



MEDICAL SERVICES PLAN

# GROUP PROCEDURE GUIDE



Health  
Insurance BC

# ▶ GROUP PROCEDURE GUIDE

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## ► INTRODUCTION

Health Insurance BC (HIBC) is the operational arm of the Medical Services Plan (MSP), which provides basic medical benefits to eligible BC residents. Information on these benefits is available by visiting the Ministry of Health's website at [www.gov.bc.ca/medicalservicesplan](http://www.gov.bc.ca/medicalservicesplan)

This Group Procedure Guide is designed to help you in the administration of your organization's group medical coverage. Definitions and regulations are outlined and we have provided instructions to assist you in the completion of our various forms.

This guide provides a general outline only. All information is subject to change in accordance with the provisions of the *Medicare Protection Act* and Medical and Health Care Services Regulation, and the *Hospital Insurance Act* and Regulations. If a discrepancy exists between the guide and the legislation, the legislation will prevail.

## VERSION HISTORY

February 2018: Updated to include new policies and procedures regarding the BC Services Card and Two-Step Enrolment in MSP. The BC Services Card has replaced the CareCard. Beneficiaries must obtain a BC Services Card to complete MSP enrolment and access insured provincial health care benefits.

## GLOSSARY

### ***Two-Step Enrolment:***

To enrol in the Medical Services Plan (MSP), new and returning adult residents must complete two steps:

1. Complete Identity Proofing by visiting an Insurance Corporation of BC (ICBC) driver licensing office, and requesting a Photo BC Services Card; and
2. Submit an application for MSP enrolment to HIBC, along with supporting documentation.

### ***MSP Registration:***

MSP registration is one part of the two-step MSP enrolment process. An individual can register for MSP by submitting an MSP Application for Enrolment or MSP Application for Group Enrolment. An individual that has only completed MSP registration will not have access to insured provincial health care benefits. Enrolment must be completed by visiting an ICBC driver licensing office.

### ***MSP Enrolment:***

MSP enrolment is the complete process of obtaining MSP coverage via Two-Step Enrolment. An individual who has completed MSP enrolment will have access to insured provincial health care benefits.

### ***ICBC driver licensing office:***

MSP enrolment can be completed by visiting an ICBC driver licensing office and requesting a Photo BC Services Card. An ICBC driver licensing office may include an ICBC office, or, in some communities, a designated Service BC location. To find an ICBC driver licensing office nearby, visit [www.icbc.com](http://www.icbc.com).

### ***Identity Proofing:***

When visiting an ICBC driver licensing office to complete enrolment, individuals must verify their identity with two pieces of acceptable identification. One of the pieces of identification must be primary ID. Visit [www.icbc.com/acceptedID](http://www.icbc.com/acceptedID) for more information.

## **► MSP DIRECT**

MSP Direct is an on-line service that allows group plan administrators to make on-line adjustments on behalf of their employees/pensioners. This service reduces turn around time and administrative costs, and eliminates billing for cancelled employees.

With MSP Direct you are able to do the following, and more, under your group plan:

- Validate an address
- Record documents
- Add employees
- Add employee's dependant(s) (spouse or child)
- Cancel employees
- Cancel employee's dependant(s) (spouse or child)
- Extend coverage for eligible children age 19 – 24
- Obtain and update employee's contact address

It is no longer possible to submit personal information changes (e.g. name change) through MSP Direct. Please use a Group Change Request form for this purpose.

To find out more about MSP Direct visit: <http://www.gov.bc.ca/mspdirect>

## **► ELIGIBILITY FOR HEALTH CARE BENEFITS**

### **WHO IS ELIGIBLE**

To qualify for health care benefits in British Columbia (BC) a person must be a resident of BC. The *Medicare Protection Act* defines a resident as a person who:

- “(a) is a citizen of Canada or is lawfully admitted to Canada for permanent residence,
- (b) makes his or her home in British Columbia, and
- (c) is physically present in British Columbia for

- (i) at least 6 months in a calendar year, or
  - (ii) a shorter prescribed period,
- and includes a person who is deemed under the regulations to be a resident but does not include a tourist or visitor to British Columbia.”

The shorter prescribed period is defined in the Medical and Health Care Services Regulation and applies to eligible BC residents for vacation purposes only, for a total absence of up to seven months per calendar year.

Those deemed to be residents may include individuals who hold temporary immigration status or who are temporarily absent from British Columbia. For more information on residency requirements, visit the MSP website at <http://www.gov.bc.ca/mspeligibility>.

## REQUIREMENT TO ENROL

Residents of BC are required to enrol with MSP.

Under Section 7(1) of the *Medicare Protection Act*, a resident must apply to the Medical Services Commission

- “(a) for enrollment as a beneficiary if not already enrolled, and
- (b) for enrollment of each of the resident’s children as a beneficiary if the child
  - (i) is a resident, and
  - (ii) is not already enrolled, or does not already have someone applying for enrollment on the child’s behalf.”

Benefits for active members of the Canadian Forces are a federal responsibility; therefore, these members are ineligible for provincial health care benefits and exempt from enrolling.

A small number of residents, for religious or other reasons, may not want to participate in the province’s health care plans. These residents can file an Election to Opt Out statement with the Ministry of Health; however, the consequences of doing so are very serious. **If a person chooses to file an Election to Opt Out statement, he/she must contact HIBC directly.**

Under no circumstances may an Election to Opt Out be made on behalf of a child who is a resident.

# ► EMPLOYEE ENROLMENT

## APPLICATION FOR GROUP ENROLMENT

An Application for Group Enrolment must be submitted for each member who is to be registered under your group plan.

- For members with active MSP coverage, refer to EXISTING BC RESIDENTS.
- For members who must enrol in MSP, refer to NEW AND RETURNING BC RESIDENTS.

## EXISTING BC RESIDENTS

Applications to add a new member to your group should be submitted to HIBC as soon as possible. Please ensure the application form is completed in full by the member and that he/she includes any required documents before the application is sent to our office.

