# Medical Services Plan Direct User Guide



Ministry of Health

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# **Overview of MSP Direct**

Medical Services Plan (MSP) Direct is an online business service, authorized by the Ministry of Health, that allows group plan administrators to make adjustments to their group members' accounts. Administrators can add and remove group members (with some exceptions) and their dependents from MSP group accounts and can also quickly retrieve and update group member's or dependent's information. This service reduces administrative costs and processing times to update group member benefits.

MSP group administrators can update MSP accounts online. For example:

- Add and remove group members (Canadian Citizens and Permanent Residents) and their spouse and child(ren), if applicable, from their MSP group accounts
- Retrieve and update the MSP addresses of their group members
- Confirm that the Personal Health Number (PHN) that they have for a person is correct
- Reduce processing times to update group members benefits
- Provide one point for maintenance of MSP group accounts

The MSP Direct platform was upgraded in 2022 to a new software infrastructure. It now reflects current Ministry of Health standards and involved a redesign to use the latest technologies. This has allowed MSP Direct to be more secure, reliable, and easier to use.

This document has been developed as a user guide to help group plan administrators navigate the upgraded version of MSP Direct when managing their group members' accounts. For more information on administering a group plan and group plan procedures, including obtaining information on plan membership and membership changes, please visit: <u>Administering a Group Plan - Province of British Columbia</u> (gov.bc.ca), which contains information for setting up a group plan and a link to the <u>Group</u> <u>Procedure Guide</u>.

# Registering for MSP Direct

To register for MSP Direct, you must first set up an MSP group plan with Health Insurance BC (HIBC). To find out more information about setting up an MSP group plan, please visit: <u>Setting Up a Group Plan - Province of British Columbia (gov.bc.ca)</u>.

Requirements to qualify for MSP Direct:

- Web browsers: most recent versions of Mozilla Firefox, Google Chrome, Apple Safari or Microsoft Edge
- Access from within Canada only:
  - Due to changes in BC legislation, which were a response to the US Patriot Act, we are prohibited from releasing personal information outside of Canada. Therefore, we are unable to set up any new clients outside of Canada with MSP Direct.
- Register for <u>MSP coverage maintenance</u> (MSP Direct) online
- Complete and sign a <u>Confidentiality Undertaking</u>.
- Obtain one of the required government credentials as outlined below

Government Credentials:

Your Profile	Supported ID
Health Authorities and health care providers or organizations	Health Authority ID
who deliver health services can search for clients' PHNs,	• IDIR
confirm client eligibility for publicly funded health care, and	
update person demographics	
BC Government employees	• IDIR
Contractors and others who work for the BC Government	
BC residents who have a valid BC Services Card can create a	BC Services Card
BC Services Card login	
Individuals representing a business or organization registered	Business BCeID
in BC	

For more information on registering for MSP Direct and credentials, please visit: <u>MSP</u> <u>Direct - Province of British Columbia (gov.bc.ca)</u>

# **Business Services**

The MSP Direct business services enable authorized users to manage their group members' MSP accounts. There are three types of accesses, known as Service Permission Groups (SPG), and the services available depend on the user's assigned SPG. The following is a comprehensive list of all business services available on MSP Direct.

Business Service	Purpose			
PHN Inquiry	Confirm that an individual's PHN is correct and that they are			
	enrolled in MSP. Up to 10 PHNs can be verified at one time.			
PHN Lookup	Find PHN of group members from their MSP group and			
	contract numbers.			
Check Eligibility	Determine if a person is an MSP beneficiary on a particular			
	date of service.			
MSP Coverage Status	Check if an individual is eligible to have their claim for a			
Check	health service paid by MSP.			
Add Group Member	Add new group member to an MSP group account.			
Add Group Member	Add a spouse or child to an existing group member's MSP			
Dependent	group account.			
Cancel Group Member	Cancel group members from the MSP group account.			
Cancel Group Member's	Cancel a group member's spouse or child from the MSP			
Dependent	group account.			
Update Group Members	Update group members' number or department.			
Number and/or				
Department Number				
Reinstate Cancelled	Remove a cancellation date and leave MSP group coverage			
Group Coverage	intact.			
Renew Cancelled Group	Remove a cancellation date and leave MSP group coverage			
Coverage	intact.			
Change Effective Date	Change the coverage effective date of an employee on your			
	MSP group account.			
Change Cancel Date	Change the coverage cancel date of an employee on your			
	MSP group account.			
Extend Cancel Date for	Extend the coverage cancellation date of an international			
Study Permit Holder	student on the MSP group account based on their renewed			
	study permit.			
Add Study Permit Holder	Add international students with valid study permits.			
Get Contract Periods	Retrieve the persons and coverage periods associated with a			
	group member's MSP contract.			
Get Group Members	Retrieve a group member's address to verify it is current and			
Contract Address	l correct.			

Update Group Members	Update the home or mailing address and/or telephone	
Contract Address	number of a group member's MSP account.	
Contract Inquiry	View a group member's MSP coverage under your group.	
	This screen returns the demographic and coverage	
	information of every person on the MSP contract, and the	
	group member's address, phone number, and any group	
	member or department numbers.	

