



October 2015

Changes to Medical Services Plan (MSP) Premiums

Please share this information with people in your organization who administer MSP coverage and need to be aware of changes to MSP premiums.

- Over the past 12 years, the provincial government has increased spending on health care by nearly 100 percent. To help keep health care funding sustainable, MSP premium rates will be increased in January 2016 by approximately four percent.
- As of January 1, 2016, unassisted rates will increase by \$3.00 a month for individuals, \$5.50 a month for a family of two, and \$6.00 a month for a family of three or more. New monthly rates will be \$75.00 for individuals, \$136.00 for a family of two, and \$150.00 for a family of three or more.
- Premium rates for those qualifying for Regular Premium Assistance will remain the same as premium assisted rates that came into effect January 1, 2012.
- MSP's Regular Premium Assistance program was enhanced January 2010. As a result, 2016 MSP rates for those receiving premium assistance remain lower than in 2009. Nearly one million British Columbians receive MSP subsidies, including more than 800,000 residents who pay no MSP premiums at all.

MONTHLY RATES EFFECTIVE JANUARY 1, 2016				
Five levels of assistance are available based on adjusted net income for the previous tax year				
Adjusted Net Income	Subsidy Codes	One Person	Family of Two	Family of Three or More
\$0 - \$22,000	A	\$0.00	\$0.00	\$0.00
\$22,001 - \$24,000	B	\$12.80	\$23.20	\$25.60
\$24,001 - \$26,000	F	\$25.60	\$46.40	\$51.20
\$26,001 - \$28,000	G	\$38.40	\$69.60	\$76.80
\$28,001 - \$30,000	E	\$51.20	\$92.80	\$102.40
Over \$30,000	Full Rate (C)	\$75.00	\$136.00	\$150.00

MSP is administered by Health Insurance BC on behalf of the Government of British Columbia.
 Telephone: 604 683-7520 (Lower Mainland) or toll-free at 1 877 955-5656 (Rest of BC).
 Website: www.gov.bc.ca/medicalservesplan