If documents are not required (e.g. a new member with active MSP coverage is added), members can submit the Group Enrolment form electronically at [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms).

### *Pre-Existing Pay Direct Coverage*

If a member is enrolled with MSP on an individual basis or as a spouse or child, HIBC will cancel the existing account when your group application is processed. Revenue Services BC (RSBC) is responsible for refunding any over-payment of premiums owing up to the start of the group plan.

### *Pre-Existing Group Coverage*

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.

## NEW AND RETURNING BC RESIDENTS

### *BC Services Card and PHN*

To obtain access to insured provincial health care benefits, eligible BC residents must complete MSP enrolment and obtain a BC Services Card. Each resident of BC enrolling in MSP is issued a unique lifetime identifier for health care called the Personal Health Number (PHN). This number appears on the BC Services Card and is the same throughout the cardholder's lifetime regardless of any change to personal status.

There are three types of BC Services Cards:

- Combined Card - BC Driver's Licence & BC Services Card
- Photo BC Services Card
- Non-Photo BC Services Card

There is currently no fee for replacement of cards. However, if combining a BC Services Card with a driver's licence, fees that apply to the regular driver's licence process still apply. For more information on replacing a card, please visit: [www.gov.bc.ca/bcservicescard](http://www.gov.bc.ca/bcservicescard)

## TWO STEPS TO ENROL IN MSP

Enrolment in MSP is a two-step process for persons 19 years of age or over who have Canadian citizenship or permanent resident status in Canada.

### ***Step 1:***

New and returning residents that are to be added to an MSP group account need to identity proof by visiting an Insurance Corporation of BC (ICBC) driver licensing office, and requesting a Photo BC Services Card. The BC Services Card provides access to insured provincial health care benefits for eligible BC residents.

To find an ICBC driver licensing office nearby, visit [www.icbc.com](http://www.icbc.com). To avoid peak times, it is best to visit mid-week (Tuesday – Thursday) and in the early morning.

At the ICBC driver licensing office, residents will need to:

- Provide two pieces of identification – one of which must be primary ID; (visit [www.icbc.com/acceptedID](http://www.icbc.com/acceptedID) for more information);
- Declare that they are a BC resident; and
- Have their photo taken.

### ***Step 2:***

New and returning BC residents will need to submit an application for MSP enrolment to HIBC, along with supporting documentation.

Visit: [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms) for the Application for Group Enrolment.

Until both steps are complete, the member will not be placed on a group plan and will not have access to insured provincial health care benefits. The spouse and/or children of a member will not be added to a group until their MSP Enrolment is complete and the member has been placed on a group plan. Monthly MSP premiums for those who have completed enrolment will be billed to the Account Holder. See ***Two-Step Enrolment in MSP: Scenarios*** for more information.

If a member submits an Application for Group Enrolment first, please ensure that the member visits an ICBC driver licensing office before the conclusion of their MSP wait period. The MSP wait period is the balance of the month in which residence in British Columbia is established, plus two months. If the MSP wait period has already been completed prior to application, the member should complete identity-proofing by visiting an ICBC driver licensing office as soon as possible, to be added to the MSP group account.

## ***Two-Step Enrolment in MSP: Scenarios***

Depending how a member (and spouse, if applicable) completes MSP enrolment, their coverage under your group account will be impacted.

The following scenarios provide more details:

### **Scenario 1**

<b>Account Holder Actions</b>	1: Visited ICBC driver licensing office. 2: Completed MSP registration.
<b>Spouse Actions</b>	N/A (no spouse)
<b>Outcome</b>	<i>Account Holder:</i> Active MSP coverage on group account. <i>Children (if applicable):</i> Active MSP coverage on group account.
<b>Next Steps</b>	<i>None:</i> MSP enrolment complete.

### **Scenario 2**

<b>Account Holder Actions</b>	1: Completed MSP registration. <b><i>Did not visit ICBC driver licensing office.</i></b>
<b>Spouse Actions</b>	N/A (no spouse)
<b>Outcome</b>	<i>Account Holder:</i> Placed on Pay Direct account with no active MSP coverage. <i>Children (if applicable):</i> Active MSP coverage on Account Holder's Pay Direct account.
<b>Next Steps</b>	<i>Account Holder:</i> Visit ICBC driver licensing office to complete MSP enrolment. <i>Account Holder and any children will then be added to group account.</i>

### **Scenario 3**

<b>Account Holder Actions</b>	1: Visited ICBC driver licensing office. 2: Completed MSP registration.
<b>Spouse Actions</b>	1: Visited ICBC driver licensing office. 2: Completed MSP registration.
<b>Outcome</b>	<i>Account Holder:</i> Active MSP coverage on group account. <i>Spouse:</i> Active MSP coverage on group account. <i>Children (if applicable):</i> Active MSP coverage on group account.
<b>Next Steps</b>	<i>None:</i> MSP enrolment complete.

### **Scenario 4**

<b>Account Holder Actions</b>	1: Visited ICBC driver licensing office. 2: Completed MSP registration.
<b>Spouse Actions</b>	1: Completed MSP registration. <b><i>Did not visit ICBC driver licensing office.</i></b>
<b>Outcome</b>	<i>Account Holder:</i> Active MSP coverage on group account. <i>Spouse:</i> Placed on Pay Direct account under Account Holder's name with no active MSP coverage. <i>Children (if applicable):</i> Active MSP coverage on group account.
<b>Next Steps</b>	<i>Spouse:</i> Visit ICBC driver licensing office to complete MSP enrolment. <i>Spouse will then be added to group account.</i>



## Scenario 5

<b>Account Holder Actions</b>	1: Completed MSP registration. <i>Did not visit ICBC driver licensing office.</i>
<b>Spouse Actions</b>	1: Visited ICBC driver licensing office. 2: Completed MSP registration.
<b>Outcome</b>	<i>Account Holder:</i> Placed on Pay Direct account with no active MSP coverage. <i>Spouse:</i> Active MSP coverage on Account Holder's Pay Direct account. <b>MSP Premiums charged to Account Holder's Pay Direct account.</b> <i>Children (if applicable):</i> Active MSP coverage on Account Holder's Pay Direct account.
<b>Next Steps</b>	<i>Account Holder:</i> Visit ICBC driver licensing office to complete MSP enrolment. <i>Account Holder, spouse and children will then be added to group account.</i>

## Scenario 6

<b>Account Holder Actions</b>	1: Completed MSP registration. <i>Did not visit ICBC driver licensing office.</i>
<b>Spouse Actions</b>	1: Completed MSP registration. <i>Did not visit ICBC driver licensing office.</i>
<b>Outcome</b>	<i>Account Holder:</i> Placed on Pay Direct account with no active MSP coverage. <i>Spouse:</i> Placed on Pay Direct account under Account Holder's name with no active MSP coverage. <i>Children (if applicable):</i> Active MSP coverage on Account Holder's Pay Direct account.
<b>Next Steps</b>	<i>Account Holder:</i> Visit ICBC driver licensing office to complete MSP enrolment. <i>Spouse:</i> Visit ICBC driver licensing office to complete MSP enrolment. <i>Account Holder, spouse and children will then be added to group account.</i>

Note: If an adult BC resident visits an ICBC driver licensing office but does not submit an application for MSP enrolment to HIBC, no MSP coverage on any account will be provided for that individual.

### ***Premium Billing and Retroactive Coverage***

A new and returning resident will not be enrolled in MSP or placed on a group plan until they have visited an ICBC driver licensing office to request a BC Services Card and completed the Application for Group Enrolment. If your group began deducting premiums from a member's pay prior to completion of enrolment, please submit a written request to HIBC once enrolment has been completed to request a retroactive adjustment to their MSP coverage date to the earlier effective date (if eligible).

### ***Temporary Immigration Status***

Individuals with temporary immigration status – regardless of age – are not required to visit an ICBC driver licensing office to obtain a BC Services Card. Individuals with temporary immigration status will automatically be issued a Non-Photo BC Services Card from HIBC.

For more information on the BC Services Card, please visit: [www.gov.bc.ca/bcservicescard](http://www.gov.bc.ca/bcservicescard)

### ***Renew Enrolment in MSP***

Most BC residents 18.5 years of age and over will be sent a notification letter instructing them to renew enrolment in MSP by completing identity-proofing at an ICBC driver licensing office. If the person's name on the notification letter is different than their current name, they will need to contact HIBC before visiting an ICBC driver licensing office.

To find a nearby ICBC driver licensing office, visit [www.icbc.com](http://www.icbc.com). To avoid peak times, it is best to visit mid-week (Tuesday – Thursday) and in the early morning.

At the ICBC driver licensing office, the individual will need to:

- Provide two pieces of identification – one of which must be primary ID; (visit [www.icbc.com/acceptedID](http://www.icbc.com/acceptedID) for more information);
- Declare that they are a BC resident; and
- Have their photo taken.

They should also bring their CareCard or expired/expiring BC Services Card with them.

After meeting these requirements, the applicant will receive a BC Services Card Statement of Declaration which, in most cases, will include their PHN. The member can use this interim document to access insured health care benefits until their BC Services Card arrives in the mail.

Children under the age of 19 have no obligation to renew their enrolment. Children under 18.5 will automatically be issued a new BC Services Card when their cards expire.

Beneficiaries 75 years of age or over are not required to renew enrolment in MSP. To obtain a Photo BC Services Card, they may visit an ICBC driver licensing office. To obtain a Non-Photo BC Services Card, they may contact HIBC.

Persons with temporary immigration status are not required to visit an ICBC driver licensing office. See page 7 for more information.

## **COLLECTION AND USE OF PERSONAL INFORMATION**

The personal information provided will be collected for the following purposes:

- **Enrolment in the Medical Services Plan; and,**
- **Application for a BC Services Card and its authorized programs.**

Personal information is collected under the authority of the Medicare Protection Act and section 26 (c) of the *Freedom of Information and Protection of Privacy Act* (“FIPPA”). Information may be disclosed pursuant to section 33 of FIPPA.

For questions about the collection and use of your personal information, please contact:

Health Insurance BC  
Chief Privacy Office  
PO Box 9035 STN PROV GOVT  
Victoria BC V8W 9E3  
or call 604 683-7151 (Vancouver)  
or 1 800 663-7100 (toll-free)

## ► ASSIGNING EMPLOYEE'S EFFECTIVE DATE

### COVERAGE FOR ESTABLISHED RESIDENTS

Generally speaking, group coverage is provided when requested by the group administrator, on the first day of the month of employment or the first day of the month following employment, provided the applicant has met the residency requirements for provincial health care benefits.

### NEW RESIDENTS

#### *Moving from within Canada*

Canadian citizens and holders of permanent resident status (landed immigrants) who move to BC from another province are eligible for coverage after a wait period consisting of the balance of the month in which residence in BC is established, plus two months. If absences from Canada exceed a total of 30 days during the wait period, eligibility for benefits may be affected.

There is an inter-provincial agreement to ensure that persons moving within Canada are able to maintain uninterrupted medical coverage. Arrangements should be made by the beneficiary to continue coverage with the former province until the wait period is completed.

When a family moves to BC from within Canada and the applicant and spouse arrive separately, each person has their own wait period based on their individual BC arrival dates.

#### *Moving from outside Canada*

Canadian citizens and holders of permanent resident status (landed immigrants) who move to BC from outside Canada are eligible for coverage after a wait period consisting of the balance of the month in which residence in BC is established, plus two months. If absences from Canada exceed a total of 30 days during the wait period, eligibility may be affected. Obtaining private insurance for the wait period is the responsibility of the individual.

#### *Exceptions*

- Canadian Forces members who are discharged in BC do not have to fulfill the wait period. They are eligible for coverage on the date of release provided they are in BC on that date. Their spouse and/or children returning from a posting outside BC are eligible for coverage on their date of arrival in British Columbia.
- When a child remains in another province or country to continue schooling and intends to join the family later, benefits are provided for the child effective the same date as for the account holder.

### TEMPORARY DOCUMENT HOLDERS

Persons who hold temporary immigration status may be eligible for coverage. In order to determine eligibility, HIBC must view photocopies of their immigration documents. If eligible, coverage will generally be extended to the "valid until date" shown on their immigration document, provided residency requirements continue to be met. Photocopies of all new documents must be submitted to HIBC in order to determine whether coverage can continue.

## ► CHANGES TO EMPLOYEE'S ACCOUNT

Personal information changes must be submitted with the Group Change Request form along with supporting documentation to HIBC. When the change is confirmed, all adults qualifying for a photo BC Services Card will receive a letter directing them to the ICBC driver license office (DLO). Those qualifying for non-photo cards will receive them automatically from HIBC.

A Group Change Request can be completed to make adjustments to accounts. If documents are required (e.g. adding a dependant who is new to the province or changing the name of an existing employee or dependant) go to [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms) and use the Group Change Request. Complete and submit the forms along with supporting documentation.

If no documents are required (e.g. removing an existing dependant) employees or group administrators can submit the Group Change Request electronically at [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms).

In some cases, when obtaining or renewing their BC Services Card at an ICBC DLO, an employee or dependant may provide a change of personal information, with supporting documentation, to the DLO counter agent. ICBC may forward the documentation to HIBC to update the employee's MSP account; or the employee will have the option of forwarding their documents to HIBC. In this event, HIBC will update the employee or dependant's personal information. For changes to the account holder's information, HIBC will send you a letter outlining the change.

## GUARDIANSHIP

If requesting addition of a child who is not the beneficiary's child, HIBC requires a photocopy of a legal document indicating guardianship to determine eligibility as a dependant. This information must be sent with a change form.

A person must be a resident of BC to qualify for provincial health care benefits. Please refer to page 2 for the definition of a resident, under "Who is Eligible".

## ► ADDITION OF FAMILY MEMBER

A family member includes a spouse, child or dependent post-secondary student.

"Spouse" with respect to another person means a resident of BC who is married to or is living and cohabiting in a marriage-like relationship with the applicant and may be of the same gender as the applicant.

"Qualifying Spouse", in relation to an eligible person, means a beneficiary who:

- (a) is the spouse of the eligible person, and
- (b) is not a minor or a dependent post-secondary student.

“Child”, for the purpose of determining who may be included on a member’s premium account, means a resident of BC who:

- (a) is a child of a beneficiary or a person in respect of whom the beneficiary stands in place of a parent,
- (b) is a minor,
- (c) does not have a spouse, and
- (d) is supported by the beneficiary.

“Dependent post-secondary student”, for the purpose of determining who may be included on a member’s premium account, means a resident of BC who is:

- (a) older than 18 and younger than 25 years of age,
- (b) in full-time attendance at a recognized post-secondary institution, and
- (c) supported by a beneficiary who is the person’s parent or who stands in place of the person’s parent.

A dependent post-secondary student may include a student enrolled in full-time studies at a trade school, technical school or high school.

See Baby Enrolment / Addition of Newborn or Group Change Request, found at [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms).

## **ADDING A SPOUSE**

To add a spouse to a Group Account (employer, pension plan or other): the Group member or Group Administrator should submit an MSP Group Change Request form (HLTH 170) (PDF version) to HIBC, authorized by the Group Administrator if required, along with all required supporting documents.

Groups submitting spouse changes (addition or removal of a spouse) via MSP Direct must retain a copy of one of the following:

- MSP Group Change Request form (HLTH 170) completed and signed by the group account holder requesting the change; or
- A statement completed and signed by the group account holder requesting the change and including the following:
  - the date of signature
  - the date of divorce or separation
  - the group member’s and former spouse’s full names
  - the former spouse’s current address, or an indication that the new address is unknown
  - the group member’s and former spouse’s Account Numbers or Personal Health Numbers

Failure to update an MSP account after a Group member is married or begins living in a marriage-like relationship may impact eligibility for Regular Premium Assistance and other income-based programs.

## COVERAGE FOR ESTABLISHED RESIDENTS: ELIGIBILITY

*Spouse* – is eligible as of the date of marriage.

*Newborn* – is eligible as of the date of birth.

*Student age 19 to 24* – if coverage is required, is eligible for coverage under the parent's plan on the first day of the month of enrolment at an accredited school or university. For studies outside of BC, please refer to page 13 "Attending School Outside British Columbia".

*Adopted Child* – if adopted within Canada the child is eligible from the date of adoption. A copy of the Notice of Placement from the adoption agency is required. If being adopted from outside Canada the child is generally eligible on the date of arrival in BC. A copy of the child's immigration document and a letter from the Director of Adoptions, Ministry of Children and Family Development, to Immigration, Refugees and Citizenship Canada (either a letter of no objection or a Hague letter) is required. If the child is being adopted from the United States and arrives in BC before an immigration document has been issued, the parents should include a note to this effect, and a copy of the letter described previously.

*Common-law Spouse* – is eligible on the first day of the month requested by the beneficiary.

**Note: Minors and dependent post-secondary students are not subject to MSP premium charges. If a group member's spouse is under 19 years old, no premiums will be charged for the spouse. When the spouse turns 19 years old, premium charges will be established for them automatically and will begin to appear on group invoices.**

**Note: when an effective date for a dependant is on the second day of the month or later, no additional premium is payable for that month.**

## COVERAGE FOR NEW RESIDENTS

Family members establishing residence in BC may be eligible for coverage as outlined on page 4.

## ► CANCELLING A FAMILY MEMBER'S GROUP COVERAGE

A family member's group coverage will be cancelled at the end of the month he/she ceases to be eligible. Please have your employee complete and submit a Group Change Request (found at [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms)), along with all required supporting documents, to cancel group coverage if any of the following situations occur:

### *Spouse if*

- Divorced / separated
- Deceased

### *Child if*

- Employed full time
- Married or living and cohabiting in a marriage-like relationship
- Age 19\* or older and no longer enrolled in a full-time study program at a recognized educational facility
- Deceased

If a spouse or child has moved permanently from British Columbia, direct your group member to update their account using the online Permanent Move form ([www.health.gov.bc.ca/exforms/msp/7063.html](http://www.health.gov.bc.ca/exforms/msp/7063.html)).

If a spouse or child obtains his/her own coverage, HIBC will cancel the spouse or child from the employee's plan.

*\* The next section provides information regarding children age 19 to 24.*

## ► CHILDREN AGE 19 AND OVER

In order to remain eligible for coverage upon a child's 19th birthday, a child must meet the residency requirements and all of the following requirements as a dependent post-secondary student:

- Single (not married or living and cohabiting in a marriage-like relationship)
- 24 years of age or younger
- Supported by the account holder, who is their parent or guardian
- Enrolled in a full-time study program at an accredited recognized post-secondary institution

A dependent post-secondary student older than 18 and younger than 25 years of age must be a beneficiary on the parent or guardian's account to be recognized as a dependant for the purposes of determining MSP premium rates. As long as the above criteria are met, no premiums will be charged for the child older than 18 and younger than 25 years of age on the parent/guardian's account. A dependent post-secondary student may include a student enrolled in full-time studies at a trade school, technical school or high school.

Before turning 19, individuals will need to renew enrolment in MSP and obtain a Photo BC Services Card. A letter is sent to each individual turning 19 to inform them of this requirement.

Another letter is sent to the mailing address on the parent's account, along with an Application for Premium Assistance, two months *before the child's 19th birthday*. The letter advises that:

- Coverage under the parent's account will end on the last day of the month the child turns 19;
- Continuous coverage under a new, Pay Direct account will be established with full Regular Premium Assistance if residency requirements for assistance are met;
- The parent or guardian has the option of continuing to cover the child, if the child is eligible.

If coverage is being provided for a dependent post-secondary student *older than 18 and younger than 25 years of age*, this arrangement will end on the last day of the month schooling is completed. Continuous coverage under a new, Pay Direct account is established.

If coverage is being provided for a dependent post-secondary student *approaching the age of 25*, the parent is sent a letter advising that this arrangement will end on the last day of the month the dependant turns 25. Continuous coverage under a Pay Direct account is established.

A dependant coming off a parent's account does not usually have a level of income that requires him/her to pay premiums. If the residency requirements for assistance have been met, full Regular Premium Assistance is initially provided to the dependant under his/her new account. If an Application for Premium Assistance has not already been submitted, HIBC sends an application to the beneficiary.

Please see [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms) for more information.

## ► ATTENDING SCHOOL OUTSIDE BRITISH COLUMBIA

Residents, who leave BC temporarily to attend school or university, may be eligible for MSP coverage for the duration of studies, provided they are in full-time attendance at an accredited educational facility and at the time of leaving were physically present in Canada for six of the 12 months immediately preceding departure.

Beneficiaries who have been studying outside BC must return to the province by the end of the month following the month in which studies are completed. Residents studying outside BC must contact HIBC prior to departure and upon return to BC to confirm eligibility. Students who do not plan to return to BC within the required timeframe, or who decide to leave BC permanently, must contact HIBC.

Please provide our Leaving BC pamphlet to any account holder or family member who will be leaving the province to attend school or university.



## ► EMPLOYER RECORD CARDS

When a group application is processed, an Employer Record Card (ERC) is issued to most employers. The ERC shows the information on our records for that employee and any dependants. An updated ERC is issued when the information on our files changes. The coding indicates the reason the card has been issued. The codes are as follows:

A New application	I Replacement ERC requested
C New dependant added	L Coverage renewed
D Cancellation of dependant	N Cancel date changed (forward)
E Effective date changed to an earlier date	P Personal information change
G Effective date changed to a later date	X ERCs requested for entire group

***The ERC must be retained in your office and is used as notification to terminate an account.***

## ► CANCELLATION OF BENEFITS

Group enrolment is cancelled on the last day of the month; however, if an employee leaves before becoming eligible, his/her group coverage can be cancelled as of the effective date. MSP requires the reason for cancellation, the person's current address and, if the person has moved outside BC, the date of the move.

If an ERC is not available, HIBC requires a Coverage Cancellation form, HLTH 217 (found at [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms)), or list quoting your group number, the employee's account number and name, and all the information requested on the ERC.

### TWO MONTH RULE LIMIT

Credits for retroactive cancellations are allowed up to a maximum of two months including the current month. For example, if a cancellation request is received during December, groups can ask for cancellation retroactive to October 31. Premiums must be paid to the cancellation date.

### DUPLICATE COVERAGE

If advised that duplicate MSP coverage has occurred, HIBC can cancel retroactive to the date the duplication began to a maximum of five years.

### EMPLOYEES TRANSFERRING BETWEEN GROUPS/DEPARTMENTS

Administrators who have more than one group account and who transfer employees from one account to another can do so without completing applications for enrolment and ERCs. Please contact HIBC for details.

## WHEN GROUP ENROLMENT ENDS

Group administrators are asked to ensure that employees are:

- Aware of the date their group account will be cancelled; and,
- Provided with a “Notice to Terminating Employees” form (found at [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms)).

The employee does not need to reapply to MSP. We will automatically set up a self-administered account for him or her and any family members.

Exception: If the employee has a temporary immigration document, the employee must contact HIBC to arrange further coverage.

## COVERAGE FOR DEPENDANTS OF A DECEASED BENEFICIARY

When you cancel coverage for a deceased employee or pensioner, coverage for a surviving spouse and children will be cancelled as of the same cancellation date as the account holder. The spouse and children will be enrolled on a new Direct Pay account. If you would like the coverage for the spouse and children to remain active under your group, you must advise Health Insurance BC.

## CANCELLATION OF A GROUP

Cancelling a Medical Services Plan (MSP) Group Plan is a significant undertaking which must be carefully considered. For over 40 years, MSP Groups have worked in partnership with the Ministry of Health and partners to manage the coverage of members and dependents. MSP Group Administrators help to provide current demographic, address, and family structure information in the MSP system of record. Groups may take advantage of supported technical interfaces to facilitate their efforts, including MSP Direct.

