

# QUESTIONS AND ANSWERS

## Health fee for international students

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### Q1. What is the change that will take place on Sept. 1, 2019?

As the Province eliminates Medical Service Plan (MSP) premiums for British Columbians, an updated payment method will ensure international students continue to contribute to, and benefit from, B.C.'s health-care coverage.

Under the updated system, effective Sept. 1, 2019, all international K-12 and post-secondary students will begin paying a monthly health-care coverage fee of \$37.50. For post-secondary students who currently pay \$37.50 per month in MSP premiums, the health-care coverage fee will restore their contributions to the original \$75 per month. On Jan. 1, 2020, with the elimination of MSP premiums, the health-care coverage fee for all international students will be \$75 per month.

### Q2. Who does the health fee apply to?

The health fee applies to all international students enrolled in B.C.'s Medical Services Plan with a study permit valid for six months or longer. This includes K-12 and post-secondary international students.

### Q3. When do international students have to apply for the health fee?

International students with a study permit valid for a period of six or more months are required to apply for the Medical Services Plan (B.C.'s health-care coverage) as soon as they arrive in British Columbia. Through this application process, they will be enrolled and then invoiced for the new health fee.

Before health-care coverage begins, there is a wait period consisting of the balance of the month that residency is established, plus two months. International students should carry private insurance until this wait period ends and provincial coverage begins.

### Q4. How do international students apply for the health fee?



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International students who are enrolled in the Medical Services Plan with a study permit valid for six months or longer will be invoiced for the health fee.

Information on how to apply for B.C.'s Medical Services Plan can be found [here](#). For multilingual support, contact or visit a [Service `BC Contact Centre](#).

### Q5. Is enrolment in the Medical Services Plan mandatory?

Yes. Enrolment in the Medical Services Plan (MSP) is mandatory for all B.C. residents.

Only adult international students who formally opt out of provincial health coverage through MSP are exempt from paying the health fee. [Note: Minors have never been able to opt out of provincial health coverage.]

The onus for adults to enrol in MSP or formally opt out of provincial health-care benefits rests with the individual. Opting out is a serious step that should not be considered without understanding the consequences of doing so. Additional information can be found [here](#).

### Q6. What amount is payable?

The health fee is applicable to both minors and adults as follows:

- \$37.50 per month, per student, effective Sept. 1, 2019 to Dec. 31, 2019.
- \$75.00 per month, per student, effective Jan. 1, 2020.

From Sept. 1, 2019 to Dec. 31, 2019, this amount will be payable in addition to any applicable Medical Services Plan (MSP) premium obligation for adult international students. As of Jan. 1, 2020, MSP premiums will be eliminated; however, the health fee for international students will continue to be charged – maintaining the monthly fee at \$75 per month for both minors and adults.

### Q7. If I already have provincial health coverage, do I have to re-enrol?

No. If you are already enrolled in B.C.'s Medical Services Plan, you do not need to do anything. You will receive an invoice for the health fee in November 2019, retroactive from Sept. 1, 2019.

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### Q8. How will the health fee be collected?

If the health fee is payable, a monthly invoice will be issued by Revenue Services of BC. While the new fee comes into effect Sept. 1, 2019, the first invoices under this new system will be issued in November 2019. The invoices will be sent to the address on file with the Medical Services Plan.

### Q9. Is there any financial assistance for the health fee?

As is the case with Medical Services Plan (MSP) premiums, all international students are required to pay the fee regardless of income, unless they have formally opted out of provincial health coverage.

Note: Only adults can formally opt out of MSP. If they do, they should secure private health-care insurance or they will be liable for the costs of all health-care services received in British Columbia. If an individual is considering formally opting out of MSP they should explore private health-care insurance before doing so.

### Q10. If an international student fails to pay the fee will they be able to access health-care services?

Failure to pay and provincial health-care coverage are not connected. Emergency health-care services will not be denied; however, private physicians and clinics may deny services if a payment method is not pre-approved.

If an international student does not have provincial health-care coverage or private insurance, they will be liable for the costs of the health-care services received.

### Q11. What date will the health fee start for international students newly arriving in B.C.?

The health fee will start on the first day of the month when Medical Services Plan (MSP) coverage begins. Once MSP premiums are eliminated on Jan. 1, 2020, international students will continue to receive monthly invoices for the health fee.

If there are questions regarding when an international students MSP coverage begins, [contact Health Insurance BC](#).

