

How to Apply for Medical Services Plan (MSP) in Canada for students on study/co-op work permits, working holiday visa programs



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section 91 of the Immigration and Refugee Protection Act

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www.cic.gc.ca for the most updated information. This document was last updated on July 22, 2013

MSP Services are issued by the province in which you will be living/studying.

The requirements of each province are similar. Here are the application requirements of the provinces of **Ontario, Alberta, and British Columbia**.



How to apply for Ontario Medical Services Plan (MSP)?

Tourists, international students or visitors are not eligible for OHIP coverage.

Ontario residents are eligible for provincially funded health coverage (OHIP). Generally, to be eligible for Ontario health coverage you must:

- be a Canadian citizen, permanent resident* ; **and**
- be physically present in Ontario for 153 days in any 12-month period; **and**
- be physically present in Ontario for at least 153 days of the first 183 days immediately after establishing residency in the province; **and**
- make your primary place of residence in Ontario.

*Participants in Citizenship and Immigration Canada's Post- Graduation Work Permit Program and their family members

- Temporary foreign workers with open work permits and their family members
- Persons who have submitted an Application for Permanent Residence to Citizenship and Immigration Canada
- Persons who hold a Temporary Resident Permit issued by Citizenship and Immigration Canada
- Persons who have applied for a grant of citizenship under section 5.1 of the Citizenship Act (Canada)

WHEN TO APPLY:

There is a three-month waiting period before OHIP coverage starts for most newcomers, but it is still a good idea to apply for an OHIP card as soon as you get here. To cover the waiting period you should buy private insurance.

COST :

Free (you will be charged monthly premiums once coverage begins)

PROCESSING TIME:

About 4 weeks; coverage begins after a waiting period (the balance of the month of arrival plus two months)

HOW TO APPLY:

To apply for OHIP coverage, you must go in person to a ServiceOntario centre.

<https://www.services.gov.on.ca/locations/mapLocations.do>

APPLICATION FORM:

You can find application for Enrolment at:

[http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/GetFileAttach/014-0265-82~13/\\$File/0265-82.pdf](http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/GetFileAttach/014-0265-82~13/$File/0265-82.pdf)

General Supporting Documents (additional documents may be required)

Copy of valid work permit (such as a post-graduation or spouse/partner work permit)

You may have either a red or white or photo health card – either card is acceptable for insured health services if it is valid and Red and white health cards are replaced if:

- ♣ your health card is lost, stolen or damaged; or
- ♣ you receive an invitation to re-register for a photo health card.

Photo health cards are replaced if:

- ♣ any information on your health card is not correct or needs to be updated; or
- ♣ your health card is lost, stolen or damaged belongs to you.

If you have a red and white health card OR the newer photo health card, please carry it. Either card must be validated by your provider.

How to apply for Alberta Medical Services Plan (MSP)?

Out of province students

If you are a student from another province or territory studying in Alberta intend to move back home after your studies, you must maintain your health insurance coverage from your home province.



and

Residents from out of country**Canada entry documents are required to apply for AHCIP coverage**

Alberta Health requires applicants to include one of the following documents from Citizenship and Immigration Canada (CIC) with your application for Alberta Health Care Insurance Plan (AHCIP) coverage:

- Confirmation of permanent residence
- Permanent resident card
- Active work* (minimum 6 months), study* or visitor* permit for Alberta or a designation as a Convention Refugee with accompanying documentation.

*Not all Alberta permits qualify the permit holder for health care insurance coverage in Alberta.

NOTE: All applicants must intend to reside in Alberta for 12 consecutive months.

You may wish to purchase Visitor to Canada Insurance, which is available from private insurance companies, if you are physically present in Canada but not eligible for AHCIP coverage.

Expiry Dates on your Personal Health Card

If you are a temporary resident from outside Canada, you will see an expiry date printed on your Alberta Personal Health Card. It will be the same date as the 'valid until' date noted on your Canada entry document.

Foreign students

If you are a student from outside Canada, you may be eligible for AHCIP coverage. [You will need to apply for AHCIP coverage](#). Students under 18 years of age must be added to the AHCIP account of a custodian.

- Students who have a 12 month Study Permit (valid for an Alberta educational institute) and who will reside in Alberta for 12 months or more are eligible for AHCIP coverage.
- Students with Study Permits valid for more than 3 months, but less than 12 months, may be eligible for AHCIP coverage if their application is accompanied by a letter from the student confirming their intent to reside in Alberta for at least 12 months.
- If the application is received within 3 months of entry into Alberta, coverage is effective on the date of either entry into Alberta or the date signed on the Study Permit, whichever is later.

