



Being Pregnant in Manitoba Without Public Health Insurance

Q&A Resource for Uninsured Pregnant People in Manitoba

Who doesn't have public health coverage in Manitoba?

International students and their families; migrant workers with permits under 12 months (excluding SAWP workers) and their families; refused refugee claimants after their deportation date; people on visitor visas; without status; or between statuses; do not have public health coverage in Manitoba.

Where can I find a doctor who takes uninsured patients?

Any doctor can choose to take on uninsured patients, if they have capacity. You can ask their office what their fees are and if they can direct bill to private insurance – these things can vary across offices. There are no dedicated programs that are funded to provide care to uninsured pregnant people in Manitoba, but some community health centres have knowledge related to navigating this issue and may be able to assist you in finding a doctor.

**Consider checking in with these
Winnipeg-based community
health centres:**

Mount Carmel Clinic
(204-582-2311)

Women's Health Clinic
(204-947-1517)

Klinik
(204-784-4090)

Can I access a midwife for my pregnancy if I'm uninsured?

Midwives are generally employed directly by the regional health authority (not fee-for-service like doctors). Midwives employed by the Winnipeg Regional Health Authority cannot provide care to uninsured patients; however, midwives under the other health authorities can. Midwifery care can be a good option for people who have low-risk pregnancies and desire less medical intervention. A home birth with a midwife may be a more financially accessible option, if that care is appropriate for their needs. People without public health insurance will still need to pay out-of-pocket for the costs of this care.

How much will it cost to give birth if I don't have public health insurance?

Manitoba Health provides a fee structure, but costs associated with prenatal care and labour and delivery can vary from hospital to hospital, across regions, and across practitioners. You can expect separate fees for prenatal appointments, lab work, and ultrasounds. People have reported paying \$80-100 for prenatal appointments and lab work, and \$1000 -1400 for an ultrasound. For labour and delivery, there will be hospital fees charged per day, as well as separate physician fees for the obstetrician and the anesthesiologist (if you need one). If medical complication arise, fees will be charged per service. Some private insurance plans will partially cover these costs, but you may still be asked to pay these costs directly first and be reimbursed after. You can call the accounting or billing offices of most hospitals and get this general information.

Health Sciences Centre Accounting (204-787-4539)
St. Boniface Billing Department (204-925-9562)

Currently Health Sciences Centre in Winnipeg charges the following fees to people in the “uninsured non-resident” category (not including physician fees):

Hospital Fees for Mother

\$7,116/day

Hospital Fees for Infant

\$3,441/day

Hospital Fees for Infant in ICU

\$17,922/day

**Requested Pre-Payment
for Childbirth**

\$31,671

What happens if I can't pay my bill?

As soon as possible (before discharge), contact the Accounting/Billing office of your hospital. It may be possible to work out a payment plan. If you default on a payment, it is common for hospitals to forward your bill to a collection agency. In the case of unpaid bills, some hospitals also report cases to the Canadian Border Services Agency. These are standard practices at Health Sciences Centre, for example (as of February 2025).

Will I be asked to make a pre-payment or deposit for labour and delivery costs at the hospital?

It is very common for hospitals to request a pre-payment for these costs. This amount can vary across hospitals and is generally much higher in Winnipeg compared to smaller cities and rural regions. The Health Sciences Centre calculated the amount they request as a deposit a \$31,671, which is equivalent to three nights in hospital. If you do not incur this amount in bills, the difference will be returned to you. If you are not able to pay this amount, you can still give birth at the hospital if you show up to triage when in active labour. Hospitals have a duty-to-care in these situations. However, you will be billed afterward for costs incurred.

Can my baby get public health insurance as a Canadian citizen?

Access to Manitoba Health is related to both citizenship and Manitoba residency. Generally, non-citizens have to demonstrate residency of at least 6 months or intention to reside in Manitoba for at least 6 months (for example, a valid 12-month study permit). The residency of the newborn is accessed in relationship to their parent. Newborns with parents with work or study permits can get health insurance for the duration of their parents' permit. If parents cannot demonstrate residency or commitment to future residency, public health insurance will not be extended to the newborn. There is some indication that these circumstances may be assessed on a case-by-case basis, so individual advocacy can be beneficial in these circumstances.

What supports can I access to prevent or terminate a pregnancy?

Women's Health Clinic (WHC) in Winnipeg has a community-based birth control program that provides a wide range of contraceptives at no or low cost, regardless of insurance status. They can also provide or facilitate access to abortion care up to 16 weeks gestation. WHC will cap costs at \$500 for medically uninsured patients. They can also facilitate connections to emergency funds from national non-profits like NAF Canada and Action Canada, who may also be able to assist with costs.

This factsheet was compiled by Dr. Lindsay Larios and the Reproductive Justice Manitoba research team. If you have any questions, corrections, or feedback, please contact Dr. Larios at lindsay.larios@umanitoba.ca.