



August 15, 2017

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Michael Frankowski, President
Kathren Clarke, Executive Director
Ronda Bell, Past President
International Public School Education Association

Sent via email

Dear Mr. Frankowski, Ms. Clarke and Ms. Bell:

Re: Eligibility for enrolment in the Medical Services Plan
International Students (Kindergarten to Grade 12) with a current Student Visa

Thank you for meeting with staff from the Beneficiary Services Branch on August 11, 2017, regarding Medical Services Plan (MSP) enrolment for international students. I am pleased to provide additional background for your association as discussed in your meeting.

For an individual to be eligible for MSP, they must be **legally** allowed to enter, and remain, into Canada **and** meet the definition of a BC Resident or Deemed BC Resident. Specifically:

The Medicare Protection Act (The Act) defines a resident as a person who:

- (a) is a citizen of Canada or is lawfully admitted to Canada for permanent residence,
- (b) makes his or her home in British Columbia, and
- (c) is physically present in British Columbia for
 - (i) **at least 6 months in a calendar year**, or
 - (ii) a shorter prescribed period*,and includes a person who is deemed under the regulations to be a resident but does not include a tourist or visitor to British Columbia.

*Note: Effective January 1, 2013, eligible BC residents who are outside BC **for vacation purposes only**, are allowed a total absence of up to seven months in a calendar year.

The Medical and Health Care Services Regulation defines a Deemed Resident as a person who:

- (a) A person admitted to Canada as a student who,
 - (i) Possesses a valid student authorization issued under the *Immigration Act* (Canada) before its repeal or a study permit issued under the Immigration and Refugee Protection Act (Canada) for a period of 6 or more months,
 - (ii) Continues to retain such valid authorization, and
 - (iii) Meets the criteria under paragraphs (b) and (c) of the definition

...2

Students must remain in BC for a minimum of six months in order to be eligible for MSP. Students who plan to study in Canada for six months or longer are required to have a valid Study Permit (for a minimum of six months) before they arrive in the country.

Once a student arrives in BC, they must apply for MSP via the paper MSP Enrolment form or online through the Ministry of Health (MoH) website. If eligible, the student will serve a wait period which consists of the balance of the month the valid study permit was issued plus two months. Upon enrolment, a Non-Photo BC Services Card is issued to the beneficiary with an expiry date of the end of the month in which the current study permit expires.

Certain schools have been granted authorization to act as an MSP Group Administrator on behalf of their students for the purposes of maintaining the individual's MSP account. These Group Administrators may utilize the MSPDIRECT system to register their students directly into MSP as well as provide coverage maintenance which includes adding a new permit when the students renew their study visa.

Effective July 1, 2017, the MoH updated the policy for Work and Study permits to align with the Act and Regulation:

When an individual has been issued a work or study permit and has enrolled in MSP as a deemed resident, the end date of their MSP coverage will be determined by the expiry date of their permit. Coverage will be canceled at the end of the month in which the permit expires. When the individual is subsequently issued an additional permit, their MSP coverage is affected as follows:

- (a) If the subsequent permit is issued and submitted to MSP prior to the expiration of the current permit/coverage period, the coverage period is extended to the last day of the month in which the permit expires.
- (b) If the subsequent permit is issued within 45 days of the expiration of the original permit, MSP coverage will be automatically back-dated once the new permit is provided to ensure continuous coverage. Claims arising during the period between expiry of the old permit and issuance of the new permit may be reimbursed at MSP rates.
- (c) If the subsequent permit is not issued within 45 days of the expiration of the original permit, coverage is canceled as of the last day of the month in which the permit expired, and any additional MSP coverage will be applied in the following ways:
 - (i) If status has been "maintained" within the nine-month period from the date in which their coverage was cancelled, MSP coverage will be provided as of the first day of the month in which the new permit is provided. Upon request, coverage may be applied retroactively to the first day of the month following the date that coverage was canceled. Claims arising during the period between expiry of the old permit and issuance of the new permit may be reimbursed at MSP rates.
 - (ii) If status has been "restored", a wait period must be served before MSP coverage will be activated again. The wait period consists of the balance of the month that the new permit is issued, plus two months. Any claims that have been incurred during the period that coverage had lapsed are the responsibility of the individual involved.

Please note, prior to the policy change, MSP coverage was **not** automatically extended. The student would have had to phone Health Insurance BC to ask for this extension. It was generally approved in 'good faith'. While this extension was granted, it contravened the Act. If the student was then not issued a new permit or the new permit was issued with status "restored" coverage may be retroactively canceled and a new wait period would be required.

Due to this policy change, the following are some options for international students:

- Advise and encourage the student/student's agent to apply for their extension permit in June, before the student leaves the country, to ensure the renewed permit is received in a timely manner and continuous MSP coverage can be obtained.
- Apply for a renewed student visa extension online. Currently, per the Immigration, Refugees and Citizenship Canada website, the timeframe for an extension to be processed is 64 days (approximately 9 weeks). It also appears confirmation of the renewed authorization is available online much sooner than waiting for the actual paper document to be mailed.
- Obtain coverage for potential gap through a private insurer.

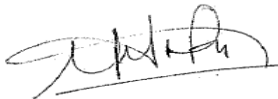
On another note, we found the following information on the International Public School Education (IPSEA) website:

'If you plan to stay less than six months then you can attend school in Canada without a *Study Permit*. However, IPSEA school districts strongly encourage all of their students to apply for the permit even if they intend to stay for less than six months because it allows the student to apply for public health insurance coverage and extend their stay beyond six months without having to leave Canada and apply for a *Study Permit*.'

The above is quite concerning. Students must remain in BC for a minimum of six months in order to be eligible for MSP.

It is important to understand that individuals can receive the healthcare services they require, ensuring their health care needs are met; however, unless alternative health insurance has been obtained, and will help with payment, the cost of such services is the responsibility of the individuals involved.

Sincerely,



Yasmeen Hinton
Manager, Beneficiary Services Policy
Beneficiary Services Branch

pc: Ms. Beverlee Sealey, Director of Operations and Policy
Beneficiary Services Branch, Ministry of Health
Mr. Grant Sheppard, Director
International Education Branch, Ministry of Education