

MPE 2020

MSP Group Plan FAQ

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MSP premiums are being eliminated. Does that mean my MSP Group Plan will be cancelled automatically?

Elimination of MSP premiums does not mean that your MSP Group Plan will be automatically cancelled. It will remain the decision of each organization if they wish to continue administering MSP for their members. If a group decides to continue administering MSP on behalf of their members, administration will be the same as it is today, but no invoices will be generated (except in cases of retroactive account changes or outstanding premiums).

Is MSP going away?

MSP will remain mandatory and continue to provide provincially insured health care benefits for eligible B.C. residents.

B.C. residents must continue to fulfill their MSP obligations under the *Medicare Protection Act*, including enrolling, updating their account structure, and updating their MSP account due to address changes. For individuals covered under your MSP Group Plan, some of these administrative tasks may be completed by your MSP Group Plan Administrator.

Is MSP Direct changing as a result of MSP premium elimination? Will our administrator access be revoked on Jan. 1, 2020?

At this time, there are no planned changes to MSP Direct. It will remain the decision of each organization if they wish to administer MSP for their members using MSP Direct.

Should I cancel my group?

It will remain the decision of each organization if they wish to administer MSP for their members.

Please review this frequently asked questions (FAQ) document regarding Medical Services Plan (MSP) Group Plan cancellation, which includes some additional considerations that a Group Administrator should be aware of: <https://www2.gov.bc.ca/assets/gov/health/health-drug-coverage/medical-services-plan/group-plan-administration/administering-a-group-plan/cancelling-members-benefits/ga-for-group-administers-cancel-group-accounts.pdf>

What is the process to cancel my group?

Cancelling a Medical Services Plan (MSP) Group Plan is a significant undertaking which must be carefully considered. For more information about group cancellation and impacts for your members, please visit gov.bc.ca/mspgroup-plan-cancellation

When is the last MSP premium invoice?

MSP Group Plans will no longer receive regular monthly invoices for premiums from Revenue Services of BC (RSBC) following the November 2019 invoice for December 2019 premiums.

Group Administrators must update their payroll and invoice systems to ensure any associated pay deductions are no longer passed through to members, or recorded as benefits if previously paid on their behalf, effective Jan. 1, 2020.

Elimination of MSP premiums does not forgive you from paying outstanding premiums owed. MSP premium debts from before Jan. 1, 2020 will remain payable.

Any outstanding premium debt must be paid to RSBC, and may continue to be invoiced. Retroactive account changes made to periods prior to Jan. 1, 2020 may result in additional premiums invoiced, or a credit for previously charged premiums.

For additional inquiries regarding payment of premiums and receipts, please contact Revenue Services of BC. Phone Toll Free: 1 877 405-4909 or email: RevenueServicesBC@gov.bc.ca

What will happen to the Regular Premium Assistance program?

For groups who administer Regular Premium Assistance, this program will be discontinued as of Jan. 1, 2020.

Retroactive Regular Premium Assistance will remain available for up to five years for Groups. As of Jan. 1, 2020, members must use the new Application for Retroactive Premium Assistance form, as required. All applications for Retroactive Premium Assistance must be submitted with an authorized application by the Group Administrator and the required Canada Revenue Agency Notice of Assessments for each of the retroactive years. For information about Retroactive Premium Assistance, visit gov.bc.ca/MSP/retropremiumassistance

Does the Supplementary Benefits program impact my group?

MSP supplementary benefits provide partial payment for certain medical services obtained in B.C. (for example, massage therapy and chiropractic services). With the elimination of premiums and Premium Assistance, Supplementary Benefits eligibility may provide access to other income-based programs, such as the Healthy Kids program and waiver of ambulance fees.

The Supplementary Benefits program does not require Group Administrator input or authorization, and member applications may be submitted directly by the member to HIBC. For more information, refer your members to gov.bc.ca/MSP/supplementarybenefits

What will occur with retroactive MSP Group Plan changes such as additions, removals and premium assistance? Will a cheque or payment and summary be sent?

Existing retroactive change policies remain in effect.

Invoices will be issued by RSBC if any retroactive changes impact MSP premiums for a period in which premiums were paid. Please ensure your MSP Group Plan address is kept current at HIBC and RSBC, to ensure you receive invoices and related correspondence.

For inquiries regarding invoices, payment of premiums and receipts, please contact Revenue Services of BC. Phone Toll Free: 1 877 405-4909 or email: RevenueServicesBC@gov.bc.ca

With the end of regular monthly invoices, how can I monitor changes to my Group membership?

New correspondence is being introduced from HIBC to provide MSP Group Plan administrators with ongoing information on their plan members:

- Confirmation of MSP Group Account Changes. This letter will show all changes to membership in the previous calendar month, including new additions, cancellations, associated account numbers/PHNs, and effective dates. It will be sent to all MSP Group Plans automatically (if there were any changes in the past month).
- Summary of MSP Group Account Enrolment. This letter will list **all** MSP Group Plan members, associated account numbers/PHNs, and number of individuals covered with each account holder. It is available if requested by an MSP Group Plan administrator, and can be provided monthly, or as a single issuance.

These letters will begin production in January 2020.

Is there any change to two-step MSP enrolment and group membership?

As of Jan. 1, 2020, individuals applying for MSP enrolment on group accounts who have not completed enrolment by attending an Insurance Corporation of British Columbia (ICBC) driver licensing office to complete identity proofing will no longer be placed on self-administered accounts. All group members will be placed on your group account:

- Those who have completed enrolment will be placed on the account with active MSP coverage.
- Those who have not completed enrolment will be placed on the account with pending (inactive) MSP coverage.

Do my members need to re-register in MSP?

There is no need for individuals or their families to re-register or re-enrol in MSP as a result of MSP premium elimination, and there is no change to MSP account structure.

What additional resources are available?

- For more information about MSP premium elimination, please refer members to gov.bc.ca/MSP/premium-elimination
- Find more information for MSP Group Plans administrators here: gov.bc.ca/MSP/Group/premium-elimination
- HIBC and the Ministry of Health offer easy-to-use online services to ensure that MSP account information and addresses stay current. To update their MSP accounts, Beneficiaries can visit gov.bc.ca/managingyourMSPaccount
- MSP Account Holders and Spouses can use the online MSP Account Confirmation form to request an MSP Account Confirmation letter which will indicate MSP enrolment status: [Request Account Confirmation](#)