

# Accessing gender-affirming care on the Interim Federal Health Program

The Interim Federal Health Program (**IFHP**) provides temporary Canada-wide healthcare coverage for some newcomers and refugees. IFHP's basic coverage (visit to a doctor, blood test, hospital visit) lasts until the person is enrolled in provincial health insurance (MSP, in BC), and its extended coverage (medication, counselling, optometry, dental, physiotherapy, etc) for one year or the duration of either refugee claim, or sponsorship agreement. To check if you are eligible, call Medavie Blue Cross at 1-888-614-1880 (08:30 to 16:30 in each Canadian time zone). You can find more information [here](#).

## For individuals seeking gender-affirming care, IFHP coverage includes:

- Visits to a primary care provider or specialist (Endocrinologist, etc.) who is registered with IFHP\*. A provider or specialist can support you with:
  - Starting hormone therapy
  - Continuing hormone therapy that has already been prescribed to you
  - Refer you for surgical readiness assessment(s)
  - Refer you for gender-affirming surgery
  - Hormone prescriptions
- Please note that certain forms of hormone therapy may not be covered and there may be difficulty accessing coverage for hormone prescriptions through IFHP
- For support finding an IFHP registered provider contact Trans Care BC

## IFHP does not cover (you will need MSP before accessing these):

- Consult for gender-affirming surgery
- Gender-affirming surgery

As benefits and eligibility may change over time, consider reaching out to the organizations listed below for confirmation of current details.

## Enrolling in IFHP:

### 1. Apply for refugee/protected status:

The Government of Canada provides information about [applying for refugee/protected status in Canada](#). Enrollment to IFHP is automatic; once a person submits their claim, they will receive a confirmation letter, called Acknowledgement of Claim. In the Acknowledgment of Claim document, the person can find their enrollment in IFHP. A person's IFHP# is the same as their UCI# (Unique Client ID number).

Rainbow Refugee also has guidance and information about submitting a refugee claim based on gender identity and sexual orientation in Canada. [Contact Rainbow Refugee](#) if you are looking for support with this process.

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## 2. For those coming to Canada under Government Assistant Refugee or Private Sponsorship programs:

The coverage of IFHP starts before the person arrives in Canada. It is recommended that once the person lands, they apply for MSP right away. There is a misconception that newcomers need to wait three months to apply. This misconception stems from the time that MSP's processing time was 3 months.

## Accessing gender-affirming care once you are covered by IFHP:

To begin accessing gender-affirming care you may:

### 1. Find an IFHP-registered healthcare provider who can support your gender-affirming care:

A list of all registered providers by location is available [here](#). This list does not detail whether a provider is able to support gender-affirming care. The [Trans Care BC Health Navigation Team](#) can help you understand which providers you may be able to see to support your gender-affirming care and how to communicate your care needs to them.

### 2. Speak with your provider about the healthcare you are looking for:

Once you have an IFHP-registered provider who is able to support your care needs, you can speak with them about the gender-affirming care you need or have questions about.

Your provider may or may not have experience providing gender-affirming care. If your provider needs more information about providing gender-affirming care they can contact the [RACE Line](#) or the [Trans Care BC Health Navigation Team](#) for information.

Speaking about personal and gender health information with a provider can be challenging. If you are having difficulty communicating the care you are looking for, please contact [Trans Care BC](#).

### 3. Beginning hormone therapy or having surgery:

Prescribing hormone replacement therapy may be something that your provider can do for you directly, or they may need to refer you to other services. Your provider can contact the [Trans Care BC Health Navigation Team](#) or the [RACE Line](#) for help providing hormone care to you.

Your provider will be able to guide you through your surgical options and the process required to access them. Information for your provider about referring you for surgery can be found on [Trans Care BC's website](#). 1 surgical recommendation will need to be completed before being referred for surgery (with the exception of gonadectomy which may require 1 surgical recommendation). You can access readiness assessments and be referred for surgery while on IFHP, however you will need MSP coverage in order to access surgery.

As always, make sure to have your provider confirm IFHP coverage.

## Additional Tips

- The IFHP does not have a program set up to reimburse patients for treatments, even if they fit within the IFHP's coverage. Make sure your provider checks with the IFHP about coverage. Do not pay for services out-of-pocket unless you are prepared to not have that money reimbursed. Providers should direct bill the IFHP on your behalf.
- If you do end up paying out-of-pocket, you may ask the provider/pharmacy to bill the IFHP for the treatment and reimburse you once they receive payment. This may be possible in some circumstances.
- Most treatments require laboratory testing, such as blood tests. Although these tests should be covered, patients have had to pay out-of-pocket and have been unable to get reimbursed from the IFHP or Life Labs. We hope this changes, but for now you should be prepared to pay for these tests.
- Make sure all healthcare providers are IFHP-registered at each stage or treatments will not be covered, including any providers you may be referred to.
- Healthcare providers can register as an IFHP provider if they are not already. Your provider may or may not be willing to do this, but more information can be found [here](#).

## Additional Resources

You can read more about your rights as a transgender/gender-diverse refugee [here](#).

You can read more about the refugee process and access trans refugee navigation services [here](#).

You can access a toolkit for queer and trans refugee hearings in Canada [here](#).

You can read more about gender-affirming care and access health navigation [here](#).