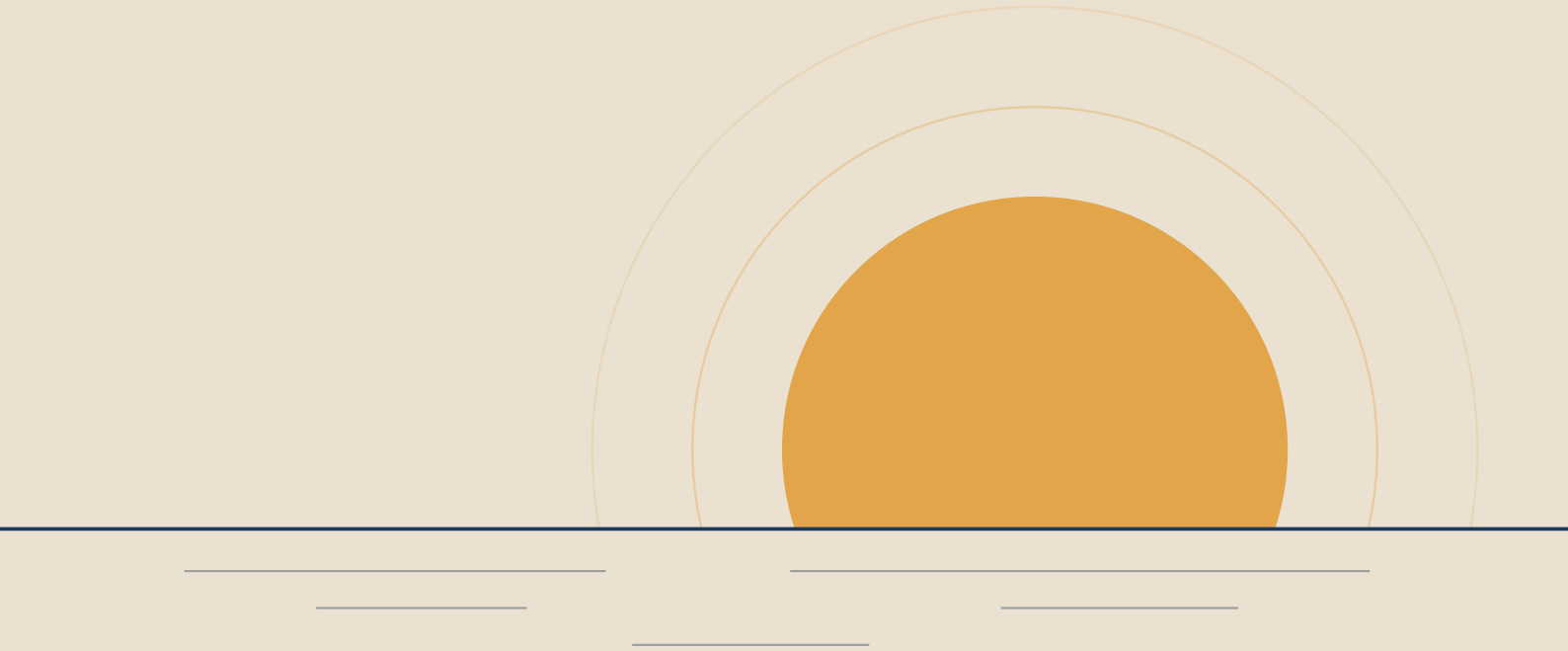
Mamavela

Having a Baby in Canada

Pregnancy care, costs, leave, benefits and the baby's paperwork in Canada, step by step, from official sources.



Free sample

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Before you begin

Congratulations. Whether you found out last week or you are counting down the final days, you are about to meet one of the most generous parental systems in the world, and one of the most confusing. In Canada, your health care is run by your province or territory, your maternity and parental benefits are paid by the federal government (unless you live in Québec, which runs its own plan), your job protection comes from provincial or federal employment law, your baby's birth is registered with a provincial office, and your child benefit is paid by the Canada Revenue Agency. Five different systems, five different websites, and very little time to read them.

This guide puts all of it in one place, in the order you will need it.

It is built on three promises.

First, every figure is checked. When this guide says that the maximum Employment Insurance maternity benefit is $729 a week in 2026, that the Canada Child Benefit can reach $8,157 a year for a child under six, or that Ontario gives you 30 days to register a birth, the figure was read on the official government page on 13 October 2026, and that page is listed in the bibliography with its address. Amounts change, usually every January (Employment Insurance) or every July (child benefits). When a figure matters to you, open the page and check it again: it takes a minute, and this guide tells you exactly where to look.

Second, nothing is guessed. Where an official page did not state a figure clearly, this guide does not invent one. It tells you who to ask instead. You will see phrases like "check with your province" more than once: that is not a gap, it is honesty about a country with thirteen provinces and territories and as many sets of rules.

