

Non-Insured Health Benefits (NIHB) - Overview

August 2025 – Version 1.0

For Information - Saddle Lake Cree Nation Chief & Council Orientation.



NIHB – Non-Insured Health Benefits

The Non-Insured Health Benefits (NIHB) program provides eligible First Nations and Inuit clients with coverage for a range of health benefits that are *not* covered through other:

- social programs
- private insurance plans
- provincial or territorial health insurance

NIHB - Eligibility

An eligible client must be a resident of Canada and any of the following:

- a First Nations person who is registered under the Indian Act (commonly referred to as a status Indian)
- an Inuk recognized by an Inuit land claim organization
- a child less than 24 months old whose parent is a registered First Nations person or a recognized Inuk

It is also important to note that coverage is available only for eligible goods and services obtained in Canada.

NIHB - Administration of Benefits

- NIHB program is a nationally accessible benefit program that is administered by Indigenous Services Canada both regionally and nationally. Currently, Dental and Pharmacy benefits are exclusively administered nationally in Ottawa, while the other remaining NIHB benefits, still maintain regional (Alberta-based) staff and administration processes.
- For some clients, a self-government, or First Nations or Inuit health authority may be responsible for providing health benefit coverage.
- These programs are very similar, but it is important to note that the delivery of non-insured health benefits may differ from one region to the other, depending on regional (provincial/territorial) regulatory and legislative guidelines, as well as any specific regional agreements such as transfer.

NIHB - Benefit Claims Processing - ESC

- Express Scripts Canada (ESC) delivers Health Information and Claims Processing Services (HICPS) on behalf of Indigenous Services Canada's NIHB Program for Dental, Pharmacy, Medical Supplies and Equipment, Vision Care and Mental Health Counselling benefits.
- ESC is responsible for the payment of vendors/providers of NIHB covered goods and services, as well as any client reimbursement claims for eligible goods and services received. (with the exception of MT, which is regional)
- Express Scripts Canada does not process any aspects of NIHB medical transportation benefits, which continue to be administered by NIHB through Indigenous Services Canada's regional offices, First Nations communities, or territorial governments (NWT and Nunavut)
- NIHB maintains full responsibility for benefit coverage policies and decisions on client claims, and continues to review requests for benefits that require prior approval or predetermination

NIHB - Claims Processing - Making a Claim

- Clients must provide identification (showing eligibility) in order for providers to bill the program directly and validate provider enrollment in NIHB benefits coverage
- We encourage providers to enroll with the program (NIHB) in order to submit claims directly (ESC) so clients avoid covering upfront costs.
- ESC has a website with information on the claims administration and payment processes for providers (and clients) of; dental, pharmacy, medical supplies and equipment, vision care and mental health counselling NIHB benefits
- Where a client does pay, the program accepts claims using the client reimbursement process.
- Medical transportation (claims) are managed by the regional office not ESC
- A First Nations or Inuit community, self-government, or health authority may be responsible for providing some or all NIHB benefits and claims.

NIHB - Eligible Benefits

The program provides coverage for the following medically necessary goods and services:

- vision care
- dental care
- mental health counselling
- medical supplies and equipment
- prescription and over-the-counter medications
- medical transportation to access medically required health services *not* available:
 - on reserve
 - in the community of residence

NIHB - Vision

The NIHB program's vision care benefit provides coverage for eye examinations and corrective eyewear; this includes:

- eye examinations when they are not insured by the province or territory
- corrective eyewear (glasses, contact lenses) when prescribed by a vision care professional
- eyeglass repairs

Vision care benefits are covered in accordance with program policies. These policies are set out in the NIHB Guide to vision care benefits. Benefits must be provided by an NIHB-recognized provider (Optometrist, Optician).

Vision care providers enrolled with the program generally send claims to bill the program directly. Claims processing services are provided by Express Scripts Canada

Claims cover costs that are eligible for reimbursement under the program as per established fee guides. Clients may submit reimbursement requests directly

NIHB – Dental (Exclusively administered by National)

The program covers a range of dental services that are described in the Dental benefits guide, including:

- Diagnostic services, including:
 - examinations
 - radiographs (X-rays)
- Preventive services, including:
 - scaling
 - polishing
 - sealants
 - fluorides
- Restorative services, including:
 - fillings
 - crowns

NIHB - Dental

- Endodontic services, including root canal treatments
- Periodontal services, including deep scaling
- Removable prosthodontic services, including:
 - partial dentures
 - complete dentures
- Oral surgery services, including extractions
- Orthodontic services, including braces
- Adjunctive services, including:
 - sedation
 - general anesthesia

Service providers who are enrolled with the program generally send in claims to bill the program directly. This means that you should not have to pay when receiving your dental services, including any deductible or co-payment.

