

Medical Services Plan (MSP)

The Medical Services Plan is the provincial health insurance program that covers health care benefits for British Columbia (BC) residents. Under the Medicare Protection Act, enrolment with MSP is mandatory for all BC residents and their dependents who meet the eligibility criteria. Please note that not every service is a benefit of MSP.

How to Apply

If you are new to Canada, apply for MSP as soon as you arrive. Your coverage may start three months after your arrival date in British Columbia. You should get private health care insurance while you wait.

If you are moving from another province, you should arrange for coverage with your former medical plan during the wait period. If your family is not here yet, they need to keep their existing provincial health care. Once they arrive, you can apply to add them to your plan. The wait period for each family member, will begin on his or her individual arrival date.

New and returning residents are required to complete two steps for MSP enrolment:

1. Submit an MSP Application for Enrolment to Health Insurance BC (visit: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/how-to-enrol> for more information; and
2. Obtain a BC Services Card by visiting an Insurance Corporation of BC driver licensing office.
 - **BC Services Card:** As of February 22, 2018, to complete MSP enrolment adult Canadian Citizens and Permanent Residents will need to obtain a Photo BC Services Card by visiting an Insurance Corporation of BC (ICBC) driver licensing office.
 - To find an ICBC driver licensing office near you, please visit: icbc.com. To avoid peak times, it is best to visit mid-week (Tuesday – Thursday) and in the early morning.
 - At the ICBC driver licensing office, you will need to:
 - Provide two pieces of identification – one of which must be primary ID; (visit: icbc.com/acceptedID for more information);
 - Declare that you are a BC resident; and
 - Have your photo taken.
 - There is no fee for your BC Services Card. If you choose to combine it with your driver's license, fees that apply to the regular driver's license application process will apply.
 - Your BC Services Card will be used when you are accessing provincial health care benefits. Your PHN will be printed on the card.
 - Individuals under 18 years and six months of age will automatically receive a Non-Photo BC Services Card in the mail from HIBC. (visit: gov.bc.ca/bcservicescard for more information)

Coverage Wait Period

New (and returning) residents are required to complete a wait period consisting of the balance of the month in which residence in British Columbia is established, plus two months before benefits can begin. The date residency is considered to have been established is determined by the Ministry of Health based on a number of factors, including the type of immigration status held.

Canadian Forces members are eligible for coverage upon their date of discharge in their province of discharge.

Appealing the Wait Period

While a process is in place to review appeals from persons who have received, or will require, health care services during the wait period, waivers are only approved in the most extenuating circumstances. Please note that this waiver process is intended for persons who have already established residence in B.C.

Emergency Medical Care

A person can receive required medical and hospital services in B.C. before qualifying for provincial benefits. However, the entire cost of such services is payable by the person, unless other arrangements for health care insurance have been made. As costs may be very high, those who plan to move to B.C. from outside Canada are strongly advised to make alternative arrangements for health insurance through a private company before arrival, and to maintain that insurance until provincial benefits are available. Of note, private insurance companies have an almost universal policy of not covering pre-existing conditions, including pregnancy.