

# Healthcare in BC: Access to Medical Services Plan (MSP)

Last reviewed: February 2026

## Summary

### INFORMATION FOR MIGRANT WORKERS

This fact sheet is intended for **migrant workers** to learn more information about **accessing healthcare in BC** through MSP (Medical Services Plan). As a migrant worker in the province of British Columbia, you may be eligible for MSP.



This fact sheet explains the law in general. It is not intended as legal advice for your particular situation, you may need to seek legal advice.

## What is MSP (Medical Services Plan)?

MSP is British Columbia's public health care program for eligible residents of the province. It covers basic health care needs and allows you to see a doctor or visit a hospital free of charge.

With MSP, you can:	MSP <b>does not cover</b> some services, such as:
<ul style="list-style-type: none"><li>• See a doctor</li><li>• Go to the Hospital, Walk-in Clinic or Urgent and Primary Care Centre</li></ul>	<ul style="list-style-type: none"><li>• Dental care</li><li>• Eye care (vision)</li><li>• Ambulance rides</li></ul>

To learn more about what is covered under MSP:

Visit: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp>

Call: 1-800-663-7100



## I have a temporary work permit. Can I get MSP in BC?

If you have a valid work permit, you are a temporary resident. As a temporary resident, you can get MSP if:

- You **live in British Columbia**, AND
- Your work permit is **valid for 6 months** or longer



## When does my MSP coverage begin?

If you are **applying for MSP for the first time or re-applying after a period of not being covered** by MSP, you must complete a **waiting period** before your coverage begins.

The waiting period includes:

- The remainder of the month in which you become a resident of BC; plus
- Two additional months

This means the waiting period can be **up to 90 days**.

### **Example:**

*If you become a resident of BC on September 20, your MSP coverage will begin on December 1st.*

If your work permit is issued after you arrive in BC, the waiting period begins on the date your permit is issued.



If you are a low-wage temporary foreign worker with a work permit tied to a specific employer, your employer is required to provide you with health insurance while you are waiting to receive your MSP coverage.



## What happens if my work permit or status in Canada expires?

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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 the extension **before it expires** to avoid gaps in your status and health coverage.

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.”



## Can I keep MSP coverage while on maintained status?

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As of May 1, 2022, eligible individuals living in BC with maintained status while waiting for a subsequent work or study permit may be eligible for an initial **6 months** of **temporary MSP coverage**, with additional temporary coverage provided as applicable.

To be eligible, you must meet **all** of the following requirements:

- You are currently living in BC;
- You were previously enrolled with MSP;
- You can show proof that you applied to extend your work permit before it expired (for example, documents or receipts from IRCC); and

If you request temporary coverage **4 weeks or more** after your permit expired, you must also show proof that your application is still being processed. As of May 1, 2022, eligible individuals living in BC with maintained status while waiting for a subsequent work or study permit may be eligible for an initial **6 months** of **temporary MSP coverage**, with additional temporary coverage provided as applicable.

To be eligible, you must meet **all** of the following requirements:

- You are currently living in BC;
- You were previously enrolled with MSP;

- You can show proof that you applied to extend your work permit before it expired (for example, documents or receipts from IRCC); and
- If you request temporary coverage **4 weeks or more** after your permit expired, you must also show proof that your application is still being processed



## How can I enroll in MSP coverage

To enrol in MSP for the first time, you need to visit an ICBC office and complete the application.

You are encouraged to apply as early as possible, even before you qualify, so your coverage can begin as soon as the waiting period ends.



## How can I renew my MSP coverage?

To renew your MSP coverage, you can visit an ICBC licensing office.

Book an appointment online:

<https://onlinebusiness.icbc.com/qmaticwebbooking/#/>

(Select “Renew or apply for a BC Services Card or BCID”)

You can also:

- Request confirmation of continued coverage online
- Contact Health Insurance BC by phone at 1-800-663-7100
- Request a “Confirmation of Continued Coverage” letter by mail:

Health Insurance BC  
PO Box 9035 Stn. Prov Govt  
Victoria, BC V8W 9E3



**Email**  
info@mwcbc.ca

**Phone**  
604-669-4482  
Toll-free:  
1-888-669-4482

**Website**  
www.mwcbc.ca

**Address**  
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119 West Pender Street, Suite #302  
Vancouver, BC V6B 1S5