

MSP Direct Group Administrator's Guide

Administering International Student Accounts

Performed by

- Administrators of MSP Direct Registered International Student Groups. These groups are distinct in that they have the ability to enroll student permit holders in the Medical Services Plan (MSP).
- Regular MSP Direct Registered Groups are unable to enroll individuals in MSP and are generally set up to maintain the accounts of existing beneficiaries that make up the group's membership.

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1. Overview

This document gives guidance on enrolling temporary document holders onto a MSP group account using MSP Direct, and scenarios when documentation must be mailed or faxed to Health Insurance BC (HIBC).

Enrolment in the MSP is mandatory for all eligible BC residents. Every resident must enrol unless they opt out or are deemed ineligible for coverage. Applications for enrolment are required for new and returning residents. An individual's eligibility will be validated based on the information entered through MSP Direct or submitted on the application form, information provided on attached supporting documents, and information previously entered in the system.

For the purposes of this document, the term **student** refers to a member on your group account that may have a temporary immigration status of student or visitor. Wherever possible, more definitive terms are used, such as 'Study Permit holder' or 'visitor permit holder'.

2. MSP Group Plan Administration

HIBC is responsible for the transmission of the group information as reported by Group Administrators (GAs) to be sent to Revenue Services of BC (RSBC) for Billing where applicable. RSBC invoices based on the MSP coverage information provided by HIBC.

Group plan administrators are responsible for notifying HIBC of any changes to those covered under the group plan and HIBC assumes no responsibility for the failure of the administrator to do so. To retain eligibility as a group, a minimum of two members with active MSP coverage, who are not in the same family structure, must be maintained at all times.

Reconciliation of group membership is the sole responsibility of the group administrator.

Group administrators may receive upon request a 'Group Account Change Summary' letter monthly to identify any coverage adjustments to the group account. A 'Group Account Coverage Summary' letter can be requested by mail or fax on company letterhead and will be sent monthly after the request is processed. This summary displays all active group members. In order to stop receiving the letter HIBC requires a written request by mail or fax on company letterhead.

Administering a Group Plan

You can find detailed information about setting up and administering a group plan at the following link:

- [Administering a Group Plan](#)

The following link is for a printable version of the Group Procedure Guide and provides details of the role and responsibilities of administering a Group Plan (e.g. enrolling, cancelling, updating status in Canada, name changes, updating addresses, etc.):

- [Group Procedure Guide \(PDF, 282KB\)](#).

Policy Notes

Two Month Rule – Retroactive cancellations are allowed up to a maximum of two months including the current month. For example, if a cancellation request is received during December, groups can ask for cancellation retroactive to October 31.

Updates – Groups are responsible for keeping individuals information up to date and current with HIBC (e.g. status updates, permanent moves, etc.).

Billing - Revenue Services of BC (RSBC) is responsible for billing of the health fee that is based on the student's eligibility for MSP.

3. International Student Health Fee Billing

In BC, international students in both K-12 and Post-Secondary are charged a monthly health fee. This payment ensures international students contribute to, and benefit from, BC's health-care coverage. The health fee is invoiced to individual students by RSBC at the rate of \$75.00 per month, per student, effective January 1, 2020.

a. RSBC Health Fee –Consolidated Invoicing (Group Billing)

Schools and school districts that are MSP Group Plan administrators can request to set up group billing to pay the Health Fee on behalf of their international students.

Note: RSBC will use the GA address to send a Consolidated Invoice but if a Group Member is cancelled without updating the address, individual invoices/letters will continue to be sent to the GA address on file. Make sure to do any address changes prior to removing a student from the MSP Group. Otherwise you will continue to get mail as the last known address is the GA address for Consolidated Invoicing.

b. How to Set Up Health Fee Consolidated Invoicing (Group Billing)

To request consolidated invoicing for your international students' health fee, the school or school district must first be set up as an MSP Group Plan administrator. [See section on Administering a Group Plan on how to set up your group with HIBC]. Once your group plan is set up, call RSBC and request consolidated invoicing for the health fee. Have your MSP group name and group number ready when you call RSBC.