Temporary workers / extended work permits (minimum 6 month permits)

AHCIP coverage is valid from the date signed (or the date of your arrival into Alberta whichever is later) until the expiry date noted on your work permit that was submitted to Alberta Health when you applied.

If your work permit has been renewed or extended, please provide Alberta Health with a copy of the new work permit in order to extend or reinstate your AHCIP coverage.

- If Alberta Health does not receive a copy of your renewed or extended work permit, your AHCIP coverage will be cancelled on the expiry date noted on the previous work permit.

You may submit a copy of your renewed or extended work permit by [mail](#), or by visiting an [authorized registry agent](#) (original documents are required at the registry office).

AHCIP coverage when your Canada entry document expires

When your Canada entry document expires, your AHCIP coverage will end. If your Canada entry document changes from a work or study permit to a visitor permit, you may no longer be eligible for AHCIP coverage.

If you intend to remain in Alberta and wish to maintain your AHCIP coverage, we recommend that you inquire with CIC about their processing times and apply early for an extension of your Canada entry document even if you have applied for permanent residency.

If your AHCIP coverage is about to expire and you are waiting for an extension of your Canada entry document, you may be eligible for a **one time only** temporary extension.

You may wish to purchase Visitor to Canada Insurance, which is available from private insurance companies, if you are physically present in Canada but not eligible for AHCIP coverage.

AHCIP coverage does not continue with CIC “implied” status

A designation by CIC of “implied” status does not qualify you to maintain your AHCIP coverage. A new Canada entry document is required for your coverage to continue.

While waiting in Alberta for a new work*, study* or visitor* permit, or confirmation of permanent residency,

you may be eligible for a one time only temporary extension of health care insurance coverage.

*Not all Alberta visitor permits qualify the permit holder for health care insurance coverage in Alberta.

Waiting for a new Canada entry document? You will have to pay for medical visits

If you visit a doctor's office, medical clinic, medical laboratory, health care centre, hospital or other medical facility and do not have active AHCIP coverage, you will have to pay for any health services you receive. Depending on the facility you visit and the services you receive, you may be required to pay at the time of the visit or be issued a bill after receiving the service.

When you receive a new Canada entry document and forward it to Alberta Health, you may be entitled to a reimbursement for medical services you received while you were waiting for a new Canada entry document. If your new document has "restored" or "maintained" noted in the remarks area, your AHCIP coverage may be reinstated and backdated to the date your coverage was cancelled.

If you were eligible for AHCIP coverage on the date an insured service was received, you may be reimbursed for this service. To obtain reimbursement, please provide your personal health number to the location where you received the health service and ask the facility to submit a claim as "payment to patient."

AHCIP eligibility while waiting for permanent residency status

In order to be eligible for AHCIP coverage you must have a valid Canada entry document or a letter from CIC indicating a "positive first decision" has been made regarding your application for permanent residency.

If you receive a "positive first decision" letter from CIC with respect to your permanent residency application, forward a copy of the document along with your completed application for AHCIP coverage and other required documentation to Alberta Health.

- Your AHCIP coverage may be reinstated to the date of the "positive first decision" letter but not earlier.

If your Canada entry document is due to expire and you have not yet received this letter, you may be eligible for a one time only temporary extension of your AHCIP coverage. However, we recommend you apply for an extension of your prior permit during the waiting period to avoid a lapse of coverage.

You may wish to purchase Visitor to Canada Insurance, which is available from private insurance companies, if you are physically present in Canada but not eligible for AHCIP coverage.

Remember to show your personal health care card along with photo identification when you visit a doctor's office or hospital in Alberta.

- Your photo identification and current address will be used to prove your identity.

Up-to-date information is key to obtaining health services. Make sure your health care registration information is current.

Why carry your card

Showing your personal health care card and photo identification ensures eligible Albertans receive publicly-funded health services.

Where to show your card

Show your personal health care card every time you request or get [insured medical services](#) from:

- Hospitals
- Doctors' offices
- Laboratories
- Physiotherapists

- Pharmacies

If you do not show your card or are not eligible, you may be asked to pay for health services before receiving them.