Throughout British Columbia, many employers, unions and pension plans offer MSP Group membership as a taxable benefit, remitting premiums on behalf of their members. In addition, third-party health insurers work with MSP Group Administrators to verify group membership and ongoing MSP coverage, to authorize additional benefits.

If your organization has determined that its MSP group(s) will be cancelled, detailed preparation by your Group Administrator is required. This begins with the submission of the HLTH 295 MSP Group Plan Termination Form to HIBC, with at least 90 days’ notice.

In addition to providing formal notification to HIBC, third-party organizations, and technical interface providers (as appropriate), Group Administrators must also inform their members of this change. Prior to cancellation, Group Administrators are expected to consult with members to confirm that all address and family structure information in MSP is correct and current.

For more information, and steps to cancel an MSP Group Plan, please refer to the HLTH 295 MSP Group Plan Termination Form, available online at [gov.bc.ca/mspgroup-plan-cancellation](http://gov.bc.ca/mspgroup-plan-cancellation). Allow at least 90 days for this process, to provide your Group and members sufficient time to prepare.

Once all of the required steps have been completed, your MSP Group Plan will be cancelled on the last day of the specified month. HIBC will then move all members to self-administered accounts.

To help inform your members, please provide your group members with the HLTH 1904: End of Group Coverage Notice at least 30 days prior to cancellation, available on the MSP website at [gov.bc.ca/mspgroup-plan-cancellation](http://gov.bc.ca/mspgroup-plan-cancellation).

Care and attention from your MSP Group will ensure that this change is seamless for your group members and their families.

Once all the adjustments have been made, Revenue Services BC (RSBC) will send an invoice to the group if premiums are due. If the adjustments result in an over-payment, RSBC will issue a refund cheque to the group.

## ► CHANGING COMPANY NAME

If you are simply changing the name of your company, HIBC requires a copy of the company's legal name change. If, however, a new company has been created, a new Third Party Registration form (found at [www.gov.bc.ca/mspgroupplanadministratorforms](http://www.gov.bc.ca/mspgroupplanadministratorforms)) must be completed. Please contact HIBC.

## ► REGULAR PREMIUM ASSISTANCE

Regular Premium Assistance is available to residents who meet all of the following requirements:

1. They have been a resident in Canada and been a Canadian citizen or holder of permanent resident status (landed immigrant) for the last 12 consecutive months.
2. They are not exempt from liability to pay income tax by reason of any other Act.
3. Their adjusted net income for the preceding year did not exceed a given level (indicated on the front of the Application for Regular Premium Assistance).

### REGULAR PREMIUM ASSISTANCE YEAR

The Regular Premium Assistance year runs from July 1 of one year to June 30 of the next year.

### ADMINISTERING REGULAR PREMIUM ASSISTANCE ON YOUR GROUP PLAN

Administering Regular Premium Assistance under a group plan allows group members who meet the requirements above to apply for reductions in MSP premium rates.

### ADMINISTERING REGULAR PREMIUM ASSISTANCE UNDER YOUR CURRENT GROUP PLAN

If you do not administer Regular Premium Assistance under your current group plan and wish to do so, please submit a written request to HIBC on company letterhead. This will enable HIBC to set up your group to allow premium assistance rates to be applied to your member accounts, if confirmed by HIBC to be eligible for these rates. Your group members can apply directly to HIBC for Regular Premium Assistance and HIBC will determine eligibility. There is no need for your group administrator to receive, review or approve the premium assistance application.

## **ADMINISTERING REGULAR PREMIUM ASSISTANCE UNDER A NEW GROUP PLAN**

When setting up a new group plan, you can opt to administer Regular Premium Assistance by checking the appropriate field on the MSP Third Party Registration form (HLTH 201). This will enable HIBC to set up your group to allow premium assistance rates to be applied to your member accounts, if confirmed by HIBC to be eligible for these rates. Your members can apply directly to HIBC for Regular Premium Assistance and HIBC will determine eligibility. There is no need for your group administrator to receive, review or approve the application.

## **REMOVAL OF AUTHORIZATION FOR YOUR GROUP PLAN**

If you currently authorize applications for Regular Premium Assistance and wish to discontinue doing so, please submit a written request to HIBC on company letterhead. Your members can apply directly to HIBC for Regular Premium Assistance and HIBC will determine eligibility. There is no need for your group administrator to receive, review or approve the application.

## **REGULAR PREMIUM ASSISTANCE FOR A NEW GROUP MEMBER**

If you are enrolling a new group member and the group member wants to apply for reduced premiums, please have him/her complete an Application for Regular Premium Assistance and send it to HIBC with the application for group enrolment. If the group member is already receiving Regular Premium Assistance on their previous MSP account, this must be indicated on the employee's group application and HIBC will provide the same reduced premium rate on the group account.

*Note: If your group plan does not administer Regular Premium Assistance, group members who meet the requirements above can apply to HIBC to determine eligibility for income-based benefits such as MSP Supplementary Benefits, a waiver of BC Ambulance fees and access to the Healthy Kids program, if the family's adjusted net income is \$42,000 or less.*

## **CALCULATION OF ADJUSTED NET INCOME**

Regular Premium Assistance is based on the previous year's adjusted net income. Adjusted net income is a person's net income adjusted:

- (a) By the following additions, as applicable:
  - (i) If the eligible person has a spouse, the net income of the spouse;
  - (ii) If the eligible person is married to or in a marriage-like relationship with another person who is not a resident, the net income of the other person;
  - (iii) If the eligible person is a minor and is supported by a parent or person who stands in place of a parent, the net income of the parent or person who stands in place of a parent, and
- (b) By the following deductions, as applicable:
  - (i) \$3 000 for a dependent spouse;
  - (ii) \$3 000 for each of the eligible person and his or her spouse who has attained the age of 65 years on or before December 31 of the current taxation year;

- (iii) \$3 000 for each dependent child who is a resident, minus 1/2 of the child care expense deduction the eligible person is entitled to claim under the Income Tax Act (Canada);
- (iv) \$3 000 for each family member who had a disability within the meaning of the Income Tax Act (Canada) during the immediately preceding taxation year;
- (v) The amount the eligible person or his or her spouse received under section 4 of the Universal Child Care Benefit Act (Canada) in the immediately preceding taxation year;
- (vi) The amounts in respect of a registered disability savings plan the eligible person or his or her spouse was required, by section 146.4 of the Income Tax Act (Canada), to include in computing income for the immediately preceding taxation year.