If you have questions about your health fee group invoice or need to request group billing for the health fee, contact RSBC – Monday to Friday from 8:00 am - 4:30 pm:

- Toll-free: 1-877-383-0016

4. MSP Direct Sign-on & Help Screens

When first accessing the MSP Direct website [See section 12. Resources and Contact Information for link to website], group administrators will be prompted to accept a certificate. Accept the certificate until you reach the screen, 'Welcome to the Health Registry Website'.

Group administrators or other authorized users will be prompted to enter their User ID and password, as assigned by the access administrator. Successful sign on will result in the **Main Menu** screen.

a. First access and password information

The first time an authorized user accesses MSP Direct they will be prompted to change their password. A password must be six or more characters long and must contain one alpha or numeric character. Passwords expire every 42 days.

b. Help screens

Each transaction has its own specific Help screen. If you are having difficulty, select **Help** in the menu side bar for more information regarding the transaction you are trying to process.

c. Signing off

When signing out of this program, always use the **Sign Off** button found at the bottom of the **Main Menu** side panel. This is an encrypted program that uses the same security as the banking programs and must be closed properly to ensure the program is not accessible to unwanted users.

The program has an automatic Time Out, which will show you an Error 500 screen. If this occurs, just sign back in, use the system as required, and then exit properly.

5. Eligibility for MSP & Required Documentation

Use the information provided for the enrolment application and on the supplied documentation to determine if the individual on the application meets the residency requirements under the *Medicare Protection Act*.

a. Eligibility

In order to be eligible for MSP coverage the applicant must:

- Reside in BC with an approved Temporary Immigration Permit which is valid for at least 6 months such as a Study or Work permit holder. This group does not include tourists or visitors to BC
- Make their home in BC
- Be physically present in BC at least 6 months in a calendar year
- Be physically present in BC when their application is submitted or processed in MSP Direct.

b. Required Documentation

An individual with a temporary immigration status is required to include a copy of their immigration document issued by Immigration, Refugees and Citizenship Canada (IRCC). Documents include, but are not limited to, the following Visa and Immigration types:

VISA TYPES (for Temporary Permit Holders)

Study Permit	Group administrators are required to mail/fax a copy of the Study Permit to HIBC indicating 'File Room Only'
All Other IRCC issued Temporary Resident Documents, e.g. Visitor Permit or Work Permit *	Must complete and mail or fax in a MSP Application for Group Enrolment to HIBC, include a copy of the Temporary Document, and HIBC will determine their eligibility; *DO NOT use MSP Direct to enrol individuals with these types of temporary documents, these must be mailed or faxed in*

c. Determining Eligibility via the Eligibility & PHN Assignment header in the Main Menu

Under the **Main Menu**, a group administrator may complete a **Name Search** and, if the student has a PHN, complete an eligibility check using the **Check Eligibility using a PHN** transaction.

- Check Eligibility using a PHN – R15
- Name Search – R09

6. Enrolling Students using MSP Direct

As a MSP Group registered with MSP Direct, Group and access administrators have the ability to enrol Study Permit holders directly onto the Group Account via MSP Direct.

Applications for individuals who are Canadian Citizens, Permanent Residents or with a temporary immigration status other than student cannot be enrolled via MSP Direct. Only Study permit holders are to be enrolled via MSP Direct. All other enrollment applications must be mailed or faxed in to HIBC, using a MSP Application for Group Enrolment form HLTH 167, and must include a copy of each member's temporary document issued by IRCC or Canadian/Permanent Resident document.

The following forms can be accessed by selecting **Coverage Maintenance** from the **Main Menu** side panel:

a. Add Visa Resident without PHN (Study Permit)

Use this form to enrol students who are new or returning to BC without an existing PHN. To extend coverage for an existing student, please see **b. Add Visa Resident with PHN**.

