

## Group Plan Administrators Frequently Asked Questions Changes to Medical Services Plan Premiums & Premium Assistance in 2017

In January 2017, MSP premium rates and the Regular Premium Assistance program are changing. Following are some frequently asked questions from group administrators.

### Dec. 8, 2016 Update:

#### How can I request our Group's monthly invoice electronically?

BillerDirect publishes the MSP Group invoice in a PDF file which you can download. To subscribe to BillerDirect, please see the instructions below. Please note that once you have the PDF file, it can also be converted to an Excel spreadsheet using Adobe Acrobat Pro X.

The first step is obtaining a BCeID if you don't already have one. The link for business registration is here: [www.bceid.ca/register/business/getting\\_started/getting\\_started.aspx](http://www.bceid.ca/register/business/getting_started/getting_started.aspx).

Once you have a BCeID, click the link for Revenue Services of British Columbia, highlighted below, to request BillerDirect.

If you require assistance with this process, please call Revenue Services of B.C. at 877-405-4909.

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**BCeID Home**

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**BCeID Help Desk**

Canada and USA  
Toll Free:  
▶ 1 888 356-2741

Within Lower Mainland or  
Outside Canada and USA:

You are not logged on. Existing account holders may logon here [Logon](#)

**BCeID Business BCeID Registration** [Printer Version](#)

### Getting Started

Registering your business or organization with BCeID is a 5-step process and takes about 15 minutes.

If your business' or organization's identity can be verified online, registration is completed online and your Business BCeID account is issued immediately; otherwise, registration is completed in person, by mail, or with the assistance of a BCeID Registration Analyst.

Your business and personal information will be collected in accordance with [section 26\(c\) of the Freedom of Information and Protection of Privacy Act](#). If you have any questions or concerns about the collection of this information, review the [BCeID Privacy Policy](#).

- 1 [View online services](#) offered to Business BCeID customers, confirm that your business or organization is not already [registered with BCeID](#) and you are authorized to register, then select your [business type](#).

If you have a OneStop account, BCeID can retrieve your business information from [OneStop Business Registry](#). If you have a Basic BCeID account, you can convert it to a Business BCeID account.

	users to submit, search and retrieve information stored in the RARNS database.
Finance	<a href="#">Revenue Services of British Columbia (RSBC)</a> providing services on behalf of the Ministry of Finance for Medical Services Plan (MSP), Student Loans, Employment and Income Assistance Programs, Ambulance Services and Court Fines.
Forests, Lands and Natural Resource	<a href="#">Electronic Forestry Management Applications (e-FM)</a>

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**BCeID Help Desk**

Canada and USA  
**Toll Free:**  
 ▶ 1 888 356-2741

**Within Lower Mainland or Outside Canada and USA:**  
 ▶ 604 660-2355

**Email:**  
 ▶ [BCeID@gov.bc.ca](mailto:BCeID@gov.bc.ca)

8:30AM to 5:00PM Pacific Time, 9:30AM to 6:00PM Mountain Time, Monday to Friday excluding statutory holidays

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Existing account holders may logon here

## BCeID Online Service Details

### Revenue Services of British Columbia

Finance

Revenue Services of British Columbia (Finance) is providing services on behalf of the Ministry of Finance for Medical Services Plan (MSP), Student Loans, Employment and Income Assistance Programs, Ambulance Services and Court Fines.

**Service**
**BCeID Required**
**View accounts for MSP Groups and Businesses**

You can manage your group or business account(s) with RSBC online by viewing your invoice/financial information; updating contact information and more... When you have your Business BCeID, go to <https://www.revenueservicesbc.gov.bc.ca/bd>

**Business BCeID Account**

▶ [Register to Get This BCeID Account](#)

**View account as an individual**

You can manage your RSBC account (including MSP) online by viewing your invoice/bill, updating your address and more... When you have a BCeID account go to <https://www.revenueservicesbc.gov.bc.ca/bd> (Note: a BCeID account is not needed to pay online.)

**Personal BCeID Account**

▶ [Register to Get This BCeID Account](#)

### How is Adjusted Net Income calculated?

Adjusted net income is a person's net income (or a couple's combined net income) as determined by the Canada Revenue Agency minus any of the following deductions allowed by MSP:

- \$3,000 for a spouse;
- \$3,000 if a beneficiary is 65 years of age or older in application year;
- \$3,000 for a beneficiary's spouse if 65 years of age or older in application year;
- \$3,000 for each child minus one half of the child care expenses claimed by a beneficiary and/or spouse on line 217 of their income tax returns;
- \$3,000 for each family member who claims disability, attendant or nursing home expenses;
- The amount received by a beneficiary and/or spouse for Universal Child Care on line 117 of their income tax returns; and/or
- The amount reported for the Registered Disability Savings Plan by a beneficiary and/or spouse on line 125 of their income tax returns.

### Does everyone need to apply for MSP premium assistance to get the new subsidy rates?

If you have already completed an application and are currently receiving Regular Premium Assistance, you do not need to apply again for January 2017

Applications for Regular Premium Assistance include a declaration of consent for Health Insurance BC to verify annual income with the Canada Revenue Agency. If you submitted a signed and completed application form and are currently receiving Regular Premium Assistance, you do not need to re-apply. Health Insurance BC will assess your eligibility and adjust your premium rate accordingly as of Jan. 1, 2017.

If you do not currently receive Regular Premium Assistance and are now eligible based on residency and adjusted net income, the Premium Assistance Application can be found here:

[www2.gov.bc.ca/assets/gov/health/forms/119fil.pdf](http://www2.gov.bc.ca/assets/gov/health/forms/119fil.pdf).

Please note that the Group must authorize the application before submission to Health Insurance BC or it will be returned.

**What tax year will be applied for people who currently receive MSP premium assistance or are newly eligible?**

- As of Nov. 24, 2016: HIBC will convert all recipients and applicants for premium assistance to new premium rates and process new premium assistance applications for Jan. 1, 2017 based on the 2015 tax year
- Starting on Jan. 2, 2017: HIBC will process new applications based on 2015 and/or 2016 tax years as current year premium assistance until March 31, 2017
- Starting on April 1, 2017: HIBC will process new applications based on the 2016 tax year as current year premium assistance.

**Do seniors pay a reduced premium rate for MSP coverage?**

Eligibility for MSP Regular Premium Assistance is based on residency and adjusted net income. If you already receive premium assistance and your adjusted net income is below the uppermost limit (\$42,000 as of Jan. 1, 2017), the appropriate level of Regular Premium Assistance will be applied. For more information about Regular Premium Assistance and adjusted net income, visit [gov.bc.ca/premium-assistance](http://gov.bc.ca/premium-assistance).

Although age does not directly contribute to reduced premium rates for adults, individuals 65 years of age and older this year may claim a \$3,000 income deduction for themselves and an additional \$3,000 deduction for a spouse who is 65 years of age or older this year on their Regular Premium Assistance application form to reduce adjusted net income.

**Nov. 18, 2016 Update:**

**Is there a report for Group Administrators that lists all employees and their dependents?**

Your monthly invoice will continue to show the size of each family on your MSP Group account in the "SIZE" column. For January 2017 invoices only, a special "9" code will be used in the "CODE" column to indicate accounts that have changed premiums due to the new rates and policies.

Please refer to the sample January 2017 invoice shown here to learn more:

[www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes).

In addition, Employer Record Cards are provided to MSP Groups, which show any new individuals on a group plan and any changes to coverage that occurred (cards are distributed on a monthly basis, as appropriate). To learn more, go to: [www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/administer/adding-members](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/administer/adding-members).

**If a spouse who is under the age of 19 has a child, will the family still pay for one adult on the account? If there is a marriage of two 18-year-olds, what will the premium be?**

All minors (individuals under the age of 19) will no longer be charged MSP premiums, effective Jan. 1, 2017. This includes married minors, and minors with children. For example, a family of two 18-year-olds that are married and have a child would not be charged any MSP premiums.

## **Nov. 4, 2016 Update:**

### **Will my invoice show which accounts are changing prior to Jan. 1, 2017?**

Yes. On the January 2017 Group invoice only (which you will receive in early December), an adjustment code of "9" will be inserted into the "CODE" field on the invoice to indicate each account where the premiums have changed from 2016 to 2017.

### **Why do we have to wait until December to find out which accounts are changing?**

Following production of the December 2016 group invoices, system changes will be implemented on Nov. 23, 2016. Once this is complete and tested, group billing of the January 2017 invoices will run at the beginning of December instead of the usual third week (for this month only). That means groups will receive January 2017 invoices approximately three weeks earlier, providing you more time to make any required system changes.

Groups receiving electronic invoices can expect the January 2017 invoices on Dec. 6, 2016. Those receiving paper invoices should follow within a few days.

### **With no premiums for children and no increase in rates for 2017, why will some accounts have an increase for 2017?**

The full premium rate for a single adult beneficiary has not changed. One person, who is not eligible for Premium Assistance, still pays \$75.

However, there is a change to the way premiums are calculated. Now, all adults who are not eligible for Premium Assistance will pay the same rate. Two adults on one account will simply pay the single person rate – doubled. There is no longer a discount for couples.

This change will remove the inconsistency to make the system more equal for all beneficiaries not on Premium Assistance.

### **When will the updated Regular Premium Assistance Application forms for 2017 be available?**

The current version of the HLTH 119 Premium Assistance Application form can be found here: [www2.gov.bc.ca/assets/gov/health/forms/119fil.pdf](http://www2.gov.bc.ca/assets/gov/health/forms/119fil.pdf)

This form will be updated in early December 2016 to show the new 2017 rates.

The current form can be used now, and existing stock can be continued to be used even once the new form is launched. Regardless of the version of the form, the new premium rates will be applied by HIBC as of Jan. 1, 2017 (if the form is completed, signed, and submitted correctly).

Please note that the form must be authorized by the group before submitting to Health Insurance BC or it will be returned.

### **My group doesn't currently allow MSP Premium Assistance for our employees. How can we provide this service?**

If your group wishes to allow MSP Regular Premium Assistance for its employees, you can make the request by sending a letter to Health Insurance BC with all Group contact information to:

Health Insurance BC  
PO BOX 9140 STN PROV GOVT  
VICTORIA BC V8W 9E5

You will receive confirmation and required materials from Health Insurance BC. Once the change has been made, your group can submit authorized Premium Assistance Applications for the staff that qualify. Rates are posted on the B.C. Government website at:

[www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes). Premium Assistance Application forms can be accessed online here: [www2.gov.bc.ca/assets/gov/health/forms/119fil.pdf](http://www2.gov.bc.ca/assets/gov/health/forms/119fil.pdf)

**Do the changes to the Regular Premium Assistance program have any impacts on the Temporary Premium Assistance program?**

No, Temporary Premium Assistance is not affected by the changes effective Jan. 1, 2017.

**Sept. 15, 2016 Update:**

On Sept. 15, 2016, the government of British Columbia announced updates to the previously published 2017 MSP premium and Regular Premium Assistance rates. The planned 4% increase has been cancelled. As a result, the full premium rate for one adult will not increase and will remain at the 2016 rate of \$75.

In addition, rates for those receiving Regular Premium Assistance will be reduced by at least 4% beyond what was announced with Budget 2016.

**July 14, 2016 Update:**

**What is the impact of these changes for children in my group?**

As of Jan. 1, 2017, there will be no MSP premiums charged for children under the age of 19. The total number of beneficiaries on an account – including children – will still be included on the group invoice.

**What is the impact for children 19-24 years old in my group, who are attending university and on their parent/guardian's account?**

Dependent post-secondary students can continue to be covered as a child on the parent/guardian account and will not be charged premiums. A dependent post-secondary student is a B.C. resident who is older than 18 and younger than 25 years of age, in fulltime attendance at a recognized post-secondary institution, and supported by a parent or person who stands in place of the person's parent.

A dependent post-secondary student may include a student enrolled in full-time studies at an accredited trade school, technical school or high school. Full time study is defined as a minimum of three courses and 15 hours per week.

**Will international students under 19 years of age be charged MSP premiums?**

No, international students under the age of 19 are considered children and will not be charged MSP premiums as of Jan. 1, 2017. Group administrators may need to adjust the collection of fees from international students under 19 years of age to remove any MSP premium component.

**How are the premium rates calculated?**

MSP premium rates will be determined by the number of adults on an MSP account. This can be one or two people: the MSP account holder and a spouse, if applicable. If the spouse is under the age of 19, they will not be charged premiums. As of Jan. 1, 2017, there will be no MSP premiums for children under the age of 19.

**What are the premium rates for two adults (i.e., spouses) on one account? Is there a discount?**

There is no discount. As of Jan. 1, 2017, the MSP premium rate for two adults will be twice the amount of the single adult rate. The full premium rate for a single adult will be \$75, and the premium rate for two adults will be \$150. If the spouse is under the age of 19, they will not be charged premiums. If a family qualifies for premium assistance, the rate will again be the twice the amount of the single person rate, as per the rate table posted here: [www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes)

**I previously saw different rates for 2017. Did they change?**

Yes, different rates were published for 2017 earlier this year with the Budget announcement. On Sept. 15, 2016, the government of British Columbia updated the [2017 rates](#). With the new rates, there is no premium increase for one adult from the 2016 rate.

**How will my MSP invoices change? How can I budget for 2017?**

MSP group invoices will continue to show the number of individuals and the total amount due for each account. Employer record cards can also be used for premium budgeting.

**Will subsidy codes on my invoice change?**

Yes, the specific subsidy codes are changing as of Jan. 1, 2017. The specific rate codes are as follows:

Band	Adjusted Net Income	Premium Rate Code
1	\$0 - \$24,000	H
2	\$24,001 - \$26,000	I
3	\$26,001 - \$28,000	J
4	\$28,001 - \$30,000	K
5	\$30,001 - \$34,000	L
6	\$34,001 - \$38,000	M
7	\$38,001 - \$42,000	N
8	Over \$42,000	C

**I receive paper invoices. Will I be required to make any system changes?**

Most groups will not require system changes. Only group administrators who receive their invoice information electronically may need to make system changes. The new rates and family structure will be reflected in the January 2017 invoice that you will receive in December 2016. These changes will be automatically adjusted.

**I receive my invoices electronically. Will I be required to make any system changes?**

Group administrators who receive their invoice information electronically may need to make system changes to accommodate the new rate codes. These groups will be contacted at the end of July 2016 directly by Revenue Services of British Columbia to provide more information and offer testing, if required. The new rate codes will be reflected in the January 2017 invoice that you will receive in December 2016.

**What if I indicated “no” to administering Premium Assistance on the Third Party Registration application form?**

If your group plan does not administer Regular Premium Assistance, your employees can still receive benefits from other income-based health programs such as Healthy Kids, Supplementary Benefits and Ambulance Services. Members must complete, sign and submit a Premium Assistance application. Health Insurance BC will apply the Regular Premium Assistance subsidy in order for them to receive those benefits. Their monthly premium will remain at the full rate.

**How can I find out more?**

Group plan administrators can find more information on the MSP premium rate and Regular Premium Assistance changes on the MSP website at: [www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators/msp-premium-changes).

Additional information will be shared as it becomes available, and this FAQ section will be updated.

**Questions?**

Please direct any MSP premium rate and premium assistance project questions to: [dist.EnrolmentPremiumsAndPremiumAssistance@maximusbc.ca](mailto:dist.EnrolmentPremiumsAndPremiumAssistance@maximusbc.ca).