Failure to update an account after a group member is married or begins living in a marriage-like relationship may impact eligibility for Regular Premium Assistance and other income-based programs.

## **ONGOING PREMIUM ASSISTANCE**

For group members who receive Regular Premium Assistance, MSP will, on an ongoing basis, verify income with the Canada Revenue Agency (CRA), thus eliminating the need for most of these members to re-apply in subsequent years. Failure to file taxes every year with CRA may impact a group member's eligibility for Regular Premium Assistance and other income-based programs.

## **REGULAR PREMIUM ASSISTANCE AND SUPPLEMENTARY BENEFITS**

If your group does not permit members to receive Regular Premium Assistance, your members may still want to apply in order to establish eligibility for income-based benefits such as MSP Supplementary Benefits, a waiver of BC Ambulance fees and access to the Healthy Kids program. If your group members would like to be considered for these programs, they can upload required documents and submit an Application for Regular Premium Assistance online at [www.gov.bc.ca/MSP/applyforpremiumassistance](http://www.gov.bc.ca/MSP/applyforpremiumassistance)

## **VERIFICATION OF ADJUSTED NET INCOME**

As authorized by the applicant's signature, each year MSP verifies income information with the CRA to ensure the applicant is receiving the level of assistance for which he/she is eligible. Eligibility is based on a person's net income for the preceding year, combined with that of his/her spouse, if applicable, less deductions for age, family size, disability and any reported Universal Child Care Benefit and Registered Disability Savings Plan income. If required, MSP premium rates are adjusted upward or downward as of the date the assistance is effective. If the adjustment is retroactive and the rate increases, you will be debited for the difference in premiums. It is then your responsibility to recover this amount from the employee/pensioner, if applicable. If the rate is adjusted, you will be advised in writing.

## **HEALTHY KIDS PROGRAM**

Healthy Kids provides financial assistance for basic dental services and basic optical needs for children under the age of 19, if the parent is receiving premium assistance and the employer does not offer extended health or dental benefits. For more information about the benefits available under the Healthy Kids program, please call the Ministry of Social Development and Social Innovation at 1 866 866-0800.

## ► GROUP INVOICE

RSBC issues MSP premium invoices, processes premium payments and collects overdue accounts.

Each month you will receive an invoice detailing current premiums and retroactive adjustments for your employees. Group invoices are generally mailed to you during the last week of the month.

The first page of the invoice shows the date to which payments are processed. For invoice inquiries please refer to page 24 for contact information for RSBC.

### ***Invoice Sorts***

The invoice can be printed with the employees listed in one of three ways:

- Alphabetical by employee surname
- Account number
- Employee number

Invoices can be further sorted and subtotalled by department number if required. If you are interested in changing the sort on your invoice, further details are available by contacting HIBC.

## **OBLIGATION TO REMIT**

Section 32 of the *Medicare Protection Act* states that where there is an arrangement to pay all or part of another person's premiums or to collect premiums from another person, those premiums must be paid at the time specified. Such premiums are considered a lien in favour of the province and that lien may be enforced under the *Court Order Enforcement Act*. If full payment is not received, your account will be referred for debt collection.

There is no volume discount available to group administrators. The applicable premium rate for each account on your group plan must be paid in full and on time.

## **PAYMENT OF INVOICES**

Methods of payment:

- By electronic banking (telephone or computer banking)  
For information, visit: [www.sbr.gov.bc.ca/business/customer\\_service/msp/msp.htm](http://www.sbr.gov.bc.ca/business/customer_service/msp/msp.htm)
- At most Canadian financial institutions
- At a Service BC Centre
- By mail
- By pre-authorized debit

The invoice is to be paid as billed; any changes should be submitted on the forms provided by HIBC and will appear on a future invoice.

## **PAYMENT DUE DATE**

The payment due date is always the last day of the month unless that day falls on a weekend or statutory holiday. The due date will then be the first business day of the next month. The due date will be clearly indicated on the front of your invoice.

## INTEREST CHARGE

A company or organization that owes outstanding premiums is required to pay interest on the money at a rate prescribed by Treasury Board. Interest is charged on premiums unpaid after the due date of the previous invoice. For example, if payment is due on January 30th, interest will be charged and reflected on the March invoice.

## MULTIPLE ACCOUNTS

If you administer multiple group accounts, payment for each account should be made with a separate cheque reflecting the appropriate account number. This is required to ensure the correct amount is credited to the right account. Multiple payments can be sent in the same envelope, provided there is an accompanying payment coupon for each account.

## AMOUNT RECEIVED DIFFERS FROM DIRECTIONS/PAYMENT COUPON

If the amount of the payment differs from the amount indicated on the coupons or the directions enclosed, RSBC will use its discretion in applying the payment to the accounts involved. To avoid reconciliation problems/interest charges, it is strongly recommended that payment for each account be made with a separate cheque. Please refer to page 24 for contact information.

## RETURNED PAYMENTS

A service charge is levied for any cheques issued to the Province of BC that are subsequently dishonoured by a person or company's financial institution.

## NOTATIONS ON PAYMENT COUPONS

The system for processing payments is automated; therefore, requests for changes noted on invoices will not be processed. The correct forms must be submitted to MSP.

## ACCOUNT ADJUSTMENTS

Changes to a premium amount and/or family size are flagged by an asterisk and an adjustment code on the invoice. Retroactive premium credits and debits appear in the adjustment column.

