



Changes to Medical Services Plan (MSP) Premiums

Please share this information with people in your organization who administer MSP coverage and need to be aware of changes to MSP premiums.

- To help keep health care funding sustainable, MSP premium rates will increase for the first time since 2002.
- Effective January 1, 2010, MSP monthly premiums will rise by about six per cent to \$57 for one person, \$102 for a family of two, and \$114 for a family of three or more.
- At the same time, improvements to the MSP Premium Assistance Program will ensure those with the greatest financial need will come out ahead. Income thresholds to qualify for a subsidy will be raised by \$2,000. Approximately 180,000 British Columbians will see their premium costs reduced or eliminated.

After a residency requirement has been met, eligibility for regular assistance is based on net income for the preceding year, less deductions for age, family size and disability. As of January 1, 2010, if the resulting amount (referred to as adjusted net income) is \$30,000 or less, assistance is available.

Monthly Rates Effective January 1, 2010						
Five levels of assistance, based on adjusted net income for the previous year, are available.						
ADJUSTED NET INCOME			ONE PERSON	FAMILY OF TWO	FAMILY OF THREE OR MORE	
\$ 0 -	\$22,000	100% Premium Assistance	\$00.00	\$00.00	\$00.00	
\$22,001 -	\$24,000	80% Premium Assistance	\$11.40	\$20.40	\$22.80	
\$24,001 -	\$26,000	60% Premium Assistance	\$22.80	\$40.80	\$45.60	
\$26,001 -	\$28,000	40% Premium Assistance	\$34.20	\$61.20	\$68.40	
\$28,001 -	\$30,000	20% Premium Assistance	\$45.60	\$81.60	\$91.20	
Over \$30,000		FULL RATE	\$57.00	\$102.00	\$114.00	
PREMIUM RATES ARE SUBJECT TO CHANGE						

MSP is administered by Health Insurance BC on behalf of the Province of British Columbia.
 Telephone: 604 683-7520 (lower mainland) or toll free 1 877 955-5656 (other areas of B.C.).
 Web site: www.hibc.gov.bc.ca.