

INFORMATION: Medical Coverage for Employed Former BC Employment and Assistance (BCEA) Clients

What happens to my medical coverage now that I am working full time and no longer require BCEA?

- Once you are working and no longer require BCEA, your file closes and you no longer have Ministry of Social Development (SD) sponsored Medical Services Plan (MSP) or PharmaCare coverage. Your Ministry of SD sponsored MSP ends on the last day of the month in which your file closes. For example, if your file closed on February 7, 2005, your MSP will end on February 28, 2005. Your PharmaCare coverage that paid for any prescription costs you may have ends on the day your file closes. For example, if your file closes on February 7, 2005, your PharmaCare coverage ends on February 7, 2005.

Note: If you have Persons with Disabilities (PWD) status and your BCEA file is converted to medical services only (MSO) your medical coverage with MSP, your PharmaCare coverage and your health supplements provided by Ministry of SD will continue as long as you remain a resident of B.C. and meet annual eligibility requirements. For information on what types of services may be available to you, or to learn about eligibility requirements, contact your Employment and Assistance Worker.

How do I apply for medical coverage for my family and myself?

- If you are not receiving medical coverage through your employer, your first step is to contact MSP to confirm whether you have coverage. In most cases MSP will provide you with 6 months free coverage following the closure of your BCEA file to allow you sufficient time to apply for coverage.

***Note:** You will be responsible for paying your MSP costs at the maximum rate if at the end of 6 months you do not have Premium Assistance coverage.*

- You can contact the MSP Call Centre toll free at 1-800-663-7100, or from the Lower Mainland, call 604-683-7151.
- Forms are available electronically at: <http://www.healthservices.gov.bc.ca/msp/forms.html>
- Paper copies are available from MSP and Government Agents/BC Access Centres

What is Premium Assistance?

- Premium Assistance is a subsidy to help you with the cost of your MSP coverage. If you need assistance in paying for your MSP coverage, you need to complete and submit an application to the MSP.

Note: You must have filed an income tax return in the previous year to qualify for Premium Assistance.

What happens if my children require dental and optical care?

- The Healthy Kids program is available to children age 18 and under in low and moderate income families. If you are receiving MSP Premium Assistance and your children are not covered under another insurance plan, your children are eligible for dental and optical coverage through the Healthy Kids program.
- To receive assistance for your children's dental and optical costs under the Healthy Kids program you should let your dentist, optician or optometrist know in order to make sure that your children's costs are covered under the program.

Note: Healthy Kids is not a reimbursement program. The ministry will not reimburse families if they have already paid a dentist or other health care practitioner for services.

How do I receive help with the cost of my prescription medications?

- The Fair PharmaCare program is available to help you with your prescription costs, if you are no longer receiving BCEA. If you are receiving MSP Premium Assistance you should receive a consent form in the mail for Fair PharmaCare. You should confirm you are receiving Premium Assistance, then sign and return the form to the Fair PharmaCare program to continue receiving assistance.
- You may also register on line for Fair PharmaCare coverage at: <https://pharmacare.moh.hnet.bc.ca/> or by calling the toll free line at 1-800-663-7100, or from the Lower Mainland, call 604-683-7151.

Where do I find more information about my BC medical coverage?

Information on the Medical Services Plan and Premium Assistance can be found on the Ministry of Health web site at:

<http://www.healthservices.gov.bc.ca/msp/infoben/contacts.html>. or

<http://www.healthservices.gov.bc.ca/msp/infoben/premium.html>

Information on PharmaCare can be found on the Ministry of Health web site at:

<http://www.healthservices.gov.bc.ca/phar me/>

For information on the Healthy Kids program, call the Ministry of Social Development toll free at 1-866-866-0800 (press 4, then 2), or go to the ministry's web site at:

<http://www.eia.gov.bc.ca/programs/other.htm#hk> .