

# MEDICAL SERVICES PLAN (MSP)

## What is MSP?

MSP or Medical Services Plan is the provincial health care insurance plan administered by the government for residents of BC. Because of provincial government funding cuts to public services, this program has recently undergone changes. Many offices have been closed. You may find it difficult to access information about MSP or to reach a government representative by phone.

The BC government charges residents a tax to access health care. The fee you pay is called an **MSP premium**. Premiums can be paid every month, 3 months, 6 months or 12 months, depending on how you ask to be billed. The base costs are:

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

All residents of BC are **required by law** to enroll themselves and their family members in MSP. You are a BC resident if you are a Canadian citizen or permanent resident and you live in BC at least 6 months of the year. If you don't apply when you are eligible, you can be charged for back payments. Once registered, you receive a CareCard with a Personal Health Number.

Some people get medical coverage through their employer or union. To find out more, you should contact your personnel department or union office.

## How do I apply for MSP coverage?

You must fill out a form and send it in with copies of your identification. You can get forms from the provincial government using the contacts below. We also have forms at the Vancouver Women's Health Collective Information Centre.

**Online:** [www.healthservices.gov.bc.ca/msp](http://www.healthservices.gov.bc.ca/msp)

**By phone** (8 a.m. to 5 p.m. Mon.– Fri.):

Vancouver: 604-296-4677  
Outside the Lower Mainland: 1-888-788-4357

**By fax:** 250-952-3427

**By mail:** P. O. Box 9035 Stn. Prov. Govt.  
Victoria, BC V8W 9E3

## If I moved from another province or country, how long does it take before I am covered by MSP?

You should apply as soon as you arrive. Coverage starts after a 3-month waiting period. The waiting period is the balance of the month that you establish residence plus 2 more months. Travelling outside Canada for more than 30 days during the waiting period can affect your coverage.

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Family coverage begins when the last family member arrives. If one spouse arrives more than 12 months earlier than the other family members, she or he should apply first. The rest of the family can be added when they arrive, but they will have to complete the waiting period.

You must be covered by MSP for 12 months before you are eligible to apply for premium assistance. (See below.)

## **What if I have moved from another province and am not covered by MSP yet?**

You should contact your former province or territory to make sure your medical services coverage continues during the waiting period. When you book an appointment, you will need to tell your doctor here what your situation is, so she or he may arrange to have the health services covered by your former health plan. Be aware that not all procedures are covered in this case. For example, some provinces will not reimburse for abortion services provided in BC.

## **What if I have moved from another country and am not covered by MSP yet?**

You may contact a private insurance company for medical and hospital coverage during the waiting period. There are a small number of clinics in Vancouver that can provide free services to those not covered by MSP. Some offer services for particular groups, like youth, or specific health issues, like STDs. See the end of this leaflet for some places where you can access health care without MSP.

## **What if I can't afford to pay the MSP premiums?**

If you cannot pay your premiums because you've lost your job or your usual source of income, you can apply for **temporary premium assistance** by filling out a form. You can get the forms by using the contacts listed above, or by visiting the Vancouver Women's Health Collective's Information Centre.

If your annual household income is less than \$24,000, you may be eligible for **regular premium assistance**. You have to apply for premium assistance by completing a form and providing information from your previous year's income tax assessment. Your premiums will be calculated based on your net income, age, family size and any disabilities you have. You must be a resident of BC for 12 consecutive months, and a Canadian citizen or a permanent resident.

Adjusted net income	Subsidy level	One person pays	Family of 2 pays	Family of 3+ pays
\$0 - \$20,000	100%	\$0.00	\$0.00	\$0.00
\$20,001 - \$22,000	80%	\$10.80	\$19.20	\$21.60
\$22,001 - \$24,000	60%	\$21.60	\$38.40	\$43.20
\$24,001 - \$26,000	40%	\$32.40	\$57.60	\$64.80
\$26,001 - \$28,000	20%	\$43.20	\$76.80	\$86.40
Over \$28,000	Full Rate	\$54.00	\$96.00	\$108.00



## ***Vancouver Women's Health Collective***

#225-119 W. Pender St., Vancouver, BC V6B 1S5

Health Information Line: **604-736-5262** E-mail: [vwhc@vcn.bc.ca](mailto:vwhc@vcn.bc.ca)

Website: [www.womenshealthcollective.bc.ca](http://www.womenshealthcollective.bc.ca)

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If you haven't paid your premiums in several months and you qualify to receive premium assistance, you can contact MSP at 604-296-4677 and tell them you're unable to send further payments. Your unpaid premiums may be forgiven.

You may automatically receive MSP premium assistance if you are:

- On income assistance
- A Convention refugee
- Enrolled with the MSP At Home Program
- A resident of a long-term care facility receiving a Guaranteed Income Supplement
- Enrolled with MSP as a Mental Health Client
- An inmate of a correctional facility
- First Nations with valid BC medical plan coverage, enrolled through the Non Insured Health Benefits Program of the First Nations and Inuit Health Branch

## What services does MSP cover?

- visits to a general physician
- blood and urine testing when ordered by a physician
- pap smears (screening of your cervix)
- maternity care by a physician or registered midwife
- care by a medical specialist (such as a surgeon, anaesthetist or psychiatrist) when referred by a physician or other medical specialist
- x-ray and laboratory services when ordered by a physician, podiatrist, dental or oral surgeon
- dental and oral surgery when medically required to be performed in a hospital
- medically required eye examinations (routine eyes exams are available only for those 18 years and younger, and 65 years and older)
- ambulance services, minus a user fee of approximately \$50
- abortion services
- orthodontic services related to severe congenital facial abnormalities

## What additional services are covered if you're on MSP premium assistance?

Partial coverage of these complementary health services is available if you're on premium assistance:

- chiropractic services
- massage therapy
- naturopathy
- non-surgical podiatry

The practitioner you see must be "opted in" to MSP, which means they get paid directly by MSP. MSP will pay \$23 per visit. If the practitioner's service costs more than \$23, you have to pay the balance. You are allowed a **combined total** of 10 visits for these services in a calendar year (Jan. to Dec.). You should ask your practitioner whether they are "opted in" to MSP before you book your appointment.

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## What services are not covered by MSP?

- physiotherapy, chiropractic services, massage therapy, naturopathy, and non-surgical podiatry, if you are not on premium assistance
- crutches, canes, splints and fiberglass casts
- cosmetic surgery
- dental services, apart from the surgical procedures mentioned above
- eyeglasses and hearing aids
- services of counselors and psychologists
- medical exams, certificates and tests (for example, physicals required by employers or for visas)
- eye examinations for people between 18 and 65 years old

## Where can I get services if I'm not covered by MSP?

Here are some free and low cost services in Vancouver. Most are not drop in. Call the clinics for their hours and to make appointments.

Pine Free Community Health Clinic  
1985 West 4<sup>th</sup> Ave., Vancouver  
604-736-2391

Knight Clinic (Gynecological and Youth clinics)  
6405 Knight Street, Vancouver  
604-321-6151

Mid-Main Clinic  
3998 Main Street, Vancouver  
604-873-3666

Mid-Main charges \$30 per visit  
for patients not covered by MSP.

There are several clinics in the downtown east side. As well, most neighborhoods in Vancouver have Community Health Units that provide STD clinics and free services to youth, including pregnancy and birth control counseling. For more information, contact us at the Vancouver Women's Health Collective.



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