

MEDICAL SERVICES PLAN (MSP) END OF GROUP PLAN COVERAGE NOTICE

MSP is the provincial insurance program that pays for provincially insured health care benefits for eligible BC residents. It is administered by Health Insurance BC (HIBC) on behalf of the Government of BC and the Ministry of Health. Under the *Medicare Protection Act*, enrolment with MSP is mandatory for all eligible residents and their dependents.

Maintaining Your MSP Account

You have been covered under an MSP Group Plan, in which your employer, pension plan or union manages your MSP coverage and pays premiums on your behalf. Your MSP Group Plan has determined that they will no longer be managing MSP coverage for their members. Once your MSP Group Plan coverage has ended, you will be responsible for managing your MSP account directly with HIBC and informing them of any changes. The *Medicare Protection Act* requires beneficiaries to update their address within 10 days of an address change.

You do not need to re-apply for MSP coverage. HIBC will automatically put you and any existing dependents on a self-administered MSP account. It is therefore important that HIBC has your current address on file.

If you believe your MSP account address may be out-of-date, please visit addresschange.gov.bc.ca to update your MSP account address directly, or speak with your MSP Group Plan Administrator before your MSP Group Plan coverage has ended.

After your MSP Group Plan coverage has ended, to request an MSP account change or submit updated documentation online, please visit: gov.bc.ca/managingyourmspaccount.

You must notify HIBC if you:

- Change your address;
- Update your personal information or information for other individuals on your account (including name, date of birth, or gender);
- Add and/or remove a spouse (including Common-law) or child(ren); and/or
- Update your status in Canada (i.e.: obtain a new work permit, study permit, or confirmation of permanent residence).

Premiums and Premium Assistance

You will be responsible for paying MSP premiums. Premium invoices are issued from Revenue Services BC (RSBC), unless you qualify for 100 percent Regular Premium Assistance. You should expect to receive your first monthly invoice from RSBC within approximately 30 days of the end of your Group Plan coverage.

Regular Premium Assistance is financial help for families who have filed their taxes and have an adjusted net income of \$42,000 or less. For more information about Regular Premium Assistance and to apply online, please visit: gov.bc.ca/MSP/applyforpremiumassistance.

Premium Elimination

MSP premiums will be eliminated on January 1, 2020, but the MSP program will continue to provide provincially insured health care benefits for eligible BC residents. Citizens must continue to fulfill their MSP obligations under the *Medicare Protection Act*, such as updating their MSP account due to address changes.

Monthly premiums prior to January 1, 2020 must be remitted to RSBC. Following premium elimination, any outstanding premium debt will continue to be collected.

More Information

If you have any questions about your MSP coverage, please visit gov.bc.ca/MSP or contact HIBC.