Third, no situation is an afterthought. Canada is a country of newcomers, of single parents, of freelancers and gig workers, of families who have just moved provinces. Chapter 9 is written for the situations that the standard explanations skip: having a baby without a partner, being self-employed, arriving recently, or not yet having provincial health coverage.

> **This guide informs; it does not replace professional advice.**
>
> Your doctor, midwife or nurse practitioner knows your pregnancy. Service Canada, your provincial health insurance plan and the Canada Revenue Agency are the only bodies that can decide your own eligibility. Use this guide to understand the system and to ask the right questions, then confirm your own case with them. In an emergency, call 911.

How to use this guide

You do not need to read it in order.

- **Just found out you are pregnant?** Read Chapters 1 and 2, then put the dates from the checklist

in Chapter 10 into your calendar.

- **Planning your leave from work?** Chapters 4, 5 and 6 cover Employment Insurance, Québec's plan and your job protection.
- **About to give birth?** Chapter 7 explains the paperwork for your baby, and Chapter 10 tells you what to do in the first 30 days.
- **New to Canada, self-employed or parenting alone?** Go straight to Chapter 9, then come back.

All amounts are in Canadian dollars. "Province" in this guide usually means "province or territory": where the territories differ, the text says so.

Chapter 1. How the Canadian system fits together

Before the details, here is the map. Almost every confusion new parents run into comes from mixing up these five systems.

What	Who runs it	Where you deal with it
Your health care (prenatal visits, hospital birth, midwife, your baby's doctor)	Your province or territory	Your provincial health insurance plan (OHIP in Ontario, MSP in British Columbia, RAMQ in Québec, AHCIP in Alberta, and so on)
Paid time off work for pregnancy and parenting	The federal government through Employment Insurance (EI), except in Québec, which runs the Québec Parental Insurance Plan (QPIP)	Service Canada (EI) or the QPIP Centre de service à la clientèle (Québec)
The right to take time off and get your job back	Provincial employment standards law for most workers; federal law for federally regulated employers (banks, airlines, telecoms and similar)	Your provincial employment standards office
Registering your baby's birth and the birth certificate	Your province's vital statistics office	Online or paper registration, usually within 30 days
Child benefits (Canada Child Benefit, plus provincial top-ups)	The Canada Revenue Agency (CRA), which also pays most provincial child benefits	CRA My Account, or the birth registration form

Three things that surprise people

1. Paid leave and protected leave are two different things. Employment Insurance decides whether you are paid while you are off. Provincial employment standards decide whether your employer must let you go and take you back. You usually qualify for both, but the rules are separate. For example, in Ontario you can qualify for job-protected pregnancy leave if you started your job at least 13 weeks before your due date, while EI requires 600 insured hours of work. Chapter 6 explains how they fit together.

2. Québec is different, almost everywhere. If you live in Québec, you do not apply for EI maternity or parental benefits at all: the Québec Parental Insurance Plan pays them, with different weeks and higher replacement rates. The Government of Canada states plainly that the Province of Quebec is responsible for providing maternity, paternity, parental and adoption benefits to its residents. Chapter 5 is entirely about Québec.

3. Your health care is provincial, so moving changes things. If you move from one province to

another during pregnancy, or arrive from abroad, there may be a waiting period before the new province covers you. The Canada Health Act, the federal law that sets the rules provinces must follow to receive federal health funding, says a province must not impose a waiting period in excess of three months. Some provinces impose one, others do not: Ontario, for example, says there is no longer a waiting period for OHIP. Chapter 9 explains what to do in the gap.

What is free, and what is not

Under the Canada Health Act, insured health services include medically necessary hospital and physician services. In practice, for a person covered by their provincial plan, prenatal visits with a doctor, a hospital birth and the medical care around it are covered by the province: you do not receive a bill for them.

What is usually not covered by the public plan varies by province and often includes:

- Prescription drugs outside hospital (many provinces have their own drug plans; many employers offer coverage).
- A private or semi-private hospital room (usually charged as an upgrade, often covered by workplace insurance).
- Prenatal classes run by private organizations (public health units often offer free ones).
- Doulas, lactation consultants in private practice, physiotherapy, dental care.
- Cord blood banking.
- Ultrasounds for keepsake purposes, which the Society of Obstetricians and Gynaecologists of Canada (SOGC) addresses separately from medical ultrasounds.

> **Ask early.**
>
> If you have workplace insurance, call the insurer in the first trimester and ask three questions: Is a private room covered, and up to how much per day? Are breast pumps, physiotherapy or a doula covered? How and when do I add my baby to my plan? Write the answers on the page in Chapter 13.

End of the sample

Thank you for reading this far. We hope these first pages already feel useful, and that you can see how the rest of the book is built: clear steps, pages to fill in, sources you can check.

The full book has 50 pages.

Get it here: https://mamavela.com/shop/having-a-baby-in-canada/

One-time payment, instant PDF.