

8. MSP INFORMATION FOR BC RESIDENTS

As a possible point of first contact for an individual seeking medical care in BC, nurse practitioners in primary care settings should be familiar with about MSP policies and procedures. Enrollment with MSP is the gateway for obtaining many benefits in BC. As a primary health care provider, nurse practitioners should therefore be knowledgeable about eligibility and enrollment, premium payment and assistance, MSP benefits, and additional services provided to BC residents through MSP.

8.1 Eligibility and Enrollment

Under the Medicare Protection Act, enrollment with the Medical Services Plan is a requirement for all residents of British Columbia. In addition, beneficiaries are required to report all address changes so that they can be contacted if premium payment is required, or if residency and eligibility for benefits are under review.

Eligibility

Residents of British Columbia are eligible to enrol and are required to enroll themselves and their dependents with MSP.

Under the provisions of the Medicare Protection Act, a resident of British Columbia is a person who:

- is a citizen of Canada, or is lawfully admitted to Canada for permanent residence (landed immigrant status); and
- makes his or her home in British Columbia; and
- is physically present in British Columbia at least six months in each calendar year.

Certain other groups are deemed to be residents and therefore qualify for MSP benefits - for example, most holders of Work or Study Permits (valid for 6 or more months) and sponsored dependents of eligible residents (spouse or child who has applied for permanent residence).

When enrolling with MSP, applicants must provide photocopies of documents as evidence of the names and Canadian citizenship or immigration status of all persons listed on their enrollment forms.

Ineligibility to Enroll

The following persons are not eligible to enroll:

- Tourists and other visitors to BC are not residents and are not eligible for benefits.
- Individuals who live outside BC but work in this province do not meet the residency requirements for benefits and are therefore ineligible to participate in the province's health care plans.
- Individuals whose health care benefits are a federal responsibility are not eligible to receive MSP benefits. This includes:
 - Members of the RCMP
 - Members of the Canadian Armed Forces
 - Prisoners in federal penitentiaries
 - Refugee claimants (some exceptions apply)

To check the eligibility of a client for MSP coverage, call the MSP Practitioner Info Line (IVR) at:

Victoria:	250 383-1226
Vancouver:	604 669-6667
Toll-free:	1 800 742-6165

New Residents of British Columbia

New residents of British Columbia or persons re-establishing residence in British Columbia are eligible to receive MSP benefits after completing the requisite waiting period.

Waiting Period

The waiting period consists of the balance of the month in which residence in BC is established or re-established plus two months. During the waiting period, if absences from Canada exceed a total of 30 days, eligibility may be affected.

The waiting period protects British Columbia's health care system by helping to ensure that individuals do not enter the province specifically to obtain immediate, expensive health care services at public expense.

Application for Coverage

Application to MSP for coverage should be made immediately upon arrival in British Columbia rather than at the end of the waiting period. In the case of late applications, MSP determines the effective date of the benefits and may charge premiums retroactively.

Interim Coverage Arrangements

Unless another province or a private insurance company is providing benefits, any health care costs incurred by a new or returning resident during the waiting period are the responsibility of that person.

Individuals from other parts of Canada should make arrangements with their former medical plan for coverage during the waiting period.

New or returning residents from outside Canada should contact a private insurance company for coverage during the waiting period.

Assistance for Clients of the Ministry of Employment and Income Assistance (MEIA)

Those who meet the residency requirements for provincial health care benefits and who receive income assistance from the Ministry of Employment and Income Assistance (formerly the Ministry of Human Resources) may be enrolled with MSP through that ministry, in which case they are not required to pay MSP premiums.

These individuals and families also receive prescription drug benefits and may be eligible to receive certain dental benefits on the basis of MEIA criteria.

When MEIA closes a client's file, prescription drug benefits end immediately, and dental benefits continue until the end of the month in which the file is closed.

The role of the MEIA in administering MSP benefits continues until the end of the month in which the file is closed, after which MSP normally provides six months' premium-free coverage. At the end of the six-month period, these individuals and families again become responsible for looking after their own MSP benefits.

Special Groups Program

The Special Groups Program is designed for some agencies that work with clients who require special assistance, including the mentally disadvantaged, street people, and street youth. The program enables agencies to assist their clients with immediate MSP enrollment and, if eligible, premium assistance. Coverage becomes effective on the first day of the month in which the application is received, provided that residency requirements are met.

Election to Opt Out

Residents who do not want to participate in the provincially funded health care system can "opt out" by filing an *Election to Opt Out*. An *Election to Opt Out* cannot be made on behalf of a child who is a BC resident.

Individuals who opt out of the system are issued a *Notice of Exemption*, which is to be presented when obtaining health care services. MSP does not pay medical claims for persons with "opted out" status.

The consequences of filing an *Election to Opt Out* are significant. The statement cannot be reversed for a period of one year, during which time the person is responsible for paying the entire cost of all medical, hospital, and other health care services or items received.

8.2 MSP CareCards

Issuance of CareCards

A CareCard with a lifetime Personal Health Number (PHN) is issued to each person who enrolls with MSP. A gold CareCard is issued automatically to beneficiaries before their 65th birthday.

Producing a CareCard indicates only possible eligibility for MSP benefits, and does not guarantee that the person presenting the card is entitled to benefits. Check CareCard information carefully at all first appointments. If you suspect any unusual use of a CareCard, request a second piece of picture identification to verify the identity of the person presenting the card.

Protection against Fraud

It is an offence to use another person's personal health number or to knowingly allow a personal health number to be used by another person. In order to maintain B.C.'s health care plan for the benefit of all residents, the plan must be protected against inappropriate use by those who are not residents of B.C. and, therefore, not eligible for coverage.

If a CareCard is lost or stolen, contact MSP or the nearest Government Agent/B.C. Access Centre as soon as possible to have the card replaced.

Any person who has details about the possible misuse of a CareCard is urged to contact MSP with pertinent information. His or her identity, if given, remains confidential.

8.3 Payment of Premiums and Premium Rates

Premium Rates

The Medical Services Plan is funded through provincial taxes, contributions provided by the federal government, and premiums collected by the government.

Premiums are currently payable at these rates:

- \$54 per month for one person; or
- \$96 per month for a family of two; or
- \$108 per month for a family of three or more

Many British Columbians are enrolled in MSP under group plans administered by third parties, such as employers, unions, and pension plans. The premiums of group plan participants are paid through the third party. Other BC residents are enrolled under self-administered plans and pay their own premiums.

If premiums are not paid for a period during which a beneficiary is enrolled, the amount not paid is a debt to the government and is recoverable by the government.

Premium Assistance

Assistance with the payment of premiums is available to those in financial need. Applicants for premium assistance must be Canadian citizens or holders of permanent status (landed immigrants) who have held that status and have been resident in Canada for the past 12 consecutive months.

Assistance is available on the basis of net income for the previous year, less MSP deductions for age, family size, and disability. Eligible applicants receive subsidies ranging from 20% to 100%, depending on their adjusted net income.

8.4 Benefits under the Medical Services Plan

The Medical Services Plan (MSP) provides the following benefits to eligible BC residents:

- Medically required services provided by a physician enrolled with MSP;
- Maternity care provided by a physician (for midwifery services, see *Section 10:Additional Services*);
- Medically required laboratory services and diagnostic procedures, including x-rays and ultrasound Examinations, upon referral from a qualified practitioner as defined in the Regulations;
- Dental and oral surgery, when medically required and performed in hospital;
- Surgical podiatry services.
- **Eye Exams** - Medically required eye Examinations are a benefit for all MSP beneficiaries. Routine eye Examinations are a benefit only for those 18 years of age and under and 65 years of age and over.
- **Supplementary Benefit Services** - MSP pays \$23 per visit for a combined annual limit of 10 visits each calendar year for the following services: chiropractic, massage therapy, naturopathy, physical therapy and non-surgical podiatry.

Those who *may* be eligible for these supplementary benefit services include:

- MSP beneficiaries receiving premium assistance
- Income Assistance recipients
- Convention refugees
- Inmates of B.C. Correctional Facilities
- Individuals enrolled with MSP through the At Home Program
- Residents of long term care facilities receiving the Guaranteed Income Supplement (GIS)
- Individuals enrolled with MSP as Mental Health Clients
- First Nations and Inuit individuals enrolled with MSP through the First Nations and Inuit Health Branch of Health Canada.