- Enter surname, first name, second name and date of birth as reflected on Study Permit. This information must match the Study Permit provided.
 - If the name is recorded in only the surname field of the document it can be split into first name and surname fields
Example – Study Permit Surname: John Smith; Study Permit First Name <blank>, name can be entered as, Surname: Smith; First Name: John.
 - If the name is repeated on the Study Permit, the full name must be recorded in both the surname field and the first name field.
Example – Study Permit Surname: John Smith; Study Permit First Name: John Smith, name must be entered as, Surname: John Smith; First Name: John Smith
- Enter group number
- Enter department or employee/student number (if applicable)
- Enter the student's information again as it is on the Study Permit
- Choose Immigration code 'Student Authorization'
- Enter permit issue date as reflected on Study Permit under 'permit issue date'
- Enter permit expiry date as reflected on Study Permit under 'permit expiry date'
- Enter the residence date – the date the student arrived in BC. This date may be different from, before or after, the issue date of the Study Permit
- Provide coverage effective date upon completion of the mandatory wait period. The wait period is the balance of the month of arrival plus two months.
 - Ex. John Smith arrived in BC on August 16, 2019 (August, September, and October) and coverage would begin November 1, 2019.

- Enter student's home address (mandatory) and, if different, the mailing address; may be the student's address or the group address
 - If the address is a PO Box, the address must be recorded in both the home address and mailing address fields but exclude the 'PO Box <number>' from the home address. This process will ensure receipt of a non-photo BC Services card

Example:

Home Address:

~~PO Box 123~~ (exclude PO Box <number>)

111 Rose St

Vancouver, BC V0V0V0

Mailing Address:

PO Box 123

111 Rose St

Vancouver, BC V0V0V0

- Select prior residence code: most often for students this will be 'out of country'; specify the province if appropriate
- Submit. The system will notify you that the submission was successful. Record the PHN and the Get Contract Periods, then mail or fax a copy of the Study Permit to HIBC indicating 'File Room Only'

b. Add Visa Resident with PHN (Study Permit)

Use this form to enrol students who have a PHN and are new or returning to BC. To provide coverage for a student who is new to BC, please see **a. Add Visa Resident without PHN**.

- Enter student's PHN; click 'Submit'
- Enter group number
- Enter department or employee/student number (if applicable)
- Enter the student's information again as it is on the Study Permit
- Choose Immigration code 'Student Authorization'
- Enter permit issue date as reflected on Study Permit under 'permit issue date'
- Enter permit expiry date as reflected on Study Permit under 'permit expiry date'
- Enter the residence date – the date the student arrived in BC. This date may be different from, before or after, the issue date of the Study Permit
- Provide coverage effective date upon completion of the mandatory wait period. The wait period is the balance of the month of arrival plus two months.
 - Ex. John Smith arrived in BC on August 16, 2019 (August, September, and October) and coverage would begin November 1, 2019.

- Enter student's home address (mandatory) and, if different, the mailing address, which may be the student's address or the group address
 - If the only address is a PO Box, the address must be recorded in both the home address and mailing address fields but removing the 'PO Box <number>' from the home address. This process will ensure receipt of a non-photo BC Services card

Example:

Home Address:

~~PO Box 123~~ (removing PO Box <number>)

111 Rose St

Vancouver, BC V0V0V0

Mailing Address:

PO Box 123

111 Rose St

Vancouver, BC V0V0V0

- Select prior residence code: most often for students this will be 'out of country'; specify the province if appropriate
- Click on 'Submit'. The system will notify you that the submission was successful. Record the PHN, then mail or fax a copy of the Study Permit to HIBC
- Copies of Study Permits used to enrol students must be mailed or faxed to HIBC for audit purposes. Please ensure that a copy of the Study Permit for the new student is sent to HIBC indicating your group number, student's PHN, and a note indicating 'File Room Only'
 - These documents should be mailed to:

Health Insurance BC
PO Box 9140 Stn Prov Govt
Victoria, BC, V8W9E5
 - Or;
 - These documents should be faxed to:

(250) 356-9646

7. Updating an Address or Student Information

a. Update Employee Contract Address – R38:

Prior to updating the student's address, you may wish to confirm the current address on file. This can be done via the **Get Employees Contract Address** transaction.

