NON-INSURED HEALTH BENEFITS (NIHB)

A quick-reference sheet for patients and providers.

AT A GLANCE

Who it is for: eligible registered First Nations and recognized Inuit. NIHB covers a range of medically necessary benefits when they are not already covered by provincial or territorial plans, private insurance, or other programs. Confirm eligibility early and ask whether the provider can bill NIHB directly.

What is NIHB?

NIHB provides coverage for a range of medically necessary benefits for eligible First Nations and Inuit when the benefit is not covered under provincial or territorial health plans, private insurance, or other programs.

Eligibility:

- Registered First Nations (Status).
- Inuit recognized by an Inuit land claim organization
- Children under 2 years old of eligible parents.
- Not covered: Métis and non-status First Nations.

1. Vision care

- Eye exams every 12–24 months depending on age, condition, and medical need.
- Glasses, contacts, and repairs.

2. Dental care

- Exams and diagnostics, cleanings (children every 6 months, adults every 1 year), fillings, extractions.
- Dentures and repairs, X-rays.
- Periodontal and endodontic care, oral surgery, and orthodontics including braces for some children.

3. Medical supplies & equipment

- Examples include hearing aids, orthotics, prosthetics, footwear, CPAP and respiratory supplies, compression garments, mobility equipment, wound, ostomy and incontinence supplies, communication devices, and diabetes supplies.

4. Medical transportation

- Air or ground transport to medical appointments.
- Includes meals and accommodations.
- Escorts when eligible (minors, ADL needs, language support, anesthesia, or late pregnancy).
- Prior approval is usually required.

5. Medications & pharmacy

- Prescription medications and many OTC items.
- Coverage may be open benefit (100% coverage), limited use, or exception / appeal based.

6. Mental health counselling

- Two-hour assessment plus up to 20 hours per year with NIHB-enrolled psychologists, clinical social workers, or counselling therapists.

Services not covered

- Out-of-Canada care, cosmetic procedures, fertility medications, weight-loss medications, dental implants, and non-medical travel.

Coverage rules differ by item. When something important is denied or not listed, ask whether prior approval, additional documentation, or an appeal is possible before stopping there.

NIHB Pamphlet For Patients:

UNIVERSITY OF SASKATCHEWAN
College of Medicine
DEPARTMENT OF ACADEMIC FAMILY MEDICINE
MEDICINE.USASK.CA

Prepared by Elecktra Laxdal, MD

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A SIMPLE 4-STEP APPROACH

1. Confirm eligibility. Ask for the Status card, N-number, or Inuit identification. **2. Clarify the benefit type.** Is this open benefit, limited use, prior approval, or exception / appeal? **3. Send complete paperwork.** Include diagnosis, quantity, duration, and supporting clinical information. **4. If denied, ask what is missing and appeal when appropriate.**

1. Request NIHB identification

- Keep the NIHB identifier (status number) in chart.
- N-number or territorial card (Inuit).
- Children under 2 may have a temporary number.

2. Provide proof of attendance

- Patients generally cannot be reimbursed for travel without proof of attendance.

3. Advocate for your patients

- Items often approved case-by-case can include off-formulary medications, supplies or equipment, specialist travel, and medical escort travel.

4. Reimbursement

- If a provider does not bill NIHB directly, patients may need to submit reimbursement requests.
- Useful items to keep include the itemized receipt, proof of attendance, and prescription or recommendation.

5. Appeals

- A denial is not always the end. Appeals often need the appeal form plus medical justification, treatment plan, relevant investigations, and proof of private insurance denial if applicable.

Common reasons for delays / denials

- Missing diagnosis, indication, or clinical rationale
- Missing quantities, duration, measurements, or functional impact
- Prior approval not requested when required
- Missing proof of attendance, receipts, or supporting forms

Medical transportation quick checklist

- Book and obtain approval before travel when possible
- Ask whether an escort may be covered
- Keep receipts and travel paperwork
- Get proof of attendance at every appointment
- Ask about meals, accommodation, and return travel planning

Mental health counselling access tip

- Patients can contact the NIHB regional office for help locating an NIHB-enrolled counsellor.
- **PsychologyToday.com:** search Saskatoon or Saskatchewan, then filter for profiles that offer NIHB / direct billing or the First Nations category, and confirm coverage directly with the provider.

Jordan's Principle

- For First Nations children, Jordan's Principle may help prevent delays related to health, social, or educational services when there is a jurisdiction or payment dispute. Phone: 1-855-572-4453.

NIHB Overview:

NIHB Online Benefits: