

BC Services Card Questions and Answers for MSP Group Plan Administrators

New MSP enrolment policies take effect on February 22, 2018



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What resources are available for Group Plan Administrators to learn more about BC Services Card and changes to MSP enrolment?

- The MSP Group Plan Administrators web page and MSP Group Procedure Guide have been updated to include important details about two-step enrolment and MSP coverage status. Visit gov.bc.ca/groupplanadministrators to fully review these changes.
- gov.bc.ca/mspgroupmembers includes detailed information on the new processes for adding new members to your group.
- A special insert outlining the changes has also been included in your February 2018 MSP invoice (distributed in late January 2018).

What resources are available to me to educate my new members who need to enrol in MSP?

An information sheet is available for Group Administrators to provide to members who are new or returning BC residents, available on the MSP Group Plan Administrators website at gov.bc.ca/mspgroupmembers.

How do my members enrol in MSP?

Starting February 22, 2018, new and returning adult Canadian Citizens and Permanent Residents (19 years of age and older) must complete two steps to complete MSP enrolment in BC:

Step 1: Visit an Insurance Corporation of BC (ICBC) driver licensing office to request a Photo BC Services Card.

Step 2: After visiting an ICBC driver licensing office, complete an Application for Group Enrolment, and include supporting documentation. Submit this application to the Group Administrator, who will send the application to HIBC.

After the application is processed, the member will receive a BC Services Card in the mail. The Personal Health Number will be printed on the card and the BC Services Card will provide access to insured provincial health care benefits.

What is the significance of this change for Group Administrators?

It will no longer be sufficient to submit an Application for Group Enrolment to enrol a new or returning adult Canadian Citizen or Permanent resident in MSP. Members must also visit an ICBC driver licensing office to complete MSP enrolment and request a BC Services Card.

What if the member does not complete both steps of MSP enrolment?

Group members and their spouses must complete both steps to be placed on your group plan and receive access to provincial health care benefits through your group.

How will I know if a member has not completed enrolment?

As of February 2018, members who registered in MSP but have not completed two-step enrolment will receive a letter from HIBC directing them to visit an ICBC driver licensing office.

Group Administrators will also receive a letter from HIBC for each new member who has registered for MSP but not visited an ICBC driver licensing office to obtain a BC Services Card.

What about group members who have already received a BC Services Card, or an interim BC Services Card?

No further action is required for group members who have already been to an ICBC driver licensing office and obtained a Photo BC Services Card since arriving in BC, or already have an interim BC Services Card. Action is only required for new or returning Canadian Citizens or Permanent Residents who have not completed MSP enrolment.

I have a member who has already submitted an Application for Group Enrolment, but hasn't been to an ICBC driver licensing office yet. Why aren't they on my group?

New members will not be placed on your group account until the account holder has visited an ICBC driver licensing office to complete MSP enrolment and obtain a BC Services Card.

If members have a spouse or a dependent post-secondary student in their family, the family member(s) must also visit an ICBC driver licensing office to complete enrolment before they will be added to the group account.

What will happen to children of members who have not completed MSP enrolment to join my group?

Children will not be denied medical coverage – if necessary, they will be placed on a pay direct account with active MSP coverage until your group member completes their MSP enrolment.

A new member has not completed MSP enrolment yet, but their spouse (or dependent post-secondary student) has. Why hasn't that family member been added to the group account?

The spouse and children of a group member can only be added to an MSP group once that member completes their own MSP enrolment. Until this is done, the spouse and children will be placed on a pay direct account. The MSP account holder will be responsible for MSP premiums for the enrolled spouse (or dependent post-secondary student).

The member must complete both steps to complete MSP enrolment and obtain a BC Services Card. Once they have done so, the member and spouse will be added to your MSP group. Children (if applicable) will also be added to the group at that time.

What about other incomplete family enrolment scenarios?

Please refer to the table located at gov.bc.ca/mspgroupleaders.

Since enrolment will not be complete until the member completes two steps, how will I know when to deduct premiums?

Refer to your MSP invoices to determine which members have active coverage under your group. Note that a member's spouse may be added after the member, once the spouse has completed enrolment.

It is your group's responsibility to ensure the accurate deduction of MSP premiums (as applicable), depending on your payroll/invoicing system.

My group administers Regular Premium Assistance. When will it begin for new members who qualify?

If eligible, premium assistance will not take effect until MSP enrolment is complete. To complete MSP enrolment, each member (and, if applicable, their spouse) must visit an ICBC driver licensing office and request a BC Services Card, then submit the Application for Group Enrolment.

If a member is currently enrolled in a pay direct account, will it be cancelled when they are added to my group?

Yes, if a member is enrolled with MSP on an individual basis or as a spouse or child, HIBC will cancel their existing account when your group application is processed.

If a member is currently enrolled on a different group account, will it be cancelled when they are added to my group?

If a member is already enrolled with MSP under another group (or spouse's group), HIBC will not automatically cancel the existing account when your group application is processed. If the member's former group does not cancel the member's coverage, the member should contact that group directly for assistance.

Does HIBC need to be informed if a member's spouse is added, and they have not previously had coverage?

Yes, HIBC must still be informed in this case. Please complete, sign, and submit the Group Change Request form, and include all required information to register the spouse in MSP. The spouse must also visit an ICBC driver licensing office and obtain a BC Services Card.

It's not convenient for my members to visit an ICBC driver licensing office – there isn't one nearby.

Please visit icbc.com to find the nearest location. There may be Service BC locations or other appointed agents, which will be shown. Distance from an ICBC driver licensing office is not accepted as a valid reason for a modified MSP enrolment. While this may pose a challenge for some members, attending an ICBC driver licensing office is required to complete MSP enrolment.