- Enter group number
- Enter Student's PHN
- Enter new phone number
- For Home address: enter street address on line 1, City, Province, Postal Code and Country
- For Mailing address: enter street address on line 1, City, Province, Postal Code and Country
- Submit

b. Update Employee Department Number and/or Employee/Student Number – R34 :

- Enter group number
- Enter Student's PHN
- Enter new employee/student number
- Enter new department number
- Submit

When removing a student from your Group account ensure you update the address prior to removal. Otherwise, your Group will continue to receive correspondence at the last known address on the student's account.

8. Extend Cancel Date for Students

When updating a student's status in MSP Direct, it must be based on a new Study Permit. Coverage is not to be extended via MSP Direct using any other type of temporary document.

If a student's new permit is anything other than a Study Permit or if they have received their Confirmation of Permanent Residence, a photocopy must be mailed or faxed to HIBC for processing.

Prior to accessing the following form to extend coverage for a member of your group, you may wish to do a coverage history request via the **Get Contract Periods** transaction. This transaction can be found under the **Coverage Maintenance** panel under the **Main Menu**.

a. Extend Cancel Date for Visa Resident:

- Enter Group number
- Enter student's PHN
- Enter existing cancellation date
- Enter the new cancellation date (new permit expiry date)
- Choose Immigration code 'Student Authorization'
- Enter permit issue date as reflected on Study Permit under 'permit issue date'
- Enter permit expiry date as reflected on Study Permit under 'permit expiry date'
- Submit

Copies of new Study Permits must be mailed or faxed to HIBC for audit purposes. Please ensure that a copy of the Study Permit for the new student is sent to HIBC indicating your group number, student's PHN, and a note indicating 'File Room Only'.

These documents should be mailed to:

Health Insurance BC
PO Box 9140 Stn Prov Govt
Victoria, BC, V8W9E5

Or

These documents should be faxed to:

(250) 356-9646

Please see section **12 – Contact Information: MSP Direct, Technical Support & HIBC** for more contact details.

9. Cancelling Students

All cancellation requests for students or temporary document holders **must be mailed or faxed to HIBC**. Cancellation of students or temporary document holders **are not to be** processed via MSP Direct.

When removing your student from your Group account ensure you update the address prior to removing the student. Otherwise, your Group will continue to receive correspondence at the last known address listed for the student.

Cancellations of students or temporary document holders processed through MSP Direct may appear to be successful through MSP Direct but are not cancelled from MSP and remain on your Group account.

a. Loss of Residence Period and Eligibility ends:

- If moving outside of Canada, the end of the month the student leaves BC; or
- If moving within Canada, the balance of the month of departure plus two months; or
- The end of the month in which their temporary immigration document expires

b. Requests for Cancellations must include the following

Group authorization, including group number and authorization name or stamp is required with all cancellation requests. If a cancellation request is missing any of the following details the cancellation will not be processed and the student will not be cancelled.

- The student's PHN*
- The student's full legal name
- Reason for cancellation
 - left program/withdrawn; OR
 - moved outside of Canada, moved within Canada (provide name of province)
- Date of cancellation request
- Date of permanent move (if applicable)
 - Date of departure from BC, new place of residence, and reason for leaving BC must be included in order to cancel account based on permanent move. Without this information the student will be cancelled from your account but their MSP coverage will continue until the end of their Study Permit.
- Forwarding address (if unknown this must be clearly indicated on the request)

*If you are unable to locate the member's PHN, ensure you provide their full legal name and date of birth when submitting cancellation from the Group account and/or MSP.

10. Codes Not to Use – Negative Impacts & Implications

MSP Direct allows group plan administrators to do a number of adjustments to their group members' accounts. Administrators are able to add and remove employees and their dependents from MSP group accounts through electronic means. Administrators can also quickly retrieve and update an employee's or dependent's information.

However, due to the temporary nature of a student's eligibility for MSP coverage, some transactions that are available within MSP Direct, such as removal of a student from the group account, cannot be used to adjust coverage for students and other temporary permit holders. Requests that cannot be performed through MSP Direct must be mailed or faxed in to HIBC.