## Navigating MSP Direct

Once your application for MSP Direct has been approved and you have obtained the required government login credentials and received confirmation that MSP access has been assigned to your username, you are ready to begin using MSP Direct to manage your group members' MSP accounts. This next section will help you navigate the MSP Direct platform and includes all business services.

To access MSP Direct, please visit: MSP Direct (gov.bc.ca)

BRITISH MSP Direct (UAT)					
Welcome					
Welcome         MSP Direct Login         What is the new MSP Direct? C         What are new log-in Credentials? C         Transactions in MSP Direct? C         Register for Business BCeD C         Set up the BC Services Card app C         Health Authority 1D         IDIR         Keycloak         BC Services Card         BC Services Card         BC EID Business					

You will be taken to the MSP Direct login page:

You will select the login credential you provided when setting up MSP Direct.

Columbia Log in to sfs7.gov.bc.ca	
Log in with BC <b>e</b> ID	Need help?
User ID Use a Business BCeID	Contact the Deeld Help Desk
Password	
Continue	
Forgot your user ID or password?	
No account? Register for a BCeID	

Once you have successfully logged in with your credentials, you will be taken to the MSP Direct homepage:



All business services have been grouped under five separate tabs:

- Eligibility & PHN
- Coverage Maintenance
- Coverage Enrollment
- Manage Group Member
- MSP Contracts

When you hover over a tab with your mouse, a dropdown menu of different business services will be provided for you to select. Depending on your assigned SPG, you may not see all five tabs, or all business services listed in this user guide. For example, the *Coverage Enrollment* tab is only available to users who enroll international students onto a school's MSP group account. This process is outlined below in the section on <u>International School Groups.</u>

#### Eligibility & PHN:

Under the *Eligibility & PHN* tab, you will find multiple business services that can be used to determine an individual's eligibility for MSP or to verify information such as name and birthdate:

BRITISH Columbia M	ISP Direct (UAT)				(	Sign Out
me Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
Check Eligibility F	PHN Inquiry PHN Look	up MSP Coverage St	atus Check			
DHN						Instructions
Date to Check						
20240606	×					
Submit	ear					

*Check Eligibility* uses an individual's PHN to determine if they are eligible for MSP on a particular date of service. It will return a "Yes" or "No" for the PHN submitted.

NOTE: Each business service page contains an *Instructions* link in the top right corner, which provides an explanation for how to use the transaction and to indicate if any required documentation should be submitted to HIBC:

	BRITISH C <u>olumbi</u> a N	MSP Direct (UAT)				Sign Out
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help
	Check Eligibility	PHN Inquiry PHN Look	up MSP Coverage St	atus Check		
РН	N					Instructions
Dat	te to Check					
Ē	20240606	×				
	Submit Cl	lear				

*PHN Inquiry* uses an individual's PHN to verify their name, birthdate, or gender, and to check their eligibility for MSP coverage. Up to 10 PHNs can be verified at once:

BRITISH COLUMBIA MSP Direct (UAT)	Sign Out
Home Eligibility & PHN Coverage Maintenance Coverage Enrollment Manage Group Member MSP Contracts Help	
Check Eligibility PHN Inquiry PHN Lookup MSP Coverage Status Check	
Enter 1 or more PHNs	Instructions
2 7	
3 8	
4 9	
5 10	
Submit Clear	

*PHN Lookup* allows you to find an individual's PHN, using their group number and MSP contract number. The MSP contract number can be found on the MSP monthly Group Account Maintenance Confirmation letter and the Group Account Coverage Summary letter (listed as "Account Number"):

British Columbia	MSP Direct (UAT)					Sign Out
Home Eligibility & PH	N Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
Check Eligibility	PHN Inquiry PHN Lo	okup MSP Coverage S	tatus Check			
Group Number						Instructions
MSP Contract Numbe	er					
Submit	Clear					

The *MSP Coverage Status Check* can be used to check if an individual is eligible to have their claim for a health service paid by MSP. This business service is primarily used by Health Authorities and provides the same functionality as the MSP Teleplan system and Claims IVR:

e Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help
Check Eligibility	PHN Inquiry PHN Look	MSP Coverage St	atus Check		
PHN 🚱					<u>In</u>
_					
Date Of Birth					
T YYYYMMDD					
Date Of Service 🚱					
🛱 20240606	×				
Patient Status Request 🚱	•				
Check for Subsidy Insu	ired Service				
Check for Last Eve Exa	m				

#### Coverage Maintenance:

The business services found under *Coverage Maintenance* relate to reinstating or renewing previously cancelled group coverage and adjusting group coverage dates:

BRITISH MSP Direct (UAT)	Sign Out
me Eligibility & PHN Coverage Maintenance Coverage Enrollment	Manage Group Member MSP Contracts Help
Reinstate OverAge Dependent     Renew Cancelled Group Coverage       Change Cancel Date     Extend Cancel Date for Permit Holder	Reinstate Cancelled Group Coverage Change Effective Date
Group Number	Instructions
PHN	
New Coverage Effective Date	
☐ 20240601 ×	
Submit Clear	

*Reinstate OverAge Dependent* can be used to reinstate an overage dependent, also known as a Dependent Post-Secondary Student, to a group account. If you do not know the PHN, you can use the PHN lookup screen:

Eligibility & PHN Coverage Maintenance Coverage Enrollment Manage Group Member MSP Contracts Help     Reinstate OverAge Dependent Renew Cancelled Group Coverage Reinstate Cancelled Group Coverage Change Effective Date   Change Cancel Date Extend Cancel Date for Permit Holder Instru   Group Number	BRITISH Columbia	ISP Direct (UAT)				Sign Out
Reinstate OverAge Dependent Renew Cancelled Group Coverage Reinstate Cancelled Group Coverage Change Effective Date	ne Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help
Change Cancel Date	Reinstate OverAge De	pendent Renew Cance	lled Group Coverage	Reinstate Cancelled Group Co	overage Chan	ge Effective Date
Group Number	Change Cancel Date	Extend Cancel Date for	Permit Holder			
Group Number						Instruction
PHN   Dependent's PHN   Dependent's Birth Date   YYYYMMDDD   Is this Dependent attending a Canadian Educational Institution?     Yes   No   If Yes, enter the expected date studies in Canada will be completed student End Date     YYYYMM     YYYYMM     Submit	Group Number	]				
PHN  Dependent's PHN  Dependent's Birth Date  YYYYMMDD  Is this Dependent attending a Canadian Educational Institution? Yes  Yes No  If Yes, enter the expected date studies in Canada will be completed Student End Date ?  YYYYMM  Clear						
Dependent's PHN Dependent's Birth Date YYYYMMDD Its this Dependent attending a Canadian Educational Institution?  Yes No If Yes, enter the expected date studies in Canada will be completed Student End Date	PHN					
Dependent's PHN  Dependent's Birth Date  YYYYMMDD  Its this Dependent attending a Canadian Educational Institution?  Yes  No  If Yes, enter the expected date studies in Canada will be completed Student End Date  YYYYMM  Clear						
Dependent's Birth Date   YYYYMMDD  Is this Dependent attending a Canadian Educational Institution?  Yes  Yes No If Yes, enter the expected date studies in Canada will be completed Student End Date  YYYYMM   Submit Clear	Dependent's PHN					
Dependent's Birth Date   YYYYMMDD  Is this Dependent attending a Canadian Educational Institution?  Yes  No  If Yes, enter the expected date studies in Canada will be completed Student End Date  YYYYMM  Submit Clear						
Dependent's Birth Date     YYYYMMDDD  Is this Dependent attending a Canadian Educational Institution?   Yes  Yes No  If Yes, enter the expected date studies in Canada will be completed Student End Date   YYYYMM    Submit Clear						
	Dependent's Birth Date					
Is this Dependent attending a Canadian Educational Institution? O Yes O No If Yes, enter the expected date studies in Canada will be completed Student End Date YYYYYMM Clear	🛱 YYYYMMDD					
Yes  No  If Yes, enter the expected date studies in Canada will be completed  Student End Date  YYYYMM  Submit Clear	Is this Dependent attend	ing a Canadian Educational	Institution? 😧			
No         If Yes, enter the expected date studies in Canada will be completed         Student End Date <b>@</b> YYYYMM         Clear	○ Yes					
If Yes, enter the expected date studies in Canada will be completed Student End Date  YYYYMM  Submit Clear	O No					
Student End Date 🚱	If Yes, enter the expected	d date studies in Canada wil	l be completed			
YYYYMM  Submit Clear	Student End Date 😧					
Submit Clear	🛱 YYYYMM					
Submit Clear						
	Submit Cl	ear				

*Renew Cancelled Group Coverage* allows you to renew a cancelled group member on your MSP group account. Dependents that were cancelled on the same date as the group member will be automatically renewed along with the group member. *Reinstate Cancelled Group Coverage* allows you to reinstate a group member and any dependents with the same cancellation date on your MSP group account:

4	BRITISH C <u>olumbi</u> a	MSP Direct (UAT)				Sign Out
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help
	Reinstate OverAge Do Change Cancel Date	ependent Renew Cance Extend Cancel Date for	elled Group Coverage Permit Holder	Reinstate Cancelled Group Co	overage Chan <u>c</u>	e Effective Date
Gr	oup Number					Instructions
PH	IN					
Ne	ew Coverage Effective	Date				
	Submit C	lear				

*Change Effective Date* and *Change Cancel Date* can be used to change the coverage effective date, and the coverage cancel date of an employee on your MSP group account. These transactions should only be used to change or cancel the date of coverage for a Canadian Citizen or Permanent Resident on your MSP group account. They must not be used to change or cancel the coverage date for any temporary document holder, such as an international student with a study permit on a school's MSP group account, as it will impact the student's MSP coverage:

	Eligibility & PHN	Coverage Maintenance	e Coverage Enrollment	Manage Group Member	MSP Contracts	Help
R	einstate OverAge De	pendent Renew Car	celled Group Coverage	Reinstate Cancelled Group Co	overage Chan	ge Effective Date
C	hange Cancel Date	Extend Cancel Date f	or Permit Holder			
						Instr
Gro	up Number					
PHN	J					
	ting Coverage Effecti	ve Date				
Exis	5 5					
Exis	YYYYMMDD					
Exis	YYYYMMDD					

*Extend Cancel Date for Permit Holder* can only be used by group plan administrators who administer school group accounts for international students; therefore, it will be outlined with the *Coverage Enrollment* tab in the <u>International School Group section</u> of the user guide.

#### Manage Group Member:

The *Manage Group Member* tab primarily contains business services for adding or cancelling a group member and their dependents from your MSP group account:

COLUMBIA	ISP Direct (UAT)	nrollment Manage	Group Member	MSP Contracts	Sig
Add Group Member	Add Dependent Update Number	and/or Department	Cancel Group Me	mber Cancel	Dependent
Group Number	Coverage Effective Date 🕑				Insi

*Add Group Member* and *Add Dependent* can be used to add a group member and their dependents (if applicable) to your MSP group account. There is an option to add a dependent at the same time you are adding the group members, or they can be added separately later:

BRITISH COLUMBIA	ISP Direct (UAT)					Sign O
ne Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Gro	up Member	MSP Contracts	Help
Add Group Member	Add Dependent Up	odate Number and/or Depa	rtment C	ancel Group M	ember Cance	el Dependent
Group Number	Coverage Effec	tive Date 🕢				Instruc
Group Member's PHN						
Group Member Number (	Optional)					
Department Number (Op	itional)					
Telephone (Optional)						
1234567890						
Home Address Line 1						
Line 2 (Optional)						
Line 3 (Optional)						
Line 4 (Optional)						
Postal Code						

*Update Number and/or Department* can be used to add, change or delete the group member number or department number for a group member:

BRITISH C <u>olumbi</u> a	/ISP Direct (UAT)				Sign Out
Home Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help
Add Group Member	Add Dependent	Jpdate Number and/or Depa	artment Cancel Group I	Member Cancel	Dependent
Group Number					<u>Instructions</u>
Group Member's PHN					
Group Member Number					
Department Number					
Submit	ear				

*Cancel Group Member* and *Cancel Dependent* can be used to initiate the cancellation of a group member and/or their dependent from your MSP group account. Please note that any dependents will be automatically cancelled with the group member:

BRITISH COLUMB	MSP Direct (UAT)				Sign Out
Home Eligibility &	PHN Coverage Maintena	nce Coverage Enrollment	Manage Group Member	MSP Contracts	Help
Add Group Me	mber Add Dependent	Update Number and/or Depa	artment Cancel Group N	Aember Cancel D	Dependent
Crown Number					<u>Instructions</u>
Group Number					
Group Member's	PHN				
Coverage Cancel	Date 😧				
🛱 YYYY-MM					
Cancel Reason					
	~				
Submit	Clear				

#### MSP Contracts:

Under *MSP Contracts* you will find services that allow you to look up a group member's MSP coverage periods and contact information:

<b></b>	BRITISH C <u>OLUMBIA</u> M	SP Direct (UAT)					Sign Out
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
G	iet Contract Periods	Contract Inquiry	Get Contract Address	Update Contract Address			
РНГ	N						<u>Instructions</u>
	Submit Cle	ear					

*Get Contract Periods* can be used to retrieve the coverage periods associated with a group member's MSP contract, such as start and end dates on your MSP group account and which dependents are covered:

~	British C <u>olumbi</u> a M	SP Direct (UAT)				(	Sign Out
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
G	iet Contract Periods	Contract Inquiry	Get Contract Address	Update Contract Address			
PHN	J						Instructions
	Submit	ear					

*Contract Inquiry* can be used to view a group member's MSP coverage under your group. This transaction will provide demographic and coverage information of every person on the MSP contract and the group member's contact information:

	British C <u>olumbi</u> a M	ISP Direct (UAT)					Sign Out
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
	Get Contract Periods	Contract Inquiry	Get Contract Address	Update Contract Address			
Gr	roup Number						<u>Instructions</u>
PH	HN						
	Submit Cle	ear					

*Get Contract Address* can be used to retrieve the address and telephone number recorded by MSP for a group member:

	BRITISH M	SP Direct (UAT)				(	Sign Out
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
	Get Contract Periods	Contract Inquiry	Get Contract Address	Update Contract Address			
<u> </u>	our Number						Instructions
	oup Number						
РН	IN						
	Submit Cle	ar					

*Update Contract Address* can be used to update the home or mailing address and/or telephone number recorded by MSP for a group member:

BRITISH C <u>OLUMBI</u> A N	/ISP Direct (UAT)					Sign Ou
ne Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
Get Contract Periods	Contract Inquiry	Get Contract Address	Update Contract Address			
Group Number						Instruct
PHN						
Telephone (Optional)						
1234567890						
Home Address Line 1						
Line 2 (Optional)						
Line 3 (Optional)						
Line 4 (Optional)						
Postal Code						

#### Help:

The *Help* tab contains general information regarding help with MSP Direct, including contact information for support:

ne Eligibility & PH	IN Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	lelp
General H	elp with MSP Di	rect			
Using the Nav	/igation Menu				
The navigation bar to	wards the top of the screen displa	ays categories of available bu	siness services.		
• Hovering over a ca	tegory will display a dropdown of	the services available in that	category.		
• Selecting a service	from the dropdown will take you	to a page where you can the	n run a transaction associated v	vith that service.	
Bulletins					
Administrators may p	ost bulletins on the Home page t	o communicate important in	ormation regarding the MSP D	irect application.	
• This page may be u	updated at any time with a new bu	ulletin. Users are encouraged	to regularly review the Home p	age for new bulletins.	
<ul> <li>MSP Direct has sev</li> </ul>	eral different kinds of users; a bu	lletin may be relevant to all u	sers or specific user communiti	es.	
Support					
If you have questions	about using MSP Direct, contact	Health Insurance BC.			
(604) 683-7520 (Lower	r Mainland)				
1-877-955-5656 (Elsev	vhere in B.C.)				

This preceding section of the user guide has outlined the tabs and business services that are used primarily by group administrators in Health Authorities, businesses and organizations. The next section of the user guide will provide information for group administrators using MSP Direct to manage international students on their group accounts.

# International School Group Administrators

### Overview

Enrollment in MSP is mandatory for all eligible BC residents. Applications for enrollment are required for new and returning residents. An individual's eligibility will be validated based on the information entered through MSP Direct or submitted on the application form, information provided on the attached supporting documents, and information previously entered in the system.

International school group administrators are distinct from other group plan administrators in that they can enroll eligible study permit holders without a PHN into MSP using MSP Direct. This section will provide information and guidance to international school group administrators for enrolling study permit holders, including when documentation must be mailed or faxed to HIBC.

For the purposes of this user guide the term "student" refers to a member on your group account that may have a temporary immigration status of student. Wherever possible, more definitive terms are used such as "study permit holder" or "permit holder".

## MSP Group Plan Administration

HIBC is responsible for transmitting the information submitted by group administrators regarding group members who are eligible for the International Student Health Fee (ISHF) to Revenue Services of BC (RSBC). RSBC issues invoices based on the MSP coverage information.

Group plan administrators are responsible for notifying HIBC of any changes to those covered under their group plan (e.g., status updates, permanent moves, etc.) and HIBC assumes no responsibility for the failure of the administrator to do so. Reconciliation of group membership is the sole responsibility of the group administrator.

Retroactive cancellations are allowed up to a maximum of two months including the current month, referred to as the two-month rule. For example, if a cancellation request is received during December, groups can ask for cancellation retroactive to October 31.

Group administrators will receive a Group Account Maintenance Confirmation letter to identify any coverage adjustments made to the group account. If requested, a Group Account Summary letter with a list of all active group members can be sent monthly. To receive or stop receiving this letter, submit a request on company letterhead by mail or fax to HIBC. For more information on administering a group plan and group plan procedures, please visit: <u>Administering a Group Plan - Province of British Columbia (gov.bc.ca</u>). This page contains information for setting up a group plan and a link to the <u>Group Procedure Guide</u>.

## International Student Health Fee Billing

ISHF is a monthly fee charged to international students studying on a valid study permit (K-12 and post-secondary) for at least six months of the year. This payment ensures international students contribute to, and benefit from, BC's health care coverage. The health fee of \$75/month is invoiced by RSBC to individual students who are enrolled in MSP and possess a valid study permit. For more information on the IHSF, please visit: Health fee for international students - Province of British Columbia (gov.bc.ca).

International school group administrators can ensure invoices arrive at their school if they use the school's address for the student's mailing address. If the mailing address is updated to another address, the invoice will no longer come to the school.

## Eligibility for MSP and Required Documentation

Please use the following information regarding eligibility and documentation to determine if the individual meets the residency requirements under the *Medicare Protection Act.* 

#### Eligibility

To be eligible for MSP coverage, the applicant must:

- Reside in BC with an approved temporary immigration permit (e.g., study permit) that is valid for at least 6 months\*
- Make their home in BC
- Be physically present in BC at least six months in a calendar year
- Be physically present in BC when their application is submitted or processed in MSP Direct

\*A child with a visitor permit may be eligible for coverage but cannot be enrolled through MSP Direct. Please submit the application to HIBC by mail or fax.

#### **Required Documentation**

Individuals with temporary immigration status are required to provide a copy of their immigration document issued by Immigration Refugee and Citizenship Canada (IRCC). Documents include, but are not limited to, the following visa and immigration types:

Visa Types (for temporary permit holders)							
Study permit	International school group administrators are required to						
	mail/fax a copy of the study permit to HIBC. Please indicate						
	that the documents are for "File room only" (FRO)						
All other IRCC issued	International school group administrators are required to						
temporary resident	complete and mail or fax in a <u>MSP Application for Group</u>						
documents, e.g. visitor	Enrolment to HIBC, include a copy of the temporary document						
permit or work permit	and HIBC will determine their eligibility. <b>*Do not use MSP</b>						
	Direct to enroll individuals with these types of temporary						
	documents.*						

## Enrolling Students using MSP Direct

As an MSP group registered with MSP Direct, international school group administrators can enroll study permit holders directly onto their group account via MSP Direct.

Individuals who are Canadian Citizens or Permanent Residents and new to BC (no active MSP coverage), or with a temporary immigration status other than a study permit, cannot be enrolled onto a school group account via MSP Direct. These applications must be mailed or faxed into HIBC. Please have the student complete an <u>MSP Application for</u> <u>Group Enrolment form and</u> include a copy of each member's temporary permit issued by IRCC or a copy of the ID page from their Canadian passport or both sides of their Canadian citizenship card or Permanent Resident card.

You can enroll study permit holders using the business services found under the *Coverage Enrollment* tab:



There are two business services to choose from to enroll a study permit holder, *Add Study Permit Holder without PHN* and *Add Study Permit Holder with PHN*. If you are enrolling a study permit holder who is new to BC, or if you do not know their PHN, you can select *Add Study Permit Holder without PHN*. You will see this screen:

British C <u>olumbi</u> a N	/ISP Direct (Test)					Sign Out
lome Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
Add Study Permit Holo	der without PHN Add S	tudy Permit Holder with P	HN			
Surname						Instructions
First Name						
Second Name (Optional)						
Date of Birth						
THYYYMMDD						
Gender 😧						
Ом						
O U						
Submit	ear					

The purpose of this screen is to search the Health Registry database to determine if the study permit holder already has a PHN. Enter their surname, first name, second name (optional), date of birth, and gender. This information must match the study permit provided.

Once you select submit, the screen will return a list of people whose personal information matches or is similar to the search criteria. If the student's PHN is located, click "Add" on the right and you will be directed to add a study permit holder with their PHN and to fill out the required information (see below). If no matches are found based on the search criteria, you can select "Create New PHN" to enroll the study permit holder.

#### Add Study Permit Holder without PHN:

After clicking "Create, New PHN," you will see this screen:

me Eligibility & PHN	Coverage Maintena	ance	Coverage Enrollment	Manage Group M	/lember	MSP Contracts	Help	
Add Study Permit Holder	without PHN	Ado	d Study Permit Holder with PH	IN				
								In
Group Number			Immigration Code		r			
			Select	•	J			
Group Member Number (O	ptional)	_	Permit Issue Date		h			
			E YYYYMMDD					
Department Number (Opti	onal)		Permit Expiry Date		ſ			
					J			
Surname			Residence Date		٦			
					J			
First Name		_						
Second Name								
Gender 🚱								
O F								
ΟU								
Date Of Birth			Coverage Effective Date	~	ſ			
20010101	×		20250201	X	J			
Telephone (Optional)		_	Coverage Cancellation Date		-			
Home Address Line 1			Ë YYYYMMDD					
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City			YYYYMMDD					
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City			Province Select					
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City Postal Code			Province Select	~				
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City Postal Code			Province Select	~				
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City Postal Code			Province Select	~				
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City Postal Code Mailing Address (if different from	n home address)		Province Select					
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City Postal Code Mailing Address (if different from	n home address)		Province Select	~				
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Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City Postal Code Line 2 (Optional) Line 3 (Optional)	n home address)	vince	Province Select					
Home Address Line 1 Line 2 (Optional) Line 3 (Optional) City Postal Code Line 2 (Optional) Line 2 (Optional) Line 2 (Optional) Line 3 (Optional) Line 3 (Optional) City Select Other Province Healthcare Num Applicable) (Optional)	n home address)	vince	Province Select	· · ·				

Enter the information to complete enrollment for the study permit holder. If required information is not provided, the system will alert you when you click Submit.

Some key points to note when entering information:

Under "Immigration Code," please ensure you select "Student Authorization":
 Immigration Code



- When entering the "Residence Date," ensure this is the date the student arrived in BC. This date may be different from, either before or after, the issue date of the permit:
- The "Coverage Effective Date" auto-populates to the first day of the month, please ensure you adjust to the date the student is eligible for coverage: Coverage Effective Date

🛱 20241001	×

- Provide the coverage eligibility effective date upon completion of the mandatory wait period. The wait period is calculated based on the issue date of the permit or their arrival date in BC, whichever is later. The wait period is the balance of the month of arrival plus two months.
  - Ex. 1: John Smith arrived in BC on August 16, 2024 and his study permit starts August 16, 2024. Coverage would begin November 1, 2024 (balance of August plus September, October).
  - Ex. 2: John Smith arrived in BC on August 16, 2024, and his study permit starts September 1, 2024. Coverage would begin December 1, 2024 (balance of September plus October and November).
- When entering the "Coverage Cancellation Date," ensure this date is entered as the last day of the month in which the study permit expires. The coverage cancellation date cannot be entered as an earlier date than is stated on the permit, regardless of the student's anticipated study end date.
- Enter the student's Home Address (mandatory). This can be the student's residential address or group's address. Enter a mailing address if applicable.
- If the group address contains additional mailing information (e.g., C/O, International Program, etc.), please enter this information in line 1 of the mailing address and the physical address of the group in line 2.
- If the address is only a PO Box, the address must be recorded in both the home address and mailing address fields. Exclude the "PO Box" from the home address. This process will ensure receipt of a non-photo BC Services card.
- The "Prior Residence Code" will most often be "Other Country". Specify another province if appropriate.

Once you have entered all the information on the form, you can click submit. The system will notify you that the submission was successful. Please record the PHN. You may also use the *Get Contract Periods* business service under the *MSP Contracts* tab to verify the enrolment has been correctly submitted:

		<b>J</b>				
Columbia M			Sign Out			
Home Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
Get Contract Periods	Contract Inquiry	Get Contract Address	Update Contract Address			
DUN						Instructions
Submit	ear					

After that is complete, please mail or fax a copy of the study permit to HIBC. Please include your group number, the student's PHN, and a note indicating "FRO". These documents should be mailed or faxed to:

Health Insurance BC PO Box 9140 Stn Prov Govt Victoria BC V8W 9E5

250-405-3594

#### Add Study Permit Holder with PHN:

If you do know the study permit holder's PHN or found through a search, you can select the business service *Add Study Permit Holder with PHN* under the *Coverage Enrollment* tab:

BRITISH MSP Direct (UAT)								
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help		
F	Add Study Permit Hol	der without PHN Add St	tudy Permit Holder with P	HN				
ры	N						Instructions	
	Submit	lear						

Once you enter the PHN and click submit, the permit holder's PHN, name, date of birth, and gender will auto-populate at the top of the screen. You then go through a similar process to adding a study permit holder without a PHN enrollment screen:

Columbia MSP Direct (U	AT)			Sign Out
ome Eligibility & PHN Coverage Main	tenance Coverage Enrollment	Manage Group Member	MSP Contracts	Неір
Add Study Permit Holder without PHN	Add Study Permit Holder with I	PHN		
PHN Name Date of Birth Gender				Instructions
Group Number	Immigration Code			
	Select	~		
Group Member Number (Optional)	Permit Issue Date			
	🛱 YYYYMMDD			

Their existing home and mailing address will auto-populate as well. Please ensure they match the current address the student has provided.

Once you have entered all the information on the form (please see instructions for <u>Add</u> <u>Study Permit Holder without PHN</u>), you can submit. The system will notify you that the submission was successful. Please record the PHN and mail or fax a copy of the study permit to HIBC, including your group number, student's PHN and a note indicating "FRO".

### Updating an Address or Student Information

Prior to updating a student's address, you may wish to confirm the current address on file. This can be done using the *Get Contract Address* business service under the *MSP Contracts* tab:

4	BRITISH C <u>OLUMBI</u> A N		Sign Out			
Home	Eligibility & PHN	Coverage Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help
	Get Contract Periods	Contract Inquiry	Get Contract Address	Update Contract Address		
						Instructions
G	roup Number					
P	HN					
[						
	Submit Cl	ear				

You can enter the group number and the PHN and if the transaction was successful, the student's current home and mailing address will be displayed.

For information on how to update a student address or information, please see <u>Update</u> <u>Contract Address</u> and <u>Update Number and/or Department</u>.

## **Extend Cancel Dates for Students**

Any updates to a student's status done through MSP Direct must be based on a new study permit. Coverage is not to be extended via MSP Direct using any other type of temporary document.

If a student's new permit is anything other than a study permit, or if they have received their Confirmation of Permanent Residence, a photocopy of the new document must be mailed or faxed to HIBC for processing.

You can extend a student's coverage by using the *Extend Cancel Date for Permit Holder* business service found under the *Coverage Maintenance* tab:



Prior to accessing this business service to extend coverage for a student, you may wish to do a coverage history request via the <u>Get Contract Periods</u> business service, which can be found under the *MSP Contracts* tab.

To extend the cancel date for a study permit holder you can enter the relevant information on the following screen, under the *Extend Cancel Date for Permit Holder* business service:

1e	Eligibility & PHN	Coverage	Maintenance	Coverage Enrollment	Manage Group Member	MSP Contracts	Help	
C	hange Effective Date	Chang	e Cancel Date	Extend Cancel Date fo	or Permit Holder			
Gro	up Number							Instruct
Gro	up Member's PHN							
Peri	mit Issue Date							
	YYYYMMDD							
Per	mit Expiry Date							
	YYYYMMDD							
Imn	nigration Code							
Se	elect		~					
Exis	ting Cancellation Date	2						
	YYYYMMDD							
Nev	v Cancellation Date							

You will enter the information requested to extend the coverage cancel date for the study permit holder.

Some key points to note when entering information:

- When entering "Permit Issue Date" and "Permit Expiry Date" please ensure you are entering the dates reflected on the new permit.
- Under "Immigration Code", please ensure you select "Student Authorization":
   Immigration Code

Student Authorization 💙

- "Existing Cancellation Date" refers to the current coverage cancellation date. If you do not know this date, please use <u>Get Contract Periods</u> to confirm the existing cancel date.
- "New Cancellation Date" refers to the new permit's expiry date. Please ensure this date is entered as the last day of the month in which the new study permit expires. This coverage cancellation date cannot be entered as an earlier date than is stated on the permit, regardless of the student's anticipated study end date.

Once you have submitted, please ensure a copy of the new study permit is mailed or faxed to HIBC. Please include your group number, the student's PHN, and a note indicating "FRO".

## Removing Students from the Group

All removal requests for students must be mailed or faxed to HIBC. Removal of students must not to be processed via MSP Direct.

The following information is required when requesting student removal from your group account:

- Your group number and authorization name or stamp (e.g., the request can be on the group's letterhead).
- The student's PHN (if you are unable to locate, ensure you provide their full legal name and date of birth).
- Reason for cancellation:
  - Left program/withdrawn, OR
  - Moved outside of Canada, moved within Canada (provide name of province)
- Date of cancellation request.
- Date of permanent move (if applicable):
  - Date of departure from BC, new place of residence and reason for leaving BC must be included in order to remove from account based on permanent move. Without this information the student will be cancelled from your

account, but their MSP coverage will continue until the end of their study permit.

• If the student is remaining in BC, provide a forwarding address. If unknown, this must be clearly indicated on the request. Please ask the student to contact HIBC to provide their new address.

Please submit this information in writing to HIBC:

Health Insurance BC PO Box 9140 Stn Prov Govt Victoria BC V8W 9E5

Fax: 250-405-3594

You can send a removal request for an individual student by using the <u>MSP Group</u> <u>Coverage Cancellation Form</u> or you can send a request on school letterhead and include a list of multiple students (e.g., an excel spreadsheet):

Student	PHN or Account number or DOB	Date removed	Reason	Address	Action
			Left Canada		
Smith,			on		HIBC will cancel
Smith	9XXXXXXXX	6/30/24	06/28/24	Unknown	coverage on 06/30/24
Simon, Simon	9XXXXXXXX	6/30/24	Left group; still in BC	1234 Main St, Comox BC	HIBC will cancel group coverage on 06/30/24. HIBC will enroll student on their own coverage for 07/01/2024 with new address

Regarding loss of residence period and eligibility ending for students:

- If moving outside Canada, coverage ends the month they leave BC; or
- If moving within Canada, coverage ends after the balance of the month of departure plus two months; or
- Coverage ends at the end of the month in which their study permit expires.

# Business Services Not to Use – Negative Impacts and Implications

MSP Direct allows group plan administrators to make adjustments to their group members' accounts, based on their SPG access level.

Some business services that are available within MSP Direct, such as *Change Cancel Date*, cannot be used to adjust coverage for students and other temporary permit holders due to the temporary nature of a student's eligibility for MSP coverage. Requests that cannot be performed through MSP Direct must be mailed or faxed to HIBC.

Outlined below are the business services that should not be used by international school group administrators for permit holder coverage adjustments:

- Change Effective Date
  - All removal/cancellation requests for students with a study permit or temporary permit must be mailed or faxed to HIBC.
  - To change the effective date for a student, please submit a <u>Group Change</u> <u>Request Form</u> by mail or fax to HIBC.
  - Requests are limited to two months retroactive from the date of request and must adhere to policies regarding eligibility for MSP enrollment. Requests to backdate the effective coverage start date for students must be sent in writing to HIBC.
  - Attempts to change the effective date of a student may result in error or a request to "SEND SOURCE DOCS TO MSP".
  - Written requests for backdating coverage should include:
    - The student's PHN.
    - The student's full legal name (as displayed on their immigration document).
    - The requested date of coverage.
  - Requests will be honoured if eligibility permits. Any coverage changes may result in a health fee adjustment.
- Change Cancel Date
  - Due to the temporary nature of a student's eligibility for MSP coverage, removal/cancellation requests must be sent in writing to HIBC, as outlined in the <u>Removing Students from the Group</u> section of the guide.
  - Attempts to remove students via this method results in students being left on the group, without the MSP coverage to which they are entitled.

## **Resources and Contact Information**

Online resources:

- MSP Group Plan Administrators: <u>Group Plan Administrators Province of British</u> <u>Columbia</u>
- MSP Direct: MSP Direct Province of British Columbia
- MSP Forms: Medical Services Plan (MSP) Forms Province of British Columbia
- ISHF Resource Page: <u>Health fee for international students Province of British</u> <u>Columbia</u>

MSP Direct Technical Support:

For technical issues relating to MSP Direct business services, such as assigning access permissions, changing the Signing Authority or Access Administrator, and adding or removing Users, please contact: <u>HLTH.HnetConnection@gov.bc.ca</u>

MSP Group Administrator Contact Information:

Contact HIBC about any issues or questions you have about setting up your group plan, managing members, or cancelling coverage:

- By Mail (general group PO Box): Health Insurance BC PO Box 9140 Stn Prov Govt Victoria BC V8W 9E5
- By Phone (between 8:00 am 4:00 pm): Lower Mainland: 604 683-7520 Elsewhere in BC (toll free): 1-877-955-5656 Note: Only calls from group plan administrators are accepted at these numbers
- By email: <u>hlth.mspgroup@hibc.gov.bc.ca</u>

Please note: Account information updates and adjustment requests for group plan members are not accepted via email. Requests must be mailed or faxed to HIBC using the appropriate form. To ensure the security of your members' personal information, use of this email address is limited to general enquiries only. Please do not email inquiries about MSP accounts or that contain any personal information such as PHNs, MSP Account Numbers, addresses etc., as a response will not be sent.