

## 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.

### September Budget Update Impacts

As indicated by the Ministry of Finance in the Sept. 11, 2017 BC Budget Update, MSP premiums and the Regular Premium Assistance program are changing as follows:

- 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; 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.

### 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	<b>\$0.00</b>	<b>\$0.00</b>	No premiums for children
I	\$24,001 - \$26,000	\$11.00	\$22.00		I	\$24,001 - \$26,000	<b>\$0.00</b>	<b>\$0.00</b>	
J	\$26,001 - \$28,000	\$23.00	\$46.00		J	\$26,001 - \$28,000	<b>\$11.50</b>	<b>\$23.00</b>	
K	\$28,001 - \$30,000	\$35.00	\$70.00		K	\$28,001 - \$30,000	<b>\$17.50</b>	<b>\$35.00</b>	
L	\$30,001 - \$34,000	\$46.00	\$92.00		L	\$30,001 - \$34,000	<b>\$23.00</b>	<b>\$46.00</b>	
M	\$34,001 - \$38,000	\$56.00	\$112.00		M	\$34,001 - \$38,000	<b>\$28.00</b>	<b>\$56.00</b>	
N	\$38,001 - \$42,000	\$65.00	\$130.00		N	\$38,001 - \$42,000	<b>\$32.50</b>	<b>\$65.00</b>	
C	Over \$42,000	\$75.00	\$150.00		C	Over \$42,000	<b>\$37.50</b>	<b>\$75.00</b>	

### 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.

## **Group Administrator Changes**

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MSP Groups must ensure that their payroll and member invoice systems are updated to reflect the 50 per cent rate reduction in advance of Jan. 1, 2018.

In addition, full premium assistance will be available to individuals and families with an annual Adjusted Net Income of \$26,000 or less. As per the current process, applications are required to determine eligibility for all levels of the Regular Premium Assistance program. Those currently enrolled in the program do not need to re-apply.

## **Early Invoice Production in December**

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To assist with your preparations to accommodate these rate changes, production and distribution of the January 2018 invoice will take place in early December 2017. You will receive your January 2018 invoice early for this one occasion, similar to last year.

## **Supporting Information**

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The MSP website “Group Administrator” section has been updated to reflect these rate-related changes. Visit [gov.bc.ca/grouplanadministrators](http://gov.bc.ca/grouplanadministrators) and click on “MSP Premium Changes Effective Jan.1, 2018.”

Please review this information for additional details, including the Question and Answer section.

## **Additional Questions?**

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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](mailto: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.).