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Q12. If an international student leaves B.C. permanently, when will the health fee end?

The health fee will end on the same date that Medical Services Plan coverage ends:

- If moving within Canada, coverage is provided for the balance of the month in which the student leaves the province plus two consecutive months.
- If moving outside Canada, coverage is provided for the balance of the month in which the student leaves the province.

Any outstanding amount will remain payable.

Q13. If an international student leaves B.C. temporarily, do they need to continue paying the health fee?

Yes. Medical Services Plan (MSP) coverage may not be suspended if an international student leaves the province temporarily, unless they cease to qualify for MSP coverage.

Q14. If a post-secondary international student has a dependent who is not a student (e.g., spouse), does the adult dependent also pay a health fee?

No. This fee only applies to people who are international students who are enrolled in MSP with a valid study permit.

For international students who are bringing families when they come to Canada, only family members with valid study permits will be charged the health fee. If a family member has a work permit, they will not be charged the health fee, but if a family member has a work permit and a study permit, they will be charged the fee.

Q15. Will the new health fee for international students result in changes

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to the type of health-care coverage provided – as compared to the current coverage provided under B.C.'s Medical Services Plan?

As B.C. eliminates Medical Services Plan premiums, the Province is introducing the health fee to ensure international students continue to contribute to and benefit from B.C. health-care coverage.

B.C. Medical Services Plan coverage is not changing.

Information on what is covered can be found [here](#).

**Q16. What role do educational institutions have in the implementation of the new health fee for international students?**

Educational institutions do not need to collect the new fee on behalf of the Government of British Columbia. If a school or school district would like to pay the health fee on behalf of their international students, they must be set up as a [MSP group plan administrator](#). To understand the responsibilities associated with being an MSP group plan administrator, please review the information [here](#).

Group invoices are sent monthly by Revenue Services of British Columbia. Learn more about paying your group invoice [here](#).

Unless covered on an MSP group plan that has requested to pay the health fee on behalf of their international students, invoices will be sent to the individual at the address that is on file with the MSP.

**Q17. If an international student completes their studies before the end of their study permit how do they update that information with MSP?**

The person can provide proof to Health Insurance BC that this is the case. Proof can be in the form of:

- An official letter or email from Immigration, Refugees and Citizenship Canada stating that the person's study permit has ended on a specific date; or
- a stamp in the person's passport that is dated and indicates the study permit is no longer valid; or
- a letter or email from the person's school that provides the date the student

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completed their studies or withdrew/stopped attending classes, or a dated copy of the person's final transcript, degree, diploma or certificate. For information on how completion of studies affects the expiry date of a study permit

see: <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit.html>

NOTE: If the person is issued a new immigration document that may qualify them to continue being enrolled in the Medical Services Plan, a copy of the new immigration document must be provided to Health Insurance BC. Otherwise, Medical Services Plan coverage will be cancelled based on when the person ceased to meet the residency requirements for coverage.

**Q18. If my child is studying in B.C. with a visitor's permit, will they be charged the health fee?**

Only individuals enrolled in MSP with a study permit will be charged the health fee. Individuals who are in Canada on a visitor's permit are generally not eligible for MSP enrolment, with the exception of a few limited circumstances.

**Q19. If an individual arrives in Canada under a CUAET study permit, do they have to pay the health fee?**

Individuals who have arrived in BC and enrolled in MSP with a study permit with CUAET notations do not have to pay the health fee for the period of March 1, 2022 onward.

Subsequent study permits without CUAET notations are subject to the ISHF.

If you have received a bill for the Health Fee and you are enrolled in MSP under a study permit with CUAET notations, the Ministry of Finance will contact you to discuss a refund. The Ministry of Finance can be contacted at 1-877-383-0016.

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Q20. Why am I receiving a retroactive health fee invoice for \$75.00 for MSP coverage between June 2020 and April 2021?

The health fee for international students is charged for each month that a student is eligible for MSP coverage. Due to an error, you were not invoiced for your final month of enrolment in MSP. If you have questions regarding your MSP coverage during the invoiced month, please contact HIBC (Lower Mainland: 1-604-683-7151; Elsewhere in BC: 1-800-663-7100).

If you have questions on how to pay your invoice, please contact Revenue Services of BC at 1-877-383-0016

If your school paid your health fee on your behalf, while enrolled in MSP between June 2020 and April 2021, please submit the invoice to your school.