



## Access to Medical Services Plan

*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 on this fact sheet was reviewed by a lawyer on 6 October 2023.*

As a migrant worker in the province of British Columbia, you may be eligible for MSP – a healthcare benefit provided by the province. This fact sheet explains what MSP is and its eligibility requirements for migrant workers.

### What is 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 more about what is covered under 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 MSP in BC?

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

- You are making your home in BC; and
- Your work 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.

If you are a low-wage temporary foreign worker and your work permit limits you to a certain employer, that employer must make sure you have health insurance when you arrive in BC.

### What if my work permit/status in Canada is expired?

If you're in BC on a work permit and are enrolled in 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 one

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.”

However, effective as of May 1, 2022, eligible individuals residing in BC with maintained status while waiting for a subsequent work or study permit may be eligible for an initial six months of temporary MSP coverage, with additional temporary coverage provided as applicable.

You must meet all the following requirements to be eligible for the coverage:

- You are currently living in BC;
- You were previously enrolled with MSP;
- You must demonstrate that you hold maintained status by providing documents or receipts from the IRCC that you applied for a new work permit before the expiration of your original work permit; and
- If you request the temporary coverage four weeks or longer after the expiration of your original permit, you must provide documentation from IRCC demonstrating that your application is still in process.

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), then 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. You are encouraged to apply for MSP even before you qualify, so that coverage can take effect as soon as you are eligible.

### How can I renew my MSP coverage?

To renew your MSP coverage, you can visit an ICBC licensing office. To make an appointment at an office, visit <https://onlinebusiness.icbc.com/qmaticwebbooking/#/> and click the option to “Renew or apply for a BC Services card or BCID”.

You can also request confirmation of continued coverage online here: [Request MSP Account Confirmation - Province of British Columbia \(gov.bc.ca\)](#)

You can also request a “Confirmation of Continued Coverage” letter from Health Insurance BC by phone. To do this, you can call Health Insurance BC (1-800-663-7100) and explain your circumstances or write to them by mail (Health Insurance BC, PO Box 9035 Stn. Prov Govt, Victoria, BC, V8W 9E3).

### 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?

Access to provincially insured health-care coverage for COVID-19 treatment may be available. If you are in BC and would otherwise not be eligible for coverage under MSP, you will be provided provincially insured health care coverage for services related to suspected or confirmed cases of infection with COVID-19.

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. Some contracts for migrant workers require that private medical insurance be provided to those waiting on or not eligible for provincial medical coverage. We encourage you to review whether this applies to you.