

# Access to the Medical Services Plan (MSP) during COVID-19

*This fact sheet explains the law in general. It is not intended as legal advice for your particular problem. Because each person's situation is different, you may need to seek legal advice. The information in this fact sheet was reviewed by a lawyer, and was last updated on 5 May 2021.*

As a migrant worker in the province of British Columbia, you may be eligible for the MSP, a healthcare benefit provided by the province. This fact sheet explains what the MSP is, its eligibility requirements for migrant workers in BC, and the BC government's policy on MSP coverage during COVID-19.

## What is the MSP?

The MSP refers to the Medical Service Plan. The BC government provides health care to eligible residents through the MSP. It covers basic health care needs and allows you to see a doctor or visit a hospital free of charge. It does not include expenses like dental work, vision care or transportation by ambulance.

Learn about what is covered under the MSP at: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp> or by calling 1-800-663-7100.

## I have a temporary work permit. Am I eligible for the MSP in BC?

If you have a valid work permit, you are a temporary resident. Temporary residents can qualify for BC's MSP if they meet both of the following requirements:

- they are making their home in BC, and
- their work or study permit is valid for 6 months or more.

## When will my MSP coverage begin?

If you are applying for the MSP for the first time, or if you are re-applying for the MSP after going through a period of not being covered by the MSP, a waiting period is required before your new MSP coverage begins. The length of the waiting period is the balance of the month in which you become a resident, plus two months (a maximum of 90 days). If you are issued a work permit upon arrival in BC, the waiting period begins on the day the work permit is issued.

## What is the BC government's policy on MSP during COVID-19?

Under its policy during COVID-19, the BC Government is providing **temporary MSP coverage** to eligible residents, including people whose work permits have expired but have applied to extend their work permits, as well as new residents to BC.

If you are in BC on a work permit and are enrolled in the MSP, your coverage stops when your work permit expires. If you plan to apply for an extension of your work permit to remain in BC, it is best to apply for that work permit as soon as possible, so you can receive a new work permit before your current work permit expires. However, it is possible that your application for a work permit extension is still being processed after your work permit expires. If this happens, you will be on what is known as "maintained status." MSP coverage was not usually available to people on maintained status. Under the BC government's new policy, however, if you have

already applied for an extension of your work permit, you may be eligible for continuous MSP coverage before you receive your new permit. You will need to meet all following requirements to be eligible for the temporary coverage:

- You are currently living in BC;
- You have applied for a new work permit;
- You were previously enrolled in MSP; and
- Your MSP coverage has expired.

**IMPORTANT:** Temporary coverage is valid until October 31, 2021. If you received temporary MSP coverage that expired **April 30, 2021, and** you remained in BC with maintained status you may be eligible for a new letter that expires October 31, 2021.

It is also worth noting that under a new policy issued by Immigration, Refugees and Citizenship Canada (IRCC) on 20 October 2020, the legal status of work permit extension applicants will be automatically extended, and the applicants will receive a document to prove their legal status in Canada during the transitional period. For more information, check out our fact sheet on *Maintained Status*.

If you are a new resident of BC and are eligible to enroll in the MSP (meaning that you have met the requirements on eligibility and waiting period mentioned above), the temporary MSP coverage is also available to you. To enroll in the MSP for the first time, an eligible new BC resident will need to visit an ICBC office to complete the enrolment. During the COVID-19 pandemic, if an eligible new resident is unwilling or unable to complete MSP enrolment in person, they may be enrolled in MSP with temporary coverage by contacting Health Insurance BC (1-800-663-7100) by phone. Once approved, they will be provided with a Confirmation of Temporary Coverage letter through mail. This letter will serve as a proof that they are actively enrolled in the MSP. The temporary coverage will be valid until **October 31, 2021**.

### How can I renew my MSP coverage?

To renew your MSP coverage, you need to visit an ICBC licensing office. To make an appointment at an office, visit <https://onlinebusiness.icbc.com/qmaticwebbooking/#/> and click option 1A: “Renewal or replacement of an existing BC license or ID, and new ID applications”.

If you were given temporary MSP coverage during COVID-19 but are unable to visit an ICBC licensing office to renew your enrolment, you can request a “Confirmation of Continued Coverage” letter from Health Insurance BC. To do this, call Health Insurance BC (1-800-663-7100) and explain your circumstances.

### I currently do not have MSP coverage. What if I become sick with COVID-19 or another illness while in BC? Will I be covered for healthcare?

If you are currently in BC and do not have MSP coverage, you can obtain free health care for services **related to suspected or confirmed cases of COVID-19** as determined by a medical professional. This means that if you develop COVID-19 symptoms, you can visit a doctor or hospital and obtain medical assistance at no cost to you.

Medical services and treatment for illnesses unrelated to COVID-19 will **not** be covered. Unless you have private medical insurance, you will need to pay for these doctor visits, medication or other medical services yourself.