



An Overview of the Medical Services Plan of BC (MSP)

Health Insurance BC (HIBC) administers the Medical Services Plan (MSP) and PharmaCare programs on behalf of the provincial government. MSP provides coverage for medical services and PharmaCare provides financial assistance with some prescription medication costs and medical supplies. Below is information about MSP. Please see our information sheet *BC PharmaCare* for information about that plan.

Medical Services Plan (MSP)

MSP pays for medically-required services provided by physicians and other healthcare practitioners, as well as laboratory services and diagnostic procedures.

To be eligible, you need to be a Canadian Citizen, a resident of BC, and living in BC for at least six months in a calendar year, or at least three months if you are a new resident or re-establishing BC residence. Residents of BC are required by law to enrol themselves and their dependents with MSP and pay a monthly premium if required. Each BC resident enrolled with MSP is given a CareCard and a personal health number. An Application for Enrolment form can be found at: www.health.gov.bc.ca/exforms/msp.html or it can be mailed to you by phoning HIBC at 604-683-7151 or 1-800-663-7100.

Premium rates vary according to family size and income. These may be paid either directly, or through payroll, or pension deductions. Assistance with the payment of premiums is available to those in financial need. Depending on your eligibility, MSP may also provide full or partial coverage for physiotherapy, massage therapy, acupuncture, and other therapies.

MSP provides coverage for the following:

- Medically-required services of a doctor or specialist (when referred to by a physician)
- Diagnostic x-ray and laboratory services when ordered by a physician, podiatrist, dental surgeon, or oral surgeon
- Maternity care by a physician or specialist (when referred to by a physician)
- Dental and oral surgery when medically required to be performed in a hospital
- Surgical podiatry

MSP does NOT provide coverage for the following:

- Services that are deemed to be not medically required, such as cosmetic surgery
- Routine physical examinations performed for reasons other than medical necessity
- Preventive services and screening tests not supported by evidence of medical effectiveness
- Medical examinations, certificates, or tests required for: driving a motor vehicle, employment, life insurance, school, recreational and sporting activities, and immigration purposes
- Eyeglasses, hearing aids, and other equipment or appliances
- Restorative or other dental work performed in a dental office
- The services of counsellors or psychologists
- Routine eye examinations for persons 19 to 64 years of age
- Chiropractic, physiotherapy, naturopathy, massage therapy, acupuncture, and non-surgical podiatry services for persons NOT receiving premium assistance



What is Premium Assistance?

There are two premium assistance programs that offer subsidies to those in financial need: regular premium assistance and temporary premium assistance.

Regular Premium Assistance

Regular premium assistance offers subsidies ranging from 20 to 100%, based on net income for the preceding tax year, less deductions for age, family size, and disability. The resulting amount is referred to as "adjusted net income". If this "adjusted net income" is below \$30,000, a subsidy is available. If you believe you might have qualified for assistance in recent years but didn't submit an application, contact MSP. You might be able to be reimbursed.

MSP will partially cover the following services for those who qualify for MSP premium assistance: physiotherapy, chiropractic, naturopathy, massage therapy, acupuncture, and non-surgical podiatry for up to a combined total of 10 visits per calendar year. They will contribute \$23 toward the cost of each of the 10 visits.

To learn more about Premium Assistance eligibility, premium rates, and how to apply, please visit the Ministry of Health website here: www.health.gov.bc.ca/msp/infoben/premium.html#assistance

Temporary Premium Assistance

This program waives your MSP premiums for a short time. It is designed to assist individuals and families who are not able to pay premiums due to a sudden unexpected financial hardship, and who do not qualify for Regular Premium Assistance based on their previous year's income.

To learn more about Temporary Premium Assistance eligibility and how to apply, please visit the Ministry of Finance website here: www.sbr.gov.bc.ca/individuals/Custom_Service/MSP/faq.htm

Out-of-Province Medical Care

- MSP will help pay for some unexpected insured services you receive outside of BC and Canada, provided that the services are medically required and performed by a qualified physician. Reimbursement will not exceed the amount payable had the same services been performed in the province. Note: MSP does not cover the services of health care providers other than physicians (e.g. chiropractors or physical therapists) outside the province. BC residents are strongly advised to purchase additional health insurance to supplement basic coverage when travelling to other provinces or outside of Canada.
- If you leave Canada specifically to obtain medical care (and you would like to have MSP help pay for it), the medical specialist looking after your care in BC must write to MSP and provide information regarding the medical necessity for a referral outside of Canada prior to treatment. Treatment that is considered to be experimental or still in the developmental (research) stage is not eligible for coverage.
- If you leave BC temporarily to attend school or university, you may be eligible for MSP coverage if you are in full-time attendance at a recognized educational facility. Also in some circumstances residents may be eligible to receive benefits for up to 24 consecutive months while temporarily outside of the province.

Important Notes:

- MSP calculates your premium based on the net income from your tax return you made two years ago. If your financial or family status has changed since that time, or if your tax return has been re-assessed, contact MSP. An Income Review is available if your financial situation has changed recently.
- You may be charged an additional amount for medical services if the practitioner's fee is higher than the amount covered by MSP.
- Ambulance fees are not an insured benefit under MSP. However, fees are subsidized by the BC Ambulance Service (BCAS) and the Province of British Columbia for persons who are covered by MSP.
- For more information about MSP go to www.health.gov.bc.ca/msp or call 604-683-7151 or 1-800-663-7100.

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You can join the BC Epilepsy Society as a member and receive all the program and service benefits.

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