NIHB - Mental Health Counselling

- The program provides coverage for professional mental health counselling to complement other mental wellness services that may be available to clients or in communities.
- Every 12 months, an eligible client can receive up to 22 hours of counselling performed by an eligible provider on a fee-for-service basis (such as, individual, family or group counselling). Additional hours in the same 12 months period may be provided on a case-by-case basis.
- NIHB is very supportive of client requests for additional sessions/hours and changing conditions and needs.
- MHC benefits are accessible from an eligible provider. Providers must be registered in good standing with a legislated professional regulatory body and eligible for independent practice in the province or territory in which the service is being provided.
- Providers enrolled with NIHB/ESC generally send claims to bill the program directly.

NIHB - Mental Health – Traditional Healers

- NIHB provides limited funding directly to First Nations organizations to assist them in providing access to their members needs for mental wellness using traditional approaches.
- Access and details of the type approaches are determined solely by the recipient community and needs of the members.
- Regionally, culturally appropriate traditional approaches and methods meeting this need have been, but not limited to, ceremonies, dialog, prayers and traditional teachings.
- NIHB makes no determination on appropriate providers or approaches.

NIHB- Medical Supplies & Equipment

The program covers items that are included on the Medical Supplies and Equipment Guide and Benefit Lists. These items must be:

- prescribed by a health professional, such as a physician
- provided by a supplier who is eligible to deliver the specific medical supplies or equipment

Most items must be approved in advance by the NIHB regional office before they are distributed by an NIHB provider.

Medical supplies and equipment benefits are covered in accordance with program policies. Benefit coverage details are provided in the Medical Supplies and Equipment Guide and Benefit Lists.

Exceptions are items which are not listed in the NIHB medical supplies and equipment benefit list. These may be considered on a case-by-case basis.

NIHB- Medical Supplies & Equipment

Medical supplies and equipment benefits include:

- Pressure garments
- Medical supplies, such as:
 - dressings
 - bandages
- Medical equipment, such as:
 - walkers
 - wheelchairs
- Orthotics and custom footwear
- Prosthetics like an artificial leg
- Oxygen supplies and equipment
- Respiratory supplies and equipment
- Audiology benefits, such as hearing aids and their repair

NIHB – Pharmacy (Exclusively administered by National)

The program covers prescription and over-the-counter medications that are included on the NIHB drug benefit list, including benefits that are:

- open, which do not require prior approval
- limited use, which may be eligible for coverage if the criteria for coverage are met
- prescribed by an NIHB recognized health professional, such as a physician

The Drug Benefit List is a listing of the drugs provided as a benefit by the Non-Insured Health Benefits (NIHB) Program. The listed drugs are those primarily used in a home or ambulatory setting.

Drug and pharmacy benefits are accessed from a licensed pharmacy.

Providers who are enrolled in the program generally send in claims to bill the program directly. This means that clients do not have to pay a deductible or co-payment.

NIHB - Medical Transportation

The program may cover your medical transportation costs if you need to travel within Canada for medical care. This benefit covers the travel costs for you to attend medically necessary health services that are *unavailable*:

- on reserve
- in your community of residence

Medical transportation benefits include:

- Travel costs, such as:
 - bus
 - airline
 - private vehicle
- Living expenses, such as meals and accommodations
- Emergency transportation, such as ambulance by air or ground

NIHB - Medical Transportation

Medically necessary health services include:

- Medical services, defined as insured services by provincial or territorial health plans, such as:
 - appointments with physicians
 - hospital care
- Services covered by provincial or territorial health plans, such as:
 - diagnostic tests
 - medical treatments
- Alcohol, solvent, drug abuse and detox treatments
- Traditional healers
- Any non-insured health benefit

NIHB - Medical Transportation

Additional Notes:

- Medical transportation benefits may also be provided for an aide (also known as an escort) to travel with you. Coverage for escorts depends on certain requirements being met.
- In some cases, the program may cover travel costs to bring health professionals into isolated communities to deliver health services.
- Benefit coverage is outlined in the Non-Insured Health Benefits (NIHB) Program Medical Transportation Policy Framework. Prior approval may be required.
- You can request coverage for this benefit by contacting your regional office and/or your local First Nations or Inuit community health centre
- Wherever possible, the program works with providers (like hotels and airlines) so you do not have to pay fees. These providers will bill the program directly.