Practitioner offices

Patients may be asked to show their Alberta personal health care card and photo identification when visiting a practitioner office. The practitioner will submit a claim to the Alberta Health Care Insurance Plan directly for all insured services provided. If a provincial health care card is not shown or the individual is not eligible for coverage, they may be asked to pay for health services before receiving them.

Examples of services a practitioner can bill a patient for

- Any service not covered by the Alberta Health Care Insurance Plan
- Any service provided to a patient if he/she does not have a valid Alberta health care card or number
- Writing sick notes
- Consultation with a patient by phone
- Copying patient records
- Filling out third party insurance or legal forms unless otherwise identified in the Schedule of Medical Benefits
- Missed appointments
- Refilling a prescription by phone

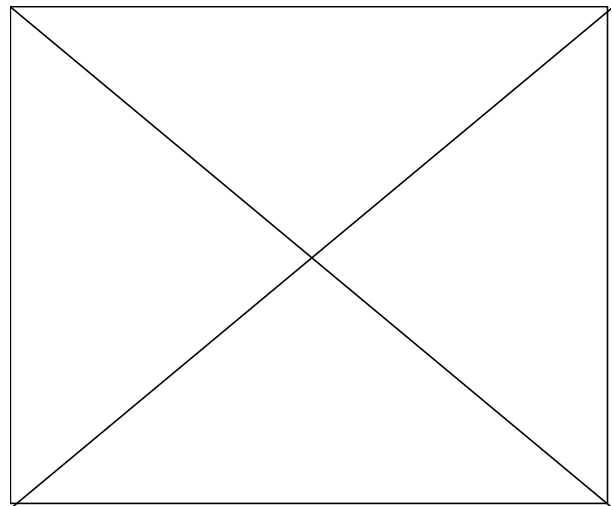
How to replace a lost card

Albertans can request a replacement card by telephone, in writing or in person. You must provide your:

- Full name
- Mailing address
- Telephone number
- Personal health care number
- Date of birth

If you visit an authorized registry agent or [telephone the AHCIIP](#), a replacement card is generally received within 1–2 weeks. If you mail or fax Alberta Health with a request, a replacement card is generally received within 4–6 weeks.

Do not request a replacement personal health care card via email. Due to the sensitive nature of the information required, do not send information or forms by email. Electronic submission is not available.



How to apply for British Columbia Medical Services Plan (MSP)?

BC Services Card

ID in B.C. is getting an upgrade. The new BC Services Card will provide secure access to provincial government services. New cards are now being issued with the goal of eventually replacing all existing CareCards.

We expect all students who hold study and/or co-op work permits or who are on a working holiday visa, issued under the federal Immigration and Refugee Protection Act and valid for a period of six months or more, to apply for public health insurance coverage. Tourists or visitors to B.C. do not qualify.

WHEN TO APPLY:

Immediately after arriving in British Columbia

COST :

Free (you will be charged monthly premiums once coverage begins)

PROCESSING TIME:

About 4 weeks; coverage begins after a waiting period (the balance of the month of arrival plus two months)

HOW TO APPLY:

By paper; send application to:

MSP, PO Box 9678 Stn Prov Govt,

Victoria BC, V8W 9P7

APPLICATION FORM:

You can find the application for Enrolment at: <https://www.health.gov.bc.ca/exforms/msp/102fil.pdf>

- You may need **General Supporting Documents** (additional documents may be required) or a **Copy of a valid study OR co-op work permit** (such as a post-graduation or spouse/partner work permit).
- Please note that temporary BC residents (such as international students and workers) will only be issued non-photo BC Services Cards. Temporary BC residents cannot link their BC Services Card to a driver's license.

AFTER RECEIVING – next steps

MSP will send you an invoice in the mail; you need to **start making payments** after receiving the invoice.

- Remember to tell MSP if you **change your address, change your name, leave BC permanently, or need to add/remove dependents** to or from your coverage (e.g. you get married, divorced, have a common-law partner, or have children).
- Remember to **keep your MSP valid** by renewing your MSP coverage each time you extend your temporary residency in Canada (for example, when you extend your study permit).

Need more advice or help with your application?

*Please email our Regulated Canadian Immigration Consultant, Agata Rebisz, located at **Global Village**, 888 Cambie Street, and arrange for consultation in person or by phone, skype or email. canada-visa@gvenGLISH.com*

*The consultation charge is **CND \$70.00 + 5% GST tax per 30 minutes (minimum charge).***

*A rebate of up to **CND \$125** will be applied to the registration fee if the client enrolls in courses at **GV Vancouver**.*



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