

Important Information for Group Plan Administrators

This information is intended for Group Plan Administrators in your organization who administer Medical Services Plan (MSP) coverage and need to be aware of upcoming changes. **For more information about the changes outlined below, visit gov.bc.ca/groupplanadministrators.**

EFFECTIVE FEBRUARY 22, 2018: TWO-STEP ENROLMENT IN MSP

Starting February 22, 2018, in order to receive coverage for provincial health care benefits, **all new and returning adult British Columbia (BC) residents who are Canadian Citizens or Permanent Residents** must complete the two-step process to enroll in MSP, prior to inclusion under Group Accounts:

Step 1: Identity Proof and Request a BC Services Card

New and returning adult BC residents – including Group members and spouses – need to identity proof by visiting an Insurance Corporation of BC (ICBC) driver licensing office and requesting a Photo BC Services Card or combined Driver's Licence and BC Services Card. The BC Services Card is used by eligible BC residents to access government services including provincial health care benefits.

To find an ICBC driver licensing office, 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, the individual will need to:

- Provide two pieces of identification – one of which must be primary ID (visit icbc.com/acceptedID for more information);
- Declare that they are a BC resident; and
- Have their photo taken.

Step 2: Submit an Application for MSP Enrolment

New and returning adult BC residents (Canadian Citizens and Permanent Residents) must submit an application for MSP enrolment to Health Insurance BC (HIBC), authorized by the Group Administrator, along with supporting documentation. Visit gov.bc.ca/mspgroupplanadministratorforms for the MSP Application for Group Enrolment.

IMPORTANT: Beneficiaries who already have active MSP coverage do not need to complete these steps again when registering with your group.

Two-Step MSP Enrolment and Access to Provincial Health Care Benefits

Group members – who are **new and returning adult BC residents**, and their spouses (Canadian Citizens and Permanent Residents) – must complete the two steps outlined above to be placed on your Group plan and receive access to provincial health care benefits. Failure to complete two-step enrolment will result in the individual being placed on a Pay Direct account *with no active MSP coverage*.

See the table below for the impacts to an account holder, spouse and children of not completing two-step MSP enrolment by **new and returning adult BC residents (Canadian Citizens and Permanent Residents)**. The MSP Group Plan Administrators web page and MSP Group Procedure Guide include additional important details about two-step enrolment and MSP coverage status for Group members, spouses and children. We recommend that you visit gov.bc.ca/groupplanadministrators to fully review these details.

Account Holder Actions	Spouse Actions	Outcome	Next Steps
<p>1: Visited ICBC driver licensing office.</p> <p>2: Completed MSP registration.</p>	<p>1: Completed MSP registration.</p> <p>Did not visit ICBC driver licensing office.</p>	<p>Account Holder: Active MSP coverage on Group account.</p> <p>Spouse: Placed on Pay Direct account under Account Holder's name with <u>no active MSP coverage</u>.</p> <p>Children (if applicable): Active MSP coverage on Group account.</p>	<p>Spouse: Visit ICBC driver licensing office to complete MSP enrolment.</p> <p>Spouse will then be added to Group account.</p>
<p>1: Completed MSP registration.</p> <p>Did not visit ICBC driver licensing office.</p>	<p>1: Visited ICBC driver licensing office.</p> <p>2: Completed MSP registration.</p>	<p>Account Holder: Placed on Pay Direct account <u>with no active MSP coverage</u>.</p> <p>Spouse: Active MSP coverage on Account Holder's Pay Direct account. <i>MSP Premiums charged to Account Holder's Pay Direct account.</i></p> <p>Children (if applicable): Active MSP coverage on Account Holder's Pay Direct account.</p>	<p>Account Holder: Visit ICBC driver licensing office to complete MSP enrolment.</p> <p>Account Holder, spouse and children will then be added to Group account.</p>
<p>Note: If a new or returning adult BC resident (Canadian Citizens or Permanent Residents) visits an ICBC driver licensing office but does not submit an application for MSP enrolment to HIBC, no MSP coverage on any account will be provided for that individual.</p>			

Financial obligation on a Pay Direct account is the responsibility of the account holder until the adults on the account complete the two-step process and are added to the Group account. Refer to your MSP invoices to determine which members have active coverage under your Group. It is your Group's responsibility to ensure the accurate deduction of MSP premiums (as applicable), depending on your payroll/invoicing system.

As of February 2018, Group members (new and returning adult residents who are Canadian Citizens or Permanent Residents) who have not completed two-step enrolment will receive a letter from HIBC directing them to visit an ICBC driver licensing office. The Group Administrator will also receive a letter for each new member who has not yet completed MSP enrolment.

Note that children of new or returning adult BC residents will not be denied medical coverage – if necessary, they will be placed on a Pay Direct account with active MSP coverage once they complete the three month waiting period until your Group account holder completes the two-step process.

Temporary Immigration Status

Group members with temporary immigration status – regardless of age – are not required to follow the two-step process or visit an ICBC driver licensing office to obtain a BC Services Card. Individuals with temporary immigration status will be issued a Non-Photo BC Services Card from HIBC.

ADDITIONAL RESOURCES

For more information, visit the MSP Group Plan Administrators web page (gov.bc.ca/groupplanadministrators). The page includes an MSP enrolment information sheet to provide to Group members who are new or returning adult BC residents; questions and answers about two-step MSP enrolment for Group Plan Administrators; and the Group Procedure Guide, which has been updated to reflect new policy and terminology.

The BC Services Card website at gov.bc.ca/bcservicescard also includes additional information about the card.

MSP is administered by Health Insurance BC on behalf of the Government of British Columbia. For questions regarding Group coverage, please call 604 683-7520 (Lower Mainland) or toll-free 1 877 955-5656 (Rest of BC).