Outlined below are the transactions that **should not** be used for International Student coverage adjustments. Within the subsection, you will find an alternate procedure to follow to complete your request.

a. Change Effective Date

All cancellation requests for student's with a study permit or temporary permit must be mailed or faxed to HIBC. When removing your student from your Group account ensure you update the address prior to removing the student. Otherwise, your Group will continue to receive correspondence at the last known address.

To Change an effective date submit a Group Change Request for by mail or fax to HIBC using form HLTH 170

Requests are limited to two months retroactive from the date of request and must adhere to policies regarding eligibility for MSP enrolment. Due to the temporary nature of a student's eligibility for MSP coverage, requests to backdate coverage for students must be sent in writing to HIBC.

Attempts to change the effective date of a student may result in an error, or a request to 'SEND SOURCE DOCS TO MSP'.

Written requests for backdating coverage should include:

- The student's PHN
- The students full legal name (as displayed on their immigration document)
- The requested date of coverage

Requests will be honoured if eligibility permits. Any retroactive coverage changes may result in a Health Fee adjustment.

b. Change Cancel Date

Due to the temporary nature of a student's eligibility for MSP coverage, cancellation requests or changes must be sent by mail or fax to HIBC using the Group Cancellation Request form, HLTH 217.

Group/access administrators may use this transaction to change the cancel date for Canadian and Permanent Resident employees covered under their group. **Due to the temporary nature of a student's eligibility for MSP coverage, cancellation requests must be sent in writing to HIBC as outlined in section 9. Cancelling Students.**

Upon completion of this form, although you may receive a message indicating the 'transaction was successfully completed', submission of this transaction **does not** result in a successful cancellation of coverage in the MSP database.

Attempts to cancel students via this method result in students being left on the group, without subsequent coverage to which they are entitled.

11. Checking Students Group Coverage Periods

Confirming and viewing an enrolled student's coverage period – R32

- Select 'Get Contract Periods'
- Enter newly enrolled student's PHN
- Submit

Successful submission of this transaction will provide the PHN, Coverage Start Date, and End Date for the member. If the student has been on and off of your group, you will see multiple coverage periods.

Please see section **12 – Contact Information: MSP Direct, Technical Support & HIBC** for more contact details.

12. Resources and Contact Information

a. Online Resources

- MSP Group Plan Administrators: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/group-plan-administrators>
- MSP Direct : <https://www2.gov.bc.ca/gov/content/health/practitioner-professional-resources/system-access/msp-direct>
- MSP Forms: <https://www2.gov.bc.ca/gov/content/health/health-forms/msp>
- ISHF Resource Page: <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/health-fee-international-students>

b. MSP Direct Technical Support

For technical issues relating to MSP Direct application access, such as password changes, locked-out of MSP Direct application, and need help troubleshooting call Technical Support, between 8:00 am – 4:30 pm.

- (250) 952-1234
- 1-888-764-2323
- Email: HLTH.Helpdesk@gov.bc.ca

c. MSP Group Administrator Contact Information

Contact HIBC about any issues or questions you have about setting up your group plan, managing members or canceling coverage.

- **By Mail** (general group PO Box)
Health Insurance BC
PO Box 9140 Stn Prov Govt
Victoria, BC V8W 9E5
- **By Phone** between 8:00 am – 4:30 pm
Lower Mainland: (604) 683-7520
Elsewhere in BC (toll-free): 1-877-955-5656

Note: Only calls from group plan administrators are accepted at these numbers.

- **By Email**
Email: hlth.mspgroup@hibc.gov.bc.ca

Please note: Account information updates and adjustment requests for group plan members are not accepted via email. Requests must be mailed or faxed to HIBC using the appropriate form. To ensure the security of your members' personal information, use of this email address is limited to general enquiries only. Please do not email inquiries about MSP accounts or that contain any personal information such as Personal Health Numbers, MSP Account Numbers, addresses etc. as a response will not be sent.

Revision History

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