

## MEDICAL SERVICES PLAN OF BC

MSP provides basic medical coverage for residents of British Columbia. You must register yourself and your dependents with MSP if you are a resident and if your dependents are residents. Once registered you receive a CareCard with a Personal Health Number.

### **CONTACT INFORMATION**

All MSP walk-in offices in BC have been shut down. Any concerns and enquiries are now to be directed via telephone or e-mail, or you can drop a line the old-fashioned way if you get inspired. **For all long-distance phone numbers, call Enquiry BC at 604-660-2421 or at 1-800-663-7867 and have them transfer you. They are open Monday to Friday, 8 am to 5 pm.**

General Mailing Address: **PO Box 9035 Stn Prov Govt, Victoria, BC V8W 9E3**  
Bill Payments Address: **PO Box 9085 Stn Prov Govt, Victoria, BC V8W 9E4**

Victoria Office:	<b>250-386-7171</b>
General Information:	<b>604-296-4677</b> <b>1-888-788-4357</b>
Benefits and Claims:	<b>250-952-2654</b>
Overdue Accounts:	<b>1-800-207-2051</b>
24-Hour Automated Information Lines:	<b>604-683-7151</b> <b>1-800-663-7100</b>
TAP Automated Line:	<b>1-800-661-2668</b>
E-Mail:	<b>rpb.ltrs@moh.hnet.bc.ca</b> *include your Personal Health Number
Web site:	<b>www.hlth.gov.bc.ca/msp</b>
MSP Forms Online:	<b>www.gov.bc.ca/healthservices</b>

### **BENEFITS**

- visits to a general physician for health problems and check-ups
- blood and urine testing when ordered by a physician
- pap smears for cervical cancer
- maternity care by a physician or registered midwife
- care by a medical specialist (such as a surgeon, anesthetist or psychiatrist) when referred by a physician or other medical specialist
- x-ray and laboratory services when ordered by a physician or other medical specialist
- dental and oral surgery when medically required to be performed in a hospital

- medically required eye examinations (routine eyes exams are available only for those 18 years and younger and 65 years and older)
- ambulance services, not including a user fee of approximately \$50.00
- abortion services

MSP **does not** pay for items such as crutches, canes, splints and fiberglass casts. MSP also covers a total of 10 combined visits per year to a chiropractor, a physiotherapist, a podiatrist, a massage therapist, and a naturopath **if you are on premium assistance only**.

## **PREMIUM RATES**

Premium rates are based on family size and income. In March 2002 premium rates increased. The new rates are as follows:

One person:	\$54 (from \$36)
Family of two:	\$96 (from \$64)
Family of three or more:	\$108 (from \$72)

## **PREMIUM ASSISTANCE**

You are eligible to receive financial help with your premiums if you are a Canadian citizen or have permanent resident status (landed immigrant status) and are one of the following:

- income assistance recipient
- convention refugee
- inmate of a B.C. Correctional Facility
- enrolled with MSP in the At Home Program
- resident of a long term care facility receiving the Guaranteed Income Supplement (G.I.S.)
- enrolled with MSP as a mental health client
- first nations individual with valid B.C. Medical Plan coverage, enrolled through the Non Insured Health Benefits Program of the First Nations and Inuit Health Branch of Health Canada

Call Collections and Premiums for information regarding income thresholds and how to apply.

## PHARMACARE

Pharmacare is the provincial drug program that helps residents pay for prescription drugs and medical supplies. It is divided into seven different plans. Two of these plans, the Universal Plan and the Seniors Plan, are described below.

Mailing address: **Ministry of Health**  
PO Box 9655, Stn Prov Govt  
**Victoria, BC V8W 9P2**

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Vancouver office: CLOSED

Lower Mainland: **604-682-6849**  
BC: **1-800-554-0250**  
Website: **[www.healthservices.gov.bc.ca/pharme](http://www.healthservices.gov.bc.ca/pharme)**

### **BENEFITS**

- Eligible drugs prescribed by a physician, surgeon, dentist, midwife or podiatrist
- Insulin, needles, and syringes for diabetics
- Blood-glucose monitoring strips when medically necessary
- Some ostomy supplies
- Some permanent prosthetic appliances and children's orthodontic devices (ie. braces)

### **THE UNIVERSAL PLAN**

- "Plan E" provides coverage to families and individuals under 65 years of age.
- The annual deductible is \$1000 for regular Plan E patients. This means that when a family has paid \$1000 in a year (January 01 to December 31) for prescription drugs and medical supplies, Pharmacare will cover 70% of further costs for the remainder of that year.
- Once a family has paid \$2000 in a year for drugs and medical supplies, Pharmacare will pay 100% of further expenses for that year.
- The deductible for Plan E patients receiving MSP Premium Assistance is \$800. When a family has paid \$800 in a year in medical expenses, Pharmacare will cover 100% of further costs for that year.

