



Provincial Health Services Authority

Health Care Insurance Information

When Permanently Moving to BC

Some people move from another province or country and need cancer treatment and other health care services but do not have BC Health Care Insurance. Please consider the following information and contact appropriate insurance plans for more information.

If you move to BC from another Canadian province:

- Contact your current provincial plan to find out what they pay for while awaiting BC Health Insurance, Medical Services Plan (MSP) coverage. Any medications, ambulance costs and expenses not covered by provincial plans are your responsibility.
- Check with private insurance providers such as employer extended health benefits to ensure reimbursement for additional costs not covered by provincial plans.
- Keep all receipts for medical expenses they might be claimed when completing your income tax return.
- Get a free [BC Services Card](#) from an ICBC drivers licensing office. There are three types of cards. You can choose to combine it with your drivers license but there is a fee.
- [Apply](#) for MSP as soon as possible. Apply online or download and mail a print copy of the application. There is a waiting period of the balance of the month and another two full months. Contact your current provincial plan if you have questions about coverage while you are waiting MSP.
- [Apply](#) for Fair PharmaCare as soon as you obtain MSP. The Fair PharmaCare plan provides B.C. families with coverage for eligible prescription drugs and designated medical supplies, based on their net income. Coverage begins immediately if you register online or by phone. When applying for Fair PharmaCare be aware:
 - You need to return the consent form in order for Fair PharmaCare to communicate with Canada Revenue Agency for coverage to continue.
 - Fair Pharmacare benefits are based on income tax return from two years prior.
 - For instances where someone is not yet registered or approved for Fair PharmaCare and is requiring Palliative Care Benefits coverage, a physician might ask for a special exception on Palliative Care Benefits application form.

If you move from another country and are waiting for BC Health Care Insurance coverage:

- All out of country persons must have private health care insurance while waiting approval for BC Health Care Insurance. Be aware of any policy limitations such as “pre-existing conditions” that may affect compensation. All costs are the responsibility of the beneficiary.
- If you are claiming refugee status please visit the Government of Canada [website](#) you may qualify under the Interim Federal Health Program (IFHP) for limited and temporary coverage.
- A deposit will be required from BC Cancer, Finance Department for patients who do not have appropriate health care insurance. Once a referral is initiated, the BC Cancer Finance Department will contact the person for a deposit.

If you are not satisfied with a decision that has been made by Health Insurance BC you can [appeal a decision](#) by stating your case in writing and sending your letter and any supporting documents to Health Insurance BC.

To contact Health Insurance BC in the Lower Mainland call 604.683.7151 or elsewhere call toll-free 1.800.663.7100