NIHB - Web Links

NIHB Program Website <https://www.sac-isc.gc.ca/eng/1572537161086/1572537234517>

Express Scripts Canada - NIHB Website <https://nihb-ssna.express-scripts.ca/>

NIHB Program Updates <https://www.sac-isc.gc.ca/eng/1578079214611/1578079236012>

Drug Benefits List <https://www.sac-isc.gc.ca/eng/1572888328565/1572888420703>

NIHB Contacts Page <https://www.sac-isc.gc.ca/eng/1579274812116/1579708265237>

Current as of September 06, 2022

NIHB Contact List

Title	Name	Contact
A/Director	Corey Leyte	587-930-5415
A/Benefit Manager	MJ Morgadinho	587-340-4385
A/ERU Manager	Dillon Garry	587-337-4983
QACC Manager	Samantha Craig	780-237-1569
Sr. Advisor, Program Delivery	John Cristescu	780-242-0463
A/Medical Transportation Payments Supervisor	Vickie Mackie	780-266-4704

Contact Information-Appeals

For NIHB Regional Appeals

(Medical Transportation, Vision, Medical Supplies and Equipment, Mental Health)

All appeals must be submitted by mail or fax or through your secure NIHB Client Web Account (ESC-NIHB)

Please label your envelope “APPEAL-CONFIDENTIAL” to ensure client confidentiality, and address it to:

Non-Insured Health Benefits
Director, NIHB Alberta Region
Suite 730/9700 Jasper Avenue NW
Edmonton, AB, T5J 4C3
Or Fax: 780-495-7338

A full summary of NIHB Appeals Processes is available online at:

<https://www.sac-isc.gc.ca/eng/1579792696583/1579792732972>

NIHB Appeals continued (Dental)

Dental appeals must be submitted by **mail** (with all documents included) to the [NIHB Dental Predetermination Centre](#) or online through your secure NIHB Client Web Account (ESC-NIHB). Email requests will **not** be accepted. Please label your envelope “APPEAL-CONFIDENTIAL” to ensure client confidentiality, and address it either to:

NIHB Dental Predetermination Centre (Dental Services):

Non-Insured Health Benefits / Address Locator 1902D

200 Eglantine Driveway

Ottawa, Ontario K1A 0K9

Toll-Free Telephone: 1-855-618-6291

NIHB Dental Predetermination Centre (Orthodontic Services)

Non-Insured Health Benefits / Address Locator 1902C

200 Eglantine Driveway

Ottawa, ON K1A 0K9

Toll-Free Telephone: 1-866-227-0943

NIHB Appeals continued (Pharmacy)

Please submit pharmacy appeals to NIHB program headquarters:

First Nations and Inuit Health Branch, NIHB
Department of Indigenous Services Canada
200 Eglantine Driveway, Address Locator: 1909A,
Ottawa, Ontario K1A 0K9
Fax: 613-954-5265/Toll Free: 1-866-225-0709

You may also submit an appeal online through your secure NIHB client web account

When you appeal a drug benefit, the documents you provide must include the:

- condition for which the drug is being requested
- diagnosis and prognosis (including what other drugs have been tried)
- relevant diagnostic test results
- reason for the proposed treatment
- any additional supporting information, such as case notes from your health provider

Contact Information- Alberta Region Enquiries

- **Non-Insured Health Benefits – Alberta Region Office**

Canada Place

9700 Jasper Avenue Suite 730

Edmonton AB T5J 4C3

- **General NIHB inquiries**

Toll free: 1-800-232-7301

Email: abnihbqa-qrssna@sac-isc.gc.ca

- **Medical transportation**

Toll free: 1-800-514-7106

Contact Information-General Enquiries

Dental Benefits

NIHB Dental Predetermination Centre (DPC) - Dental Services

Toll Free Phone 1-855-618-6291

Toll Free Fax 1-855-618-6290

NIHB Dental Predetermination Centre (DPC) - Orthodontic Services

Toll Free Phone 1-866-227-0943

Toll Free Fax 1-866-227-0957

Pharmacy Benefits

NIHB Drug Exception Centre (DEC): 1-800-580-0950

Express Scripts Canada

NIHB Client Contact: 1-888-441-4777

Questions