## **THE SENIORS PLAN**

- “Plan A” provides coverage for residents 65 years and older.
- The deductible for regular Plan A patients is \$275. Patients must pay a maximum of \$25 towards the total cost of each prescription until the patient reaches the \$275 amount. For prescriptions with a total cost of \$25 or less, the patient must pay the full amount.
- The deductible for seniors receiving MSP Premium Assistance or BC Benefits through the Ministry of Human Resources (MHR) is \$200. Patients must pay a maximum of \$10 towards the total cost of each prescription until the patient reaches the \$200 amount. For prescriptions with a total cost of \$10 or less, the patient must pay the full amount.
- Pharmacare will cover 100% of eligible drug costs once the patient has reached the maximum payable amount.
- Pharmacare will pay the dispensing fee for trial quantities of drugs included in the Trial Prescription Program.
- Pharmacare 100% of methadone costs for seniors.

## THE COLLEGE OF PHYSICIANS AND SURGEONS

The College of Physicians and Surgeons is the licensing body for doctors in BC. The purpose of the College is to supervise and guide practicing doctors and to protect the public against physician misconduct. You can call the College for a list of doctors accepting patients in your area and to make complaints or ask questions.

Mailing Address:	College of Physicians and Surgeons 1807 West 10 <sup>th</sup> Avenue Vancouver, BC V6J 2A9
Phone Number:	604-733-7758
Outside the Lower Mainland:	1-800-461-3008
Sexual Complaints Hotline:	DISCONTINUED
Web Site:	<a href="http://www.cpsbc.ca">www.cpsbc.ca</a>

### **HOW TO MAKE A COMPLAINT:**

If you feel there is reason to complain about the care given to you by a doctor, you have a right to call the college (604-733-7758) and voice your complaint. There is no time limit on when you can complain, but it helps to act sooner than later. The College will ask you to write your complaint down in a letter and include the following:

- your name, address, and phone number
- the name and address of the doctor you are complaining about
- your complaint as clearly and completely as possible
- your permission to send a copy of your complaint to the doctor in question.

If you need help writing your letter, a College investigator can help you with it. Once your complaint is received the College will pass it on to the doctor in question and ask him or her to respond. If it's helpful, they may also contact other people and look at hospital or doctors' records. If a complaint is found valid a committee can make suggestions for change in the doctor's practice, or reprimand or fine the doctor. Regardless of the outcome, you will receive a letter from the College stating how your complaint was dealt with.

## FINDING OUT ABOUT YOUR DOCTOR'S PAST

The **College of Physicians and Surgeons website** lists disciplinary actions brought against doctors and a description of the reasons for the disciplinary actions. Go to [www.cpsbc.ca/press/index.htm](http://www.cpsbc.ca/press/index.htm).

You can write to the **Information and Privacy Commissioner of BC** and ask about a doctor's legal past:

4<sup>th</sup> Floor – 1675 Douglas Street  
Victoria, BC V8V 1X4  
Phone number: 1-800-663-7867 or 250-387-5629

The **Vancouver Women's Health Collective** has a binder containing the information from the College website concerning past disciplinary actions printed out. Drop in and check it out!

## **REGULATORY BODIES**

Doctors, nurses, therapists and counsellors (health care providers) are all registered with associations that decide standards for professional health care. These associations are called regulatory bodies. They provide referrals and information, handle complaints, and discipline their members when needed.

**BC Association of Clinical Counsellors**  
www.bc-counsellors.org  
1-800-909-6303

**Association of Dental Surgeons of BC**  
www.adsbc.ca  
604-608-0608

**Massage Therapists' Association of BC**  
www.massagetherapy.bc.ca  
604-873-4467

**Midwives Association of BC**  
www.bcmidwives.com  
604-736-5976

**College of Midwives of BC**  
www.cmbc.bc.ca  
604-875-3580

**BC Naturopathic Association**  
www.bcna.ca  
604-736-6646

**College of Naturopathic Physicians of BC**  
www.cpnbc.bc.ca  
604-688-8236

**Registered Nurses Association of BC**  
www.rnabc.bc.ca  
604-736-7331

**College of Occupational Therapists of BC**  
www.cotbc.org  
1-888-386-6822

**College of Pharmacists of BC**  
www.collpharm.bc.org  
604-733-2440

**College of Physical Therapists of BC**  
www.cpt.bc.org  
604-730-9193

**College of Physicians and Surgeons of BC**  
www.cpsbc.ca  
604-736-6164

**College of Psychologists of BC**  
www.collegeofpsychologists.bc.ca  
604-736-6164

**College of Registered Psychiatric Nurses BC**  
www.crpnb.bc.ca  
604-944-4941