LEAVING CANADA TO OBTAIN MEDICAL SERVICES

If you are leaving Canada to obtain medical services, the Ministry of Health does not subsidize fees charged for ambulance service outside of British Columbia. We advise you to buy additional health insurance to supplement your basic coverage before you leave the province, even if you only plan to be away for a day. A private insurance company of your choosing may be able to advise you about coverage to pay for any difference in fees and care not provided by MSP if you have a pre-existing medical condition. We recommend that you please mention this when purchasing additional insurance as most policies will not cover treatment of that condition while outside of British Columbia.

For more information on absences or moving from one home province or territory.

Other Health Services Benefits

Service BC

For information on laboratory service benefits under the Laboratory Services Act, contact your community Service BC office.

PRIVATE INSURANCE

Providers insurance companies may provide coverage for services that are not paid for by the Ministry of Health. Ask your employer, union or pension plan whether they administer an extended benefits plan.

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 Medicare Protection Act and section 26 (a), (c) and (e) 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 BC

Chief Privacy Officer
PO Box 4955
V8W 9E3

For more information on absences or moving from one home province or territory.

For information about your MSP account, please contact Health Insurance BC (HIBC) at 604 683-7151 (Vancouver) or 1 800 663-7100 (rest of B.C.). Alternatively, contact your local Service BC office.

For more information on absences or moving from one home province or territory.

For more information, contact HIBC or your community Service BC office.

For information on laboratory service benefits under the Laboratory Services Act, contact your community Service BC office.

The program provides travel cost discounts for beneficiaries who are not eligible for provincial health care benefits. Please note that fees for services required while outside the province are not subsidized and can range from several hundred to several thousand dollars.

For more information visit www.bch.ca/about/bc-insurance or contact BC Emergency Health Services.

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

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Studying Outside British Columbia

Residents who leave BC temporarily to attend school or who may be eligible for MSP coverage for the duration of studies, provided they are full-time attendance at a recognized educational facility.

More information on eligibility while studying outside BC is available online at www.gov.bc.ca/leavingtemporarily.

Permanent Move from British Columbia

It is important to contact HIBC before leaving BC or submit a Permanent Move Outside BC form online at www.gov.bc.ca/leavingtemporarily/traveltips.html. Within Canada – benefits are provided for the balance of the month you leave the province plus any month, you should immediately apply to 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.

Compiling Benefits

If you will 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 one home province or territory.

Permanent Move Outside BC

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For more information on absences or moving from one home province or territory.

OTHER HEALTH SERVICES BENEFITS

Laboratory Services

For information on laboratory service benefits under the Laboratory Services Act, contact your community Service BC office.

Prescription Drugs

Pharmacy provides assistance with the purchase of many prescription drugs and certain other benefit items. PharmaCare provides assistance with the purchase of many prescription drugs and certain other benefit items. PharmaCare provides assistance with the purchase of many prescription drugs and certain other benefit items.

Prescription Drugs

For information on prescription drugs, contact your local pharmacy, or contact HIBC.

Hospital Benefits

Hospital benefits are provided to all residents of BC, who are enrolled eligible for MSP coverage for the duration of their life.

For more information on absences or moving from one home province or territory.

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Permanent Move Outside BC

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Prescription Drugs
MEDICAL SERVICES PLAN (MSP)

The Medical Services Plan pays for medically required services (physicians and surgeons, hospital, ambulance and related services, and other medically required services) when medically required to be performed in a hospital. MSP also provides coverage for other health benefits. See section “Benefit coverage for other health benefits” for more information, visit www.hics.gov.bc.ca.

WHO IS ELIGIBLE?

Residents of British Columbia are eligible and are required to enrol themselves and their dependents.

For more information, visit www.hics.gov.bc.ca.

1. Is a citizen of Canada or is lawfully admitted to Canada
2. Is physically present in B.C. for
   - At least six months in a calendar year if you are under 19 years of age, or
   - A shorter prescribed period, including a person who is deemed under the regulations to be a resident, but does not include a tourist or visitor to British Columbia.

Certain other individuals, such as holders of study and work permits, would be eligible for a prescribed period, as can a person who is deemed to be a resident. For more information on eligibility, visit www.hics.gov.bc.ca/eligibility.

Dependents

Dependents must qualify as residents and they include

• Spouse, either married to, or living and cohabiting in a marriage-like relationship with the beneficiary
• Child of any age who is your legal child
• Dependent post-secondary student, who is older than 18 and
• Child, who is a minor who does not have a spouse and who is supported by the beneficiary

A dependent post-secondary student may include a student enrolled in full-time studies at a trade school, technical school or high school.

REQUIREMENT TO ENROL/RENEW ENROLMENT

Residents of BC are required by law to enrol themselves and their dependents. An MSP account is created when you apply for or renew your BC Services Card. You are expected to renew your card by the card expiry date specified on your enrolment card.

Under the Medicare Protection Act, it is an offence to use another person’s personal health number (PHN) or knowingly allow your PHN to be used if the holder of your PHN has been lost or if you suspect it has been misused.

HOW TO ENROL

You must complete two steps to enrol in MSP.

Step 1: If you are applying for an MSP account, you must complete a group plan application if you are enrolled in a group plan administered by your employer, union or pension plan.

Step 2: If you are applying for a new account or renewing your account online at www.gov.bc.ca/mspbcresidentforms.

Health Insurance BC (HIBC)

Is a citizen of Canada or is lawfully admitted to Canada and includes a person who is deemed under the regulations to be a resident.

A beneficiary is a resident enrolled in MSP.

Dependents must qualify as residents and they include

• Spouse, either married to, or living and cohabiting in a marriage-like relationship with the beneficiary
• Child of any age who is your legal child
• Dependent post-secondary student, who is older than 18 and

Marry or live and cohabit with another person

• Surgical podiatry.

Certain changes can affect your coverage, for example, employment, etc.;

Life insurance, a driver’s licence, school, immigration, etc.

Patients may be charged an additional amount if the practitioner’s fee is

MSP will help pay for unexpected insured services you receive outside Canada and for any insured services you receive outside Canada, provided that the services are medically required and performed by a duly qualified medical professional. Reimbursement will not exceed the amount that had been paid for the same service in the previous year. Any excess cost is the beneficiary’s responsibility.

Most physicians in other Canadian provinces and territories interpret the plan differently. If you are unsure about the coverage of any benefit, contact the physician,dentist or other health care provider who will be treating you.

Medical questionnaires are an exemption for all beneficiaries. If this plan is suspended, the cost will be paid by the beneficiary. Contact their office for an Application for Group MSP.

Hotel, ambulance and laboratory services, as well as prescriptions for drugs under other Ministry of Health programs (see Other Health Services Benefits section).

OUT-OF-PROVINCE BENEFITS

MSP will help pay for unexpected insured services you receive outside Canada and for any insured services you receive outside Canada, provided that the services are medically required and performed by a duly qualified medical professional. Reimbursement will not exceed the amount that had been paid for the same service in the previous year. Any excess cost is the beneficiary’s responsibility.

Most physicians in other Canadian provinces and territories interpret the plan differently. If you are unsure about the coverage of any benefit, contact the physician,dentist or other health care provider who will be treating you.