



## 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 case closes and you no longer have Ministry of Social Development and Poverty Reduction (SDPR) sponsored Medical Services Plan (MSP) or PharmaCare coverage. Your SDPR sponsored MSP ends on the last day of the month in which your case closes. MSP will provide you with temporary transitional coverage for a period of 6 months following the closure of your BCEA case to allow you sufficient time to apply for your own coverage. For example, if your case closed on January 7<sup>th</sup> your transitional MSP coverage will end on July 31<sup>st</sup>.
- This transitional MSP account includes eligibility for MSP supplementary benefits for a period of 6 months only. You will need to apply for supplementary benefits once the transitional MSP coverage ceases - See Supplementary Benefits section below.
- 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 January 7<sup>th</sup> your PharmaCare coverage ends on January 7<sup>th</sup>.

*Note: If you have Persons with Disabilities (PWD) designation or Persons with Persistent Multiple Barriers (PPMB) status and your BCEA case is converted to medical services only (MSO) your medical coverage with MSP, your PharmaCare coverage and your health supplements provided by SDPR will continue as long as you remain a resident of B.C. and continue to meet the eligibility criteria. For information on what types of services may be available to you, contact an SDPR office at 1 866 866-0800.*

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

- Your first step is to contact MSP to confirm whether you have coverage. In most cases MSP will provide you with 6 months of temporary transitional coverage following the closure of your BCEA file to allow you sufficient time to apply for your own coverage.
- You can contact Health Insurance BC by phone or email:
  - Lower Mainland: 604 683-7151
  - Elsewhere in BC: 1 800 663-7100 (toll-free)
- Forms are available electronically at: <https://www2.gov.bc.ca/gov/content/health/health-forms>
- Paper copies are available from MSP and Government Agents/BC Access Centres
- To request an MSP Account Confirmation letter that will verify MSP enrolment status for one or more individuals on your MSP account, please visit: [www.gov.bc.ca/confirmMSPaccount](http://www.gov.bc.ca/confirmMSPaccount). Please note, this letter alone is not sufficient to obtain medical services.

## What is MSP Supplementary Benefits?

- Through the Supplementary Benefits program, MSP provides partial payment for certain supplementary health services obtained in British Columbia and may provide access to other income-based programs such as the Healthy Kids program and waiver of ambulance fees.
- For recipients of the Supplementary Benefits program, MSP contributes \$23 per visit for a combined annual limit of 10 visits each calendar year for the following services: acupuncture, chiropractic, massage therapy, naturopathy, physical therapy and non-surgical podiatry.
- Eligibility for MSP supplementary benefits is available for individuals and families with an adjusted net income of \$42,000 or less, and Beneficiaries covered under assigned groups.
- To be assessed for ongoing eligibility for MSP supplementary benefits and access to other income-based programs, the account holder must submit an Application for Supplementary Benefits to Health Insurance BC (HIBC).
- Individuals and families must continue to file income taxes annually with the Canada Revenue Agency to remain eligible.
- For more information or to apply for MSP supplementary benefits, you can visit [www.gov.bc.ca/MSP/supplementarybenefits](http://www.gov.bc.ca/MSP/supplementarybenefits)

## 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 the MSP Supplementary Benefits program, your children are eligible for dental, optical and hearing supplement coverage through the Healthy Kids program.
- To access the Healthy Kids Program coverage, you will need to show your child's CareCard or BC Services Card when you arrive at the dental, optical or audiology office. Ask them to confirm coverage before the appointment. Be sure to ask if there will be any extra charges that are not covered.

**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.*

- For more information on the Healthy Kids Program, you can visit: <https://www2.gov.bc.ca/gov/content/health/managing-your-health/healthy-women-children/child-teen-health/dental-eyeglasses?keyword=healthy&keyword=kids>

## 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. Fair PharmaCare is income-based; the less a family earns, the more help they get.
- All residents of B.C. are eligible for Fair PharmaCare coverage if:
  - Have Medical Services Plan (MSP) coverage, and
  - Give PharmaCare permission to check their income with the Canada Revenue Agency.

(Income is from two years prior.)

- You may register on line for Fair PharmaCare coverage at: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/register-for-fair-pharmacare> or by calling the toll free line at 1-800-663-7100.

You can also register using by a paper form that can be accessed at:

<https://www2.gov.bc.ca/gov/content/health/health-forms/pharmacare/forms-for-bc-residents>

- Coverage begins as soon as PharmaCare processes your registration. If you register online or by phone, your coverage begins immediately.

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

Information on the Medical Services Plan, and MSP Supplementary Benefits can be found on the Ministry of Health web site at:

<https://www2.gov.bc.ca/gov/content/health>

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

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents>

For information on the Healthy Kids program, call the Ministry of Social Development and Poverty Reduction toll free at 1-866-866-0800, or go to:

<https://www2.gov.bc.ca/gov/content/health/managing-your-health/healthy-women-children/child-teen-health/dental-eyeglasses?keyword=healthy&keyword=kids>