



October 2011

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.

- The provincial government has increased funding for health care every year since 2001. In fact, in the March 2010 budget speech, government confirmed it was putting an additional \$2 billion into health care over three years.
- This new spending is funded in part through a rise in MSP premium rates. As of January 1, 2012, unassisted rates will increase by \$3.50 a month for individuals and \$7.00 a month for families. New monthly rates will be \$64.00 for one person, \$116.00 for a family of two, and \$128.00 for a family of three or more.
- MSP's Regular Premium Assistance Program was enhanced January 2010. As a result, 2012 MSP rates for those receiving premium assistance remain lower than in 2009.

MONTHLY RATES EFFECTIVE JANUARY 1, 2012				
Five levels of assistance are available based on adjusted net income for the previous year				
Adjusted Net Income	Subsidy Level	One Person	Family of Two	Family of Three or More
\$0 - \$22,000	100% premium assistance	\$0.00	\$0.00	\$0.00
\$22,001 - \$24,000	80% premium assistance	\$12.80	\$23.20	\$25.60
\$24,001 - \$26,000	60% premium assistance	\$25.60	\$46.40	\$51.20
\$26,001 - \$28,000	40% premium assistance	\$38.40	\$69.60	\$76.80
\$28,001 - \$30,000	20% premium assistance	\$51.20	\$92.80	\$102.40
Over \$30,000	Full Rate	\$64.00	\$116.00	\$128.00

MSP is administered by Health Insurance BC on behalf of the Province of British Columbia.
 Telephone: 604 683-7520 (lower mainland) or toll free at 1 877 955-5656 (other areas of BC).
 Web site: www.hibc.gov.bc.ca.