

QUESTIONS AND ANSWERS

Health fee for international students

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

As the Province eliminates Medical Services 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 MSP 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 MSP (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?

International students who are enrolled in the MSP 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 MSP can be found [here](#).

For multilingual support, contact or visit a [Service BC Contact Centre](#).

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Q5. Is enrolment in the MSP mandatory?

Yes. Enrolment in the MSP is mandatory for all B.C. residents.

Only adult international students who formally opt out of provincial health coverage through the 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 the 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 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 MSP, you do not need to do anything. You will receive an invoice for the health fee in November 2019, retroactive from Sept. 1, 2019.

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 MSP.

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

As is the case with 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 the 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 the MSP they should explore private health-care insurance before doing so.

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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 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](#).

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 MSP 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. MSP coverage may not be suspended if an international student leaves the province temporarily, unless they cease to qualify for MSP coverage.

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

As B.C. eliminates MSP 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. MSP 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.

Some international students are enrolled with the MSP on a self-administered basis, others are enrolled under a group plan administered by the educational institution that they attend. The introduction of the health fee for international students will not result in any changes to MSP enrolment for self-administered or group administered accounts.

Invoices will be sent to the individual at the address that is on file with the MSP.

All information for international students will be posted on the MSP [site](#).