless of the date of conception. However, most college insurance plans restrict coverage to pregnancies that begin after the policy start date or up to 30 days before. This means that pregnant international college students whose date of conception is before the cut-off date set by their insurer do not receive coverage for any pregnancy and birth-related costs. Many students struggle with these costs, which can total tens of thousands of dollars, and either delay or avoid going to the hospital to give birth.

In 1994, the Ontario government removed coverage for international students from the Ontario Health Insurance Program (OHIP). Presently, in order to enroll international students, post-secondary institutions in Ontario are required by the Ministry of Colleges and Universities to ensure that international students have health insurance. This requirement is part of the Requirements for Designated Learning Institutions under the International Student Program (ISP), which set out conditions that postsecondary institutions in Ontario must meet in order to apply for, renew, and maintain their designation.

Most public universities in Ontario provide medical insurance for international students through UHIP, a not-for-profit insurance plan regulated by the Council of Ontario Universities. Public colleges have their own insurance plans, some of which are regulated by student associations.

WHAT NEEDS TO CHANGE?

The gaps in health care coverage for international college students have a disproportionate impact on pregnant people. The Government of Canada¹ outlines multiple social and economic influences on health and health inequity. Two important social determinants of health include gender and access to health services. Women face a higher risk of domestic violence when they must become dependent, whether physically, emotionally and/or financially, on others (e.g. their partners), as well as when they experience financial hardship and heightened stress.

It is critical that pregnant international college students, who already pay for mandatory health care insurance with their tuition fees, be able to access the healthcare they need without having to pay thousands of dollars out-of-pocket.

We call on the Ontario Ministry of Health to:

- Re-instate OHIP coverage for international students
- Reverse cuts made to healthcare for uninsured people and create a permanent program that ensures people who live in Ontario have equitable access to health care regardless of their insurance or immigration status

We call on the Ministry of Colleges and Universities to:

- Update the Requirements for Designated Learning Institutions to include a requirement for international students' health insurance policies to cover all OHIP-covered services, including reproductive health care

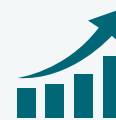
We call on administrators of college health insurance plans for international students to:

- Ensure international students' insurance plans include all OHIP-covered services, including reproductive health care and services related to pregnancy regardless of whether the pregnancy began prior to the start date of coverage

We call on the federal government to:

- Pass and implement a comprehensive and inclusive regularization program that includes access to health care

FAST FACTS



International students contributed \$10.9 billion to Ontario's economy in 2018.²



In hospital emergency departments, uninsured patients are more likely to be triaged as severe, leave without treatment, and die than insured patients.³



Healthcare is a human right, and Canada has signed an international treaty endorsing the right to health.

¹ Social determinants of health and health inequities. (2023 June). Government of Canada. <https://www.canada.ca/en/public-health/services/health-promotion/population-health/what-determines-health.html>

² Canmac Economics Limited. (2020, August). Economic Impact of International Education in Canada - 2020 Update. Global Affairs Canada. https://www.international.gc.ca/education/assets/pdfs/economic_impact_international_education_canada_2017_2018.pdf.

³ Hynie, M., Ardern, C.I. & Robertson, A. Emergency Room Visits by Uninsured Child and Adult Residents in Ontario, Canada: What Diagnoses, Severity and Visit Disposition Reveal About the Impact of Being Uninsured. J Immigrant Minority Health 18, 948–956 (2016). <https://doi.org/10.1007/s10903-016-0351-0>.