Studying Outside British Columbia
Residents who leave B.C. temporarily to attend school or who are temporarily ineligible for MSP coverage for a duration of studies, provided they are in full-time attendance at a recognized educational facility. More information on eligibility while studying outside B.C. is available online at www.gov.bc.ca/everythingtemporarily.

Permanent Move from British Columbia
It is important to contact HIBC before leaving B.C. or submit a Permanent Move Outside B.C. form online at www.gov.bc.ca/forms/msp085.html.

Within Canada – Benefits are provided for the balance of the month you leave the province plus two months. Upon arrival, you should immediately apply for the health plan of your new home province or territory.

Outside Canada – Benefits are provided for the balance of the month you leave the province.

Cancelling Benefits
If you’ll no longer be a resident, you must notify HIBC of your date of departure, indicate the reason for cancellation, and provide your new address.

For more information on absences or moving from B.C., download a copy of the leaving B.C. booklet at www.gov.bc.ca/everythingtemporarily. Alternatively, contact HIBC or your community Service BC office.

OTHER HEALTH SERVICES BENEFITS
Laboratory Services
For information on laboratory service benefits under the Laboratory Services Act, visit www.gov.bc.ca/lab.

Prescription Drugs
Pharmacies provide assistance with the purchase of many prescription drugs and certain other health benefits. Pharmacies do not provide out-of-province benefits.

For information visit www.gov.bc.ca/pharmacy, contact your local pharmacy, or contact HIBC.

Hospital Benefits
Hospital benefits are provided to all residents of B.C. who are enrolled with MSP. For information contact your local health authority.

For patient care quality concerns, please contact 1-855-952-8208.

Ambulance Service
Ambulance Service is not an insured benefit; however, the Province subsidizes fees for beneficiaries. Please note that fees for services rendered outside the province are not subsidized and can range from several hundreds to several thousand dollars.

For fee information visit www.bcehs.ca/about/billing/fees or contact B.C. Emergency Health Services.

Ambulance Service obtained outside British Columbia may be a benefit in B.C. are not covered outside the province.

The Province subsidizes fees for beneficiaries. Sometimes the difference is substantial. In addition, some items/services that are recognized educational facility. For more information visit the Ministry of Health website at www.gov.bc.ca/pharmacare.

PRIVATE INSURANCE
Private insurance companies may also cover persons who are not eligible for provincial health care benefits.

COLLECTION & USE OF PERSONAL INFORMATION
Personal information is collected under the authority of the Health Protection Act and section 41 (3) and 39 of the Freedom of Information and Protection of Privacy Act (FOIPPA) for the purposes of administration of the Medical Services Plan. Personal information may be disclosed pursuant to section 33 of FOIPPA.

If you have any questions about the collection and use of your personal information, please contact:

Health Insurance Branch
Chief Privacy Officer
PO Box 9050, Station Govt Victoria, BC V8W 9P2
1 866 863 7199 (Vancouver)
1 888 863 7151 (rest of B.C.)

LEGISLATION
The legislation provides a general outline. Information is subject to change in accordance with the provisions of the Medicare Protection Act and regulations and the Hospital Insurance Act and Regulations. If a discrepancy exists between this brochure and the legislation, the legislation will prevail.

SERVICE BC
Service BC delivers government’s information and services to the public. Offices located throughout B.C. can provide you with information about PharmaCare, MSP and supplementary benefits. We encourage you to use this service during evenings and on weekends when access is most readily available. If your question is related to your MSP coverage or of an urgent nature, a customer service representative will be available to assist you between 8:00 am and 4:30 pm, Monday to Friday, except statutory holidays.

For fee information visit www.bcehs.ca/about/billing/fees.

For patient care quality concerns, please contact 1 866 952-2448.

For contact information visit www.gov.bc.ca/contactmsp.

For more information about PharmaCare, MSP and supplementary benefits, and answers about your MSP account, visit www.gov.bc.ca/leavingbctemporarily.

ABSENCES FROM BRITISH COLUMBIA
Temporary Absences
To maintain eligibility for MSP coverage, an individual must continue to meet the residency requirements (see WhIs Your Health) while temporarily outside the province. In some circumstances, while temporarily outside the province for work or vacation, individuals may retain eligibility for coverage during an “extended absence” of up to four consecutive months, once in every 12 month period.

More information on eligibility during an extended absence is available online at www.gov.bc.ca/everythingtemporarily.
Certain other individuals, such as some holders of study and/or British Columbia (BC), and includes a person who is deemed under the regulations to be physically present in BC for 1 month or more, is a resident.

WHO IS ELIGIBLE?

Residents of BC who are eligible are required to enrol themselves and their dependents if migrating to BC. Under the Medical Assistance in Kind Program (MAIK), you are required to enrol yourself and your dependents within 30 days of your arrival in BC. By enrolling, you will be expected to renew enrolment by the card expiry date specified on your BC Services Card.

REQUIRED TO ENROL, RENEW ENROLMENT

Residents are required by law to enrol if they are 19 years of age or older, and their dependents if migrating to BC. Eligible BC Services Card holders are expected to review enrolment by card expiry date specified on your BC Services Card.

REQUIREMENTS

Under the Medical Protection Act (MA), an individual is eligible to enrol for coverage with his/her personal health number (PHN) if the individual’s PHN is not used by anyone else. Contact HIBC immediately if you find out that someone else is using your PHN or if you suspect it is being misused.

HOW TO ENROL

You must complete two steps to enrol in MSP:

Step 1: If coverage is available through your employer, union or pension plan, contact your employer or your application to enrol for Group enrollment from March 2020 to March 2021. An Application for Group Enrolment form must be completed and submitted online at www.gov.bc.ca/mspeligibility.

Step 2: Submit proof of identity, address and support documentation. Instructions and forms can be found online at www.gov.bc.ca/mspeligibility.

Step 3: Complete the online licence application (if applicable) and mail all your supporting documentation to Health Insurance BC (HIBC) as directed.

At a Service BC office – visit servicebc.ca or the Group Change Request form.

Address changes can be completed online with the Address Change BC form or the Permanent Above BC Out form.

OUT-OF-PROVINCE BENEFITS

If you leave BC and you are not receiving supplementary benefits, your MSP coverage will continue to age 25 for dependent post-secondary students.

BENEFITS PROVIDED

The following benefits provide you with MSP coverage:

1. Medical services, including x-rays, provided at approved diagnostic services when ordered by a physician, podiatrist, diagnostic surgeon, or specialist;

2. Surgical podiatry.

DIAGNOSTIC SERVICES

Costs for diagnostic services, such as a mammogram or diagnostic x-rays, are covered up to the amount payable by MSP.

CHANGES AFFECTING COVERAGE

If your circumstances change, you may affect your coverage for example, marriage or change in family size. If you are a self- administered medical plan account, notify HIBC. If you are on an account administered by your employer, union or pension plan, notify that individual.

Conditions

Chaplains

Other care and services provided by other Ministry of Health programs (see Other Health Services Benefits section).

Supplementary benefits

BENEFITS NOT PROVIDED BY MSP

MSP does not provide coverage for the following:

1. Routine physical examinations for reasons other than illness.

2. Medical exams, tests or referrals for life insurance, a driver’s licence, school, immigration, employment or other purposes.

3. Cosmetic surgery for the alteration of appearance.

4. Physiotherapy; and

5. Naturopathy;

6. Acupuncture;

7. Chiropractic, physiotherapy, naturopathy, massage therapy, acupuncture, and non-surgical podiatry services for persons not receiving supplementary benefits.

8. The services of counselors or psychologists;

9. Routine eye examinations for beneficiaries between the ages of 19 and 64; and

10. Dental fees; surgical supplies; and service charges over and above what is payable by MSP.

BENEFITS PROVIDED BY MSP

For those who qualify based on annual net income, MSP will contribute up to a combined limit of visits each year.

1. Medical examinations, certificates or tests required for life insurance, a driver’s licence, school, immigration, employment or other purposes.

2. Cosmetic surgery for the alteration of appearance.

3. Routine dental or oral surgery when medically required to be performed in a hospital. MSP also covers diagnostic services, including x-rays, provided at approved diagnostic facilities when ordered by a physician, podiatrist, diagnostic surgeon, or specialist.

4. Diagnostic services, including x-rays, provided at approved diagnostic facilities when ordered by a physician, podiatrist, diagnostic surgeon, or specialist.

5. Dental and oral surgery when medically required to be performed in a hospital.

6. Chiropractic, physiotherapy, naturopathy, massage therapy, acupuncture, and non-surgical podiatry services for persons not receiving supplementary benefits.

7. The services of counselors or psychologists;

8. Routine eye examinations for beneficiaries between the ages of 19 and 64; and

9. Dental fees; surgical supplies; and service charges over and above what is payable by MSP.