### *Keys to Adjustment Codes on Invoice:*

- A new application
- C addition of dependant
- D cancelled coverage/deletion of dependant
- E retroactive change in effective date
- F change in amount billed (Regular Premium Assistance)
- G forward effective date change
- L re-establishment of coverage
- M multiple adjustments; combination of two or more adjustments

- N forward change in cancellation date
- O retroactive change in cancellation date
- R premium for prior month(s) retroactive to last cancellation date
- T recertification subsidy change
- V premium adjustment for prior month(s) due to verification of income

### ***Size Codes***

- 00 cancelled coverage
- 01 - 99 number of persons covered

### ***Subsidy Codes***

- H Adjusted Net Income \$0 – \$24,000
- I Adjusted Net Income \$24,001 – \$26,000
- J Adjusted Net Income \$26,001 – \$28,000
- K Adjusted Net Income \$28,001 – \$30,000
- L Adjusted Net Income \$30,001 – \$34,000
- M Adjusted Net Income \$34,001 – \$38,000
- N Adjusted Net Income \$38,001 – \$42,000
- C Adjusted Net Income over \$42,000

Check the following website for MSP premium rates:

[www.gov.bc.ca/msppremiums](http://www.gov.bc.ca/msppremiums)

## **► LEAVING BRITISH COLUMBIA**

### **GENERAL INFORMATION**

Persons who are not residents of BC lose their eligibility for MSP benefits and other provincial health care benefits. For example, a person who chooses to reside in Washington State is not eligible for coverage, regardless of whether he/she commutes to Vancouver to work every day.

For the definition of a resident refer to page 2.

Out of country medical services may result in your personal information being provided to the out of country service provider for the administration of benefits (such as processing claim payment) under the *Medicare Protection Act*.

Please provide a Leaving BC pamphlet to any employee or family member who will be outside the province on a temporary or permanent basis.



## LEAVING BRITISH COLUMBIA TEMPORARILY

### *Temporary Absences*

To remain eligible for MSP coverage a beneficiary must continue to meet the residency requirements (see “Who is Eligible”, p. 2).

### *Extended Absences*

When a person leaves BC on vacation or for temporary employment benefits may be available during an extended absence for up to 24 consecutive months. Approval is limited to once in a 60 month (five year) period for such absences that exceed six months in a calendar year. If your employee/pensioner is unsure whether coverage can continue during an absence, or knows that eligibility will end, advise him or her to contact HIBC for details or visit the Leaving BC website at [www.gov.bc.ca/leavingbctemporarily](http://www.gov.bc.ca/leavingbctemporarily).

### *Itinerant Worker*

A person who is engaged in an occupation that requires the person to routinely travel outside BC for more than six months in a calendar year, may continue to qualify for benefits. As the person must obtain approval prior to leaving BC and cases vary, please contact HIBC with full details in order that we can determine eligibility as a resident.

## LEAVING BRITISH COLUMBIA PERMANENTLY

### *Within Canada*

Benefits will continue for the balance of the month of departure, plus two months.

If requested, benefits may be extended up to three extra months to cover a person while in transit. Upon arrival, the individual should immediately apply to the health plan of the new home province or territory.

### *Outside Canada*

Benefits will continue for the balance of the month of departure.

## ► CONTACT INFORMATION

We ask that you quote your group number and the employee’s account number or Personal Health Number (PHN) when contacting HIBC.

For security reasons, please advise your employees that they should be directing all non-group related enquiries regarding their MSP account to HIBC.

Revenue Services of British Columbia (RSBC) is the name of the billing and collections operation on behalf of the Ministry of Finance. RSBC issues premium invoices, processes premium payments and collects overdue MSP premium accounts. Questions regarding these matters should be directed to RSBC.

The Insurance Corporation of BC (ICBC) issues the photo BC Services Card and the combined Driver’s Licence and BC Services Card. HIBC issues the non-photo BC Services Card.

## INTERNET

You can visit the following websites for MSP information:

Health Insurance BC: [www.hibc.gov.bc.ca](http://www.hibc.gov.bc.ca)

Ministry of Health: [www.gov.bc.ca/health](http://www.gov.bc.ca/health)

Revenue Services of British Columbia/Ministry of Finance: [www.fn.gov.bc.ca/rev.htm](http://www.fn.gov.bc.ca/rev.htm)

You can access MSP forms by visiting: [www.gov.bc.ca/mspbcrecidentforms](http://www.gov.bc.ca/mspbcrecidentforms)

For information on the BC Services Card, visit: [www.gov.bc.ca/bcservicescard](http://www.gov.bc.ca/bcservicescard)

You can find information on ICBC Driver Licensing Offices by visiting: [www.icbc.com](http://www.icbc.com)

## CORRESPONDENCE

Mailing address for Health Insurance BC:

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

Mailing address for Revenue Services of British Columbia:

Revenue Services of British Columbia  
PO Box 9482 Stn Prov Govt  
Victoria BC V8W 9W6

## TELEPHONE

HIBC: Lower Mainland: 604 683-7520  
Other Areas in British Columbia: 1 877 955-5656

RSBC: Toll-free: 1 877 405-4909

## WHO SHOULD I CALL TO ANSWER MY MSP QUESTIONS?

HEALTH INSURANCE BC	REVENUE SERVICES OF BRITISH COLUMBIA
<p>HIBC will update your company's information including name, address, phone number and contact information.</p> <p>For persons under your group plan we:</p> <ul style="list-style-type: none"> <li>• Enrol with MSP or change coverage, including adding or removing family members</li> <li>• Cancel MSP coverage, including when moving outside BC</li> <li>• Update personal information including name, address, date of birth and phone number</li> <li>• Administer Regular Premium Assistance</li> <li>• Replace/issue non-photo BC Services Cards</li> </ul>	<ul style="list-style-type: none"> <li>• Information regarding your invoice</li> <li>• Payments and refunds</li> <li>• Payment options</li> <li>• Payment arrangements</li> <li>• Payment history</li> <li>• Collection of overdue balances</li> <li>• Administrating insolvency (e.g. bankruptcy)</li> </ul>