

Important Information for Group Plan Administrators

This information is intended for group plan administrators in your organization who administer Medical Services Plan (MSP) coverage and need to be aware of upcoming changes.

Jan. 1, 2018 MSP Premiums and Premium Assistance Changes

As previously shared with Group Administrators, MSP premiums and the Regular Premium Assistance program are changing:

- Effective Jan. 1, 2018, current rates for MSP premiums will be reduced by 50 per cent for all British Columbians;
- There is no need to apply for this reduction as premium amounts will be automatically adjusted;
- Minors and dependent post-secondary students will continue to not be charged MSP premiums; and
- Full Regular Premium Assistance will be available for individuals and families with an annual Adjusted Net Income of \$26,000 or less, an increase from the current \$24,000.

Group Administrator Impacts

MSP Group Administrators must ensure that their payroll and member invoice systems are updated to reflect the Jan. 1, 2018 changes. This includes the 50 per cent rate reduction for all citizens, and the increase to the threshold for full Regular Premium Assistance.

Early Production of Next Invoice

To assist with Group Administrator preparations to accommodate these rate changes, production and distribution of the January 2018 MSP Group invoices will be done early. Distribution of the MSP Group invoices will begin in early December, rather than the usual scheduled distribution in late December.

You will receive your January 2018 invoice early for this occasion only. Your February 2018 invoice will be distributed in January as per the usual schedule.

Group Administrator Resources

The MSP website “Group Administrator” section has been updated to reflect these rate-related changes. Visit gov.bc.ca/groupplanadministrators and click on “MSP Premium Changes Effective Jan.1, 2018” for additional Group Administrator resources.

Please review the website for additional details, including the Question and Answer section. This insert and previously distributed inserts are also available online for your reference.

2017 and 2018 MSP Premium Rates Comparison table

2017 (Current Rates)					January 2018 (New Rates)				
Rate Code	Adjusted Net Income	One Adult	Two Adults in a Family	Family of Three or More	Rate Code	Adjusted Net Income	One Adult	Two Adults in a Family	Family of Three or More
H	\$0 - \$24,000	\$0.00	\$0.00	No premiums for children	H	\$0 - \$24,000	\$0.00	\$0.00	No premiums for children
I	\$24,001 - \$26,000	\$11.00	\$22.00		I	\$24,001 - \$26,000	\$0.00	\$0.00	
J	\$26,001 - \$28,000	\$23.00	\$46.00		J	\$26,001 - \$28,000	\$11.50	\$23.00	
K	\$28,001 - \$30,000	\$35.00	\$70.00		K	\$28,001 - \$30,000	\$17.50	\$35.00	
L	\$30,001 - \$34,000	\$46.00	\$92.00		L	\$30,001 - \$34,000	\$23.00	\$46.00	
M	\$34,001 - \$38,000	\$56.00	\$112.00		M	\$34,001 - \$38,000	\$28.00	\$56.00	
N	\$38,001 - \$42,000	\$65.00	\$130.00		N	\$38,001 - \$42,000	\$32.50	\$65.00	
C	Over \$42,000	\$75.00	\$150.00		C	Over \$42,000	\$37.50	\$75.00	

Rate Codes Remain Unchanged

The table above indicates there are no changes to rate codes (H to C) at this time. However, please note that both codes “H” and “I” will result in \$0.00 premiums effective Jan. 1, 2018.

Additional Questions?

If you have general questions about your invoice or payment related questions, please call Revenue Services of British Columbia at 1 844 248-6631.

For questions regarding the MSP Premium Changes project not addressed on the website above, please email: mpc.project@hibc.gov.bc.ca

MSP is administered by Health Insurance BC on behalf of the Government of British Columbia. For questions regarding group coverage, please call 604 683-7520 (Lower Mainland) or toll-free 1 877 955-5656 (Rest of B.C.).

Do your members have their BC Services Cards?

Adults are expected to renew enrolment in MSP and get a BC Services Card prior to CareCard retirement in February 2018.

For more information, visit gov.bc.ca/bcservicescard