



MEDICAL SERVICES PLAN (MSP) END OF GROUP PLAN COVERAGE NOTICE

**Management of your provincial health care coverage is changing.
This document contains important information about MSP
and how to maintain your MSP account.**

What is MSP?

In British Columbia, public health insurance is called the Medical Services Plan – or MSP. It covers the cost of medically-necessary insured services. Under the *Medicare Protection Act*, enrolment with MSP is mandatory for all eligible British Columbia residents and their dependents.

MSP is administered by Health Insurance BC (HIBC) on behalf of the Government of BC and the Ministry of Health.

What is Changing?

You have been covered under an MSP Group Plan, in which your employer, pension plan or union manages your MSP coverage and may pay MSP premiums on your behalf.

Your MSP Group Plan will no longer manage MSP coverage for you.

Next Steps

You do not need to re-apply for MSP coverage. HIBC will automatically put you and any existing dependents on a self-administered MSP account when your Group Coverage ends.

You will receive a letter from HIBC with current account information when your new MSP account is created. If you need to make an MSP account change when you receive the letter, visit: www.gov.bc.ca/managingyourmspaccount.

Maintain Your MSP Account

After your MSP Group Plan coverage ends, you will be responsible for keeping your MSP account up to date and requesting changes. You must notify HIBC if you:

- Change your address;
- Update your personal information, or information for other individuals on your account (including name, date of birth, or gender);
- Add and/or remove a spouse (including Common-law) or child(ren); and/or
- Update your status in Canada (e.g.: obtain a new work permit, study permit, or confirmation of permanent residence).

Resources for MSP Account Updates

Before your MSP Group Plan coverage ends, continue to work with your MSP Group Plan Administrator to keep your information current.

You can also visit www.addresschange.gov.bc.ca to update your address at any time.

After your MSP Group Plan coverage ends, to request MSP account changes and submit documentation online, visit: www.gov.bc.ca/managingyourmspaccount.

Premiums and Premium Assistance

If your MSP Group Plan coverage ends before January 1, 2020, you will be responsible for paying MSP premiums. Premium invoices are issued from Revenue Services of BC (RSBC), unless you qualify for 100 percent Regular Premium Assistance. You should expect to receive your first monthly invoice from RSBC within approximately 30 days of the end of your Group Plan coverage.

Regular Premium Assistance is financial help for families who have filed their taxes and have an adjusted net income of \$42,000 or less. For more information about Regular Premium Assistance and to apply online, please visit: www.gov.bc.ca/MSP/applyforpremiumassistance.

Premium Elimination

MSP premiums will be eliminated on January 1, 2020, but the MSP program will continue to provide provincially insured health care benefits for eligible BC residents. Citizens must continue to fulfill their MSP obligations under the *Medicare Protection Act*, such as updating their MSP account due to address changes.

Monthly premiums prior to January 1, 2020 must be remitted to RSBC. Following premium elimination, any outstanding premium debt will continue to be collected.

More Information

If you have any questions about your MSP coverage, please visit www.gov.bc.ca/MSP or contact HIBC.

To request an MSP Account Confirmation letter that will verify MSP enrolment status for one or more individuals on your MSP account, please visit: www.gov.bc.ca/confirmMSPaccount.