

Getting Started:

An Introduction to Health Care in British Columbia for Newcomer Immigrant Women

FACT SHEET 1: HEALTH INSURANCE FOR YOU AND YOUR FAMILY



Women and their families come to Canada from all over the world. Taking care of your health is an important part of adjusting to life in Canada for you and your family.

WHAT IS HEALTH INSURANCE? HOW DO I GET HEALTH INSURANCE?

People living in British Columbia who are Canadian citizens, landed immigrants or government-assisted refugees must have health insurance. Health insurance in British Columbia is paid for through a health insurance plan that is called the Medical Services Plan (MSP). To get this insurance, you need to fill out and mail the application to Health Insurance BC (HIBC). You can get this form at an Insurance Corporation of British Columbia (ICBC) office or online (www.health.gov.bc.ca/msp). It may be necessary to visit an ICBC driver licensing office (DLO) to complete enrolment in MSP. If this is the case, written notice with next steps will be mailed to you. It can take three months to qualify for the Medical Services Plan so you should apply to enroll as soon as you arrive in British Columbia. You should buy private medical insurance while you are waiting because if you need medical care, the costs can be high. For more information <http://www.health.gov.bc.ca/msp/infoben/eligible.html#enroll>

If you qualify for Medical Services Plan health insurance you will get your BC Services card in the mail. This card shows that you have Medical Services Plan health insurance and you will need to show this card whenever you go to see a doctor.

If you are a refugee claimant, contact Health Insurance BC to find out if you are eligible for the Medical Services Plan. If you are not, phone Citizenship and Immigration Canada to ask about the Interim Federal Health program. If you need help with filling out your forms, ask for help at your local settlement agency.

To contact Health Insurance BC:

www.health.gov.bc.ca/msp/infoben/premium.html

To contact Citizenship and Immigration Canada:

www.cic.gc.ca Toll-free: 1-888-242-2100

IS THERE A COST FOR MEDICAL SERVICES PLAN HEALTH INSURANCE?

There is a monthly cost for your Medical Services Plan health insurance. This cost will depend on your income, whether you are single, or how many people are in your family. Costs can change, so you should phone Health Insurance BC or look online for the latest fees.

If your income is low and you have been a Canadian citizen or permanent resident for 12 months, you may be able to get Premium Assistance. This means that your Medical Services Plan health insurance may cost less.

You should contact Health Insurance BC or ask for information at your local settlement agency.

www.health.gov.bc.ca/msp/infoben/premium.html

www.cic.gc.ca/english/newcomers/map/services.asp

WILL MEDICAL SERVICES PLAN HEALTH INSURANCE COVER ALL OF MY HEALTH COSTS?

Medical Services Plan health insurance covers basic health costs such as doctor visits, some medical tests and some treatments. This includes seeing a midwife if you are pregnant or getting tested for cervical or breast cancer. Ask your doctor if you do not know what type of care will be covered.

For medicines, eye-glasses and dental care you will need to pay extra or buy private health insurance. If you have a job, you may get extra health insurance to cover these, so you should ask your employer.

If you have Premium Assistance under your Medical Services Plan health insurance, your children under 19 may be able to get dental and eye care through the Healthy Kids program.

You may also get help with the cost of medicines through a government program called PharmaCare. You should register for PharmaCare as soon as you get your BC Services card.

Your Medical Services Plan health insurance may not cover your medical care when you travel. If you are going to travel away from B.C., you should ask Health Insurance BC about your coverage.

LINKS

Healthy Kids program:

www.mhr.gov.bc.ca/factsheets/2005/healthy_kids.htm

PharmaCare:

www.health.gov.bc.ca/pharmacare/plani/newresidents.html

Phone 604 683-7151 (Vancouver) or 1 800 663-7100 (toll-free)

Healthlink BC:

dial 8-1-1 www.HealthLinkbc.ca



If you need health care right away and it is not an emergency, you can call **8-1-1** to speak to someone (such as a nurse, pharmacist or dietitian) about your health concern and where you should go for help. This service is free and is available in many languages.

For refugee claimants: you can go to the Bridge Clinic in Vancouver or the New Canadian Clinic in Burnaby or Surrey. You do not need health insurance to go there.

If you have a serious accident or suddenly get very sick, you should go to **Emergency** at a hospital. You do not have to pay if you have Medical Services Plan health insurance.

If you need an ambulance, call **9-1-1**. You will get a bill later in the mail.

For more information about the Medical Services Plan health insurance contact Health Insurance BC.

www.health.gov.bc.ca/msp/infoben/contacts.html

To watch a video about the information in this fact sheet go to: www.bcwomens.ca/newcomerresources

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