



Monthly Premium Rates

Basic Premium Rates

Qualifying for Regular Premium Assistance

In B.C., residents pay monthly MSP rates (premiums). Although insured medical services are mostly paid for by government, these premiums help meet the costs of B.C.'s health-care system.

Basic Premium Rates

Effective Jan. 1, 2018

- Current rates for MