



MSP Coverage and Temporary Premium Assistance Frequently Asked Questions

Q: What happens when my employer stops paying my Medical Services Plan (MSP) premiums?

Health Insurance BC, which administers MSP, will automatically set up a new premium account for you.

Your MSP coverage will not be cancelled and you will not need to re-apply.

Q: How do I know whether Health Insurance BC has my current address?

To make sure, please call Health Insurance BC toll-free at 1 800 663-7100, or report an address change online at www.hibc.gov.bc.ca.

If calling, you will need to have your Personal Health Number ready.

Q: What is the cost of MSP coverage?

MSP monthly premiums are:

- \$57 for one person
- \$102 for a family of two
- \$114 for a family of three or more.

Q: How do I pay?

You can choose to pay with pre-authorized debit, cheque, credit card, money order, at a Service BC/Government Agent's office or via Electronic Banking through your bank.

Q: When will my payment be due each month?

The payment due date will be located on your monthly invoice. It is normally due 20 days after the invoice is issued. Invoices are normally issued at the beginning of each month for established accounts.

Q: Does it affect my credit rating if I am late paying?

No, it does not affect your credit rating.

Q: Is interest charged if I am late in paying?

No, interest is not charged.

Q: Is assistance offered to persons in need?

There are two types of assistance offered to eligible persons. To be eligible a person must, for the last 12 consecutive months, have been resident in Canada and been a Canadian citizen or holder of permanent resident status (landed immigrant).

Regular premium assistance offers subsidies ranging from 20 to 100 per cent to qualifying individuals and families based on net income for the preceding year, less deductions for age, family size and disability.

Temporary premium assistance is based on current income and circumstances.

Q: What is Temporary Premium Assistance (TPA)?

TPA provides a temporary waiver (100 percent subsidy) of MSP premiums. A waiver of premiums means you will not be responsible to pay these premiums back to government. TPA assists those who are experiencing unexpected financial hardship. Qualifications are based on your present financial situation.

Q: How do I apply for TPA?

1. Review the Checklist (attached to the application form on our website)
2. Complete an application form.
3. Attach a copy of your Record of Employment.
4. Include confirmation of income from all sources.
5. Provide receipts for expenses.

Q: Do you need to know information about my spouse/partner's income and expenses for TPA?

Yes income and expenses from both the account holder and spouse/partner are considered.

Q: How long will it take to process my TPA application?

It will take 8-12 weeks to review your application and advise you whether you qualify. You and your dependents will have continuous coverage while your application is being reviewed. If you have not received a response from the Temporary Premium Assistance office within 60 days, please contact our office to ensure we have received your Temporary Premium Assistance application.

Q: Do I have to pay my premiums while you are reviewing my TPA application?

No. It will be noted on your account that you have applied for TPA and your application is under review.

Q: How will I know if I qualify for TPA?

A letter will be sent advising of your application status and, if TPA has been approved, how long the premiums will be waived - usually between 6 and 9 months, depending on circumstances. Please note that you must contact our office if you would like us to consider extensions beyond 9 months.

Q: What happens if I do not qualify?

A letter will be sent notifying you that you do not qualify and why. You will be expected to pay any outstanding premiums. If you are unable to pay the outstanding amount, contact information to discuss payment options is provided in the letter.

Q: What if I cannot pay and I do not qualify for temporary premium assistance?

Contact us; we will work with you to resolve your specific issue.

1 866 361-5050 or email: RSBC@edsadvancedsolutions.com