

THE NEW BC SERVICES CARD:
Questions and Answers
for Health Care Providers



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Questions and Answers

This document is a companion piece to the BC Services Card ID fact sheet for health care providers, which has detailed information about the new card.

1 **What is the BC Services Card?**

- The BC Services Card replaces the CareCard and is secure government-issued identification that eligible British Columbians can use to verify their identity and access provincially-funded health services.
- Like a driver's licence, most new cards will have a photo and an expiry date. There are three types of cards:
 - o BC Driver's Licence and Services Card (combined card);
 - o BC Services Card (photo card); and,
 - o BC Services Card (non-photo card).

2 **Why is the BC Services Card being introduced?**

- The BC Services Card is being introduced to enhance convenience, improve patient safety, reduce card misuse, and provide future in-person and online access to other government services. The new card will be phased in over a five-year period beginning February 15, 2013 through early 2018.

3 **Is there a fee for the BC Services Card?**

- No, there is no fee for the BC Services Card. However, if you choose to combine your BC Services Card with your driver's licence, the regular [driver's licence renewal process](#) fees still apply.

4 **What has changed with the Medical Services Plan (MSP) for existing MSP beneficiaries?**

- Starting February 15, 2013, most eligible adult MSP beneficiaries¹ will be required to renew their enrolment in MSP before 2018; eligible individuals who successfully enrol or renew enrolment in MSP can then be issued a BC Services Card.
- Most BC Services Card cardholders will be required to renew enrolment every five years. This process can be completed by attending an ICBC driver licensing office (DLO).
- Some MSP beneficiaries do not have to renew enrolment: children under 19 years old, adults aged 75 and older, and groups or individuals that have received an exemption from the requirement to renew enrolment (e.g. individuals living in an extended care hospital).
- At 18 ½ years old, minors can opt to renew enrolment in MSP and obtain a photo BC Services Card.
- Enrolment in MSP for new beneficiaries requires an adult to submit an application and supporting documentation to Health Insurance BC (HIBC). In addition, they must now attend an ICBC driver licensing office, upon receiving instructions from HIBC, to apply for a BC Services Card with photo.

¹ A beneficiary is a B.C. resident enrolled in the Medical Services Plan (MSP).

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5 **Are British Columbians required to get a BC Services Card?**

- Starting February 15, 2013, most eligible adult B.C. residents between 19 and 74 years of age will be required to renew enrolment in MSP over the next five years. Eligible individuals who successfully enrol or renew enrolment in MSP can then be issued a BC Services Card.
- Adults who are required to renew enrolment in MSP but fail to do so by 2018 may have their coverage lapse.

6 **Will an individual's Personal Health Number (PHN) change?**

- No, an individual's PHN will not change. Existing MSP beneficiaries will have the same PHN on their BC Services Card as they did on their CareCard.

7 **What is an *interim* BC Services Card? (Includes BC Services Card and Driver's Licence and Services Card)**

- These are temporary paper documents – with specified expiry dates – that are issued by ICBC's driver licensing offices, and in most cases can be used until the BC Services Card is processed and mailed to the cardholder.
- As with all BC Services Cards, if an individual presents an interim BC Services Card to access health services, their enrolment in MSP must be confirmed by the practitioner.

8 **How will the BC Services Card benefit health care providers?**

- The photo on most of the new cards will allow health care providers to easily confirm that the person presenting for service is the cardholder.
- The photo on most of the new cards will help reduce card misuse by making it easier for health care providers to ensure services are being delivered to the right person.
- By requiring renewal of enrolment in MSP every five years, card information will be updated on a regular basis.

9 **Should I accept the CareCard after the BC Services Card is introduced?**

- Yes. After the BC Services Card is launched on February 15, 2013, the CareCard will remain a valid piece of government identification for the next five years.

10 **What should I do if someone presents an expired BC Services Card?**

- Expired BC Services Cards are no longer valid pieces of government-issued identification. An expired card may indicate a patient's MSP coverage has lapsed. MSP enrolment must be verified using existing processes. If a patient's MSP coverage has lapsed, please see the answers to question #11 for next steps.

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What should I do if a patient's MSP coverage has lapsed?

- In an emergency situation, health care services must not be denied. While care must be provided, a person who is not enrolled in MSP can be billed for services.
- In a non-emergency situation, such as visiting a family physician, you may advise the patient to:
 - Leave, renew enrolment in MSP and then return for care; or,
 - Pay for care.

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I currently swipe the CareCard through my card reader. Can I do the same with the BC Services Card?

- The magnetic stripe on the BC Services Card (photo card) and BC Services Card (non-photo card) can be read the same as the magnetic stripe on the CareCard when swiped through a card reader. The magnetic stripe on the Driver's Licence and Services Card (combined card) is coded differently and will need to be tested with your card reader. If it is not compatible you will need to follow up with your card reader vendor.
- The magnetic stripe on the BC Services Card contains the same information that appears on the card so it can be read manually if needed.

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Why does the BC Services Card contain an embedded chip?

- The embedded chip is included to allow British Columbians future access to secure government services in-person and online and does not store any personal or medical information.

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If a person presents a Driver's Licence and Services Card (combined card), are health care providers able to access the patient's driving record? Similarly, are police officers, ICBC or Service BC agents able to access an individual's health records?

- No. Health care providers will not be able to access a patient's driving record, just as police officers, ICBC or Service BC agents will not be able to access an individual's health records.
- The magnetic stripe on the BC Services Card contains only the information that appears on the card.
- The embedded chip does not contain any personal or medical information.
- Privacy will continue to be safeguarded according to B.C.'s *Freedom of Information and Protection of Privacy Act* which authorizes and restricts how public bodies may collect, use and disclose personal information.

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What should I do if I suspect a card is counterfeit or altered?

- Health care providers have a duty to report MSP misuse. Health care providers who suspect that a person is attempting to access or has accessed health care services inappropriately are required by regulation to report this to Health Insurance BC (HIBC) at 604-456-6950 (Metro Vancouver) or 1-866-456-6950 (elsewhere in B.C.). Pharmacists can call 604-682-7120 (Metro Vancouver) or 1-800-554-0225 (elsewhere in B.C.).