OHIP: Protecting Access to Public Health Care

A plain-language guide to insured and uninsured services, optional services and patient protections

Important

This is a reformatted patient-information guide based on Ontario Ministry of Health guidance and the Commitment to the Future of Medicare Act, 2004 (CFMA). It is not legal advice. Coverage for a particular service is determined by Ontario law, regulations and the applicable OHIP Schedule of Benefits.

What OHIP pays for

Under Ontario's Health Insurance Act, OHIP pays for eligible insured services. Examples relevant to eye care and surgical care include:

- Medically necessary physician services.
- Prescribed in-patient and out-patient hospital services.
- Eligible eye examinations for specified patients and age groups.

Examples of uninsured or optional services

A patient may be charged for a service that is not insured by OHIP, provided the service is genuinely optional and is not required to obtain insured care. Examples may include:

- Services that are not medically necessary or are experimental.
- Eyeglasses and contact lenses.
- Cosmetic surgery that is not medically necessary.
- Optional enhanced testing, refractive procedures or intraocular lens features intended to reduce dependence on glasses or contact lenses, when these are not insured.

An optional service must remain optional

A patient's decision not to purchase an uninsured service must not prevent or delay access to an OHIP-insured assessment, test, procedure or surgery.

What the CFMA prohibits

Extra-billing	Physicians and designated practitioners cannot charge more than the amount payable under OHIP for an insured service.
Charging for an insured service	A patient or private insurer cannot be charged for all or part of an insured service, except where Ontario law specifically permits it.
Preferred access or "queue-jumping"	Payment or another benefit cannot be accepted or provided in exchange for preferred access to an insured service.
Improper use of block or annual fees	Fees may be charged for uninsured services, but access to insured services cannot be refused or made conditional because a patient does not pay a block or annual fee.

Cataract care: insured care and optional upgrades

Patients must be able to choose the insured pathway without purchasing optional testing, refractive treatment or premium lens features.

Scenario	What patients should know
A physician recommends diagnostic testing before cataract surgery.	Testing that is medically necessary for the insured cataract procedure is insured. A patient should not be charged for an insured test or an insured component of care. Whether a particular test is insured depends on medical necessity and the applicable OHIP Schedule of Benefits.
A clinic offers enhanced testing, refractive treatment or a lens with additional features.	Some enhanced services may be uninsured and optional. The clinic should explain the insured option, the optional service, the price and the expected benefit. Declining the optional service must not block or delay insured care.
A patient chooses an upgraded intraocular lens.	The patient must still be offered the medically necessary insured lens at no cost. Archived Ministry guidance states that patients choosing an upgraded lens pay the difference after the value of the insured lens is deducted. Because current public-facing guidance does not restate the precise calculation, the clinic should confirm the current billing approach with the Ministry's CFMA Program before using a fixed credit formula.
A clinic requires a mandatory fee before an insured assessment or procedure.	A mandatory fee cannot be used to obtain, accelerate or preserve access to an insured service. Optional uninsured services and fees must not be prerequisites for insured care.

If a health-card problem resulted in a charge

A provider may charge when a patient does not present a valid health card. If the patient was eligible for OHIP on the service date and later presents valid proof of eligibility, the patient may request full reimbursement from the provider. A previously rejected claim should be resubmitted using the valid health-card information.

Before agreeing to an uninsured service

- Ask whether the service is insured by OHIP and why it is being recommended.
- Ask for a written description of the insured option and any optional uninsured alternatives.
- Ask for the price of each optional service before agreeing to it.
- Confirm that declining an optional service will not delay or restrict insured assessment, testing, surgery or follow-up.
- Keep receipts, estimates, consent forms and written communications.

Questions or concerns

Suspected extra-billing, mandatory fees or preferred access
Contact the Ontario Ministry of Health CFMA Program:
1-888-662-6613
protectpublichealthcare@ontario.ca

OHIP administrative or health-card questions
Contact the Ministry of Health Service Support Contact Centre:
1-800-262-6524
SSContactCentre.MOH@ontario.ca

When reporting a concern

Provide the patient's contact information, the provider or facility name, the date and description of the service, the amount charged, and copies of invoices or receipts where available.

Herzig Eye Institute – Cataract Surgery Uninsured Fees

Updated Nov 2026

Code	Description	Uninsured Fee
HOM100	Argos or Lenstar	$250.00
HOM100B	Lenstar	$250.00
HOM108	Anterion or Atlas	$250.00
HOM108B	Atlas Corneal Topography	$250.00
HOM109	OptiPlus ORA	$1,200.00
HOM113	Laser enhancement of refractive error, when necessary	$225.00
HOM114	Pentacam or IOL Master	$250.00
HOM114B	Pentacam	$250.00
HOM117	Optos Retinal Imaging	$80.00
HRC208	Laser Image Guided Technology with the Catalys®	$1,500.00
HRC209	Admin Fee	$150.00
HRC210	Toric Marking Fee	$175.00
HRC211	Light Adjustment Treatments	$3,000.00
HRC228	Anterior Chamber IOL	$100.00
HRC234	OHIP+ Laser Image Guided Technology - Catalys®	$1,500.00
HRC237	Admin Fee - OHIP+	$150.00
HRC325	Admin Fee (LAL)	$150.00
HRC501	Premium TECNIS IOL	$80.00
HRC502	Premium TECNIS TORIC IOL	$620.00
HRC503	Premium Multifocal IOL	$1,100.00
HRC504	Premium Multifocal TORIC IOL	$1,400.00
HRC505	Premium Tecnis IOL	$777.00
HRC506	Premium Multifocal IOL	$1,225.00
HRC507	Premium Multifocal TORIC IOL	$1,525.00
HRC508	Premium Artisan Aphakic IOL	$1,395.00
HRC509	Premium Symfony IOL	$1,040.00
HRC510	Premium Symfony TORIC IOL	$1,040.00
HRC511	Premium Comfort IOL	$1,325.00
HRC512	Premium Comfort TORIC IOL	$1,625.00
HRC513	Premium FineVision IOL	$1,325.00
HRC514	Premium PanOptix IOL	$1,560.00
HRC515	Premium PanOptix TORIC IOL	$1,560.00
HRC516	Premium MPlus IOL	$1,325.00
HRC517	Premium MPlus TORIC IOL	$1,625.00
HRC518	Premium AT LISA IOL	$1,325.00
HRC519	Premium AT LISA TORIC IOL	$1,640.00
HRC520	Premium Eyhance IOL	$530.00
HRC520B	Premium Eyhance IOL	$530.00

Code	Description	Uninsured Fee
HRC522	Premium Synergy IOL	$1,520.00
HRC523	Premium Vivity Toric IOL	$1,560.00
HRC524	Premium IC-8 IOL	$1,750.00
HRC525	Premium AT TORBI IOL	$350.00
HRC526	Premium AT TORBI TORIC IOL	$740.00
HRC527	Premium Eyhance Toric IOL	$980.00
HRC527B	Premium Eyhance Toric IOL	$980.00
HRC528	Premium Synergy TORIC IOL	$1,520.00
HRC529	Premium aspheric monofocal IOL	$80.00
HRC530	Premium aspheric monofocal toric IOL	$620.00
HRC531	Premium LAL	$1,800.00
HRC532	Premium Torica-aA-EXT	$2,300.00
HRC533	Premium Rayner EMV IOL	$590.00
HRC534	Premium PureSee IOL	$1,220.00
HRC535	Premium PureSee TORIC IOL	$1,340.00
HRC536	Premium AT TORBI Extended Range IOL	$1,220.00
HRC537	Premium Envy IOL	$1,275.00
HRC538	Premium Envy TORIC IOL	$1,275.00
HRC539	Premium Rayner EMV TORIC IOL	$590.00
HRC540	Premium RayOne IOL	$140.00
HRC541	Premium RayOne TORIC IOL	$425.00
HRC542	Premium LAL+	$1,800.00
HRC544	Premium Odyssey IOL	$1,460.00
HRC545	Premium Odyssey Toric IOL	$1,580.00
HRC546	Premium Aspira-aA	$1,220.00
HRC547	Premium Galaxy IOL	$1,760.00
HRC548	Premium Galaxy Toric IOL	$1,760.00
HRC549	Premium Aspire IOL	$380.00
HRC550	Premium Aspire Toric IOL	$860.00
HRC551	Premium enVista IOL	$140.00
HRC552	Premium enVista Toric IOL	$500.00
HRC553	Premium Humanoptics IOL	$7,100.00
HRC554	Premium PanOptix Pro IOL	$1,820.00
HRC555	Premium PanOptix Pro Toric IOL	$1,820.00
HRC556	Premium Sensar AR40 IOL	$110.00
HRC557	Premium AcrySof IOL	$300.00
HRC558	Premium RayOne EXT TORIC IOL	$1,150.00
HRC521	Premium Vivity IOL	$1,560.00

In accordance with the Commitment to the Future of Medicare Act, 2004 (CFMA), if you believe you have been charged for an insured service, contact the ministry by e-mail at protectpublichealthcare@ontario.ca or by phone (toll-free) at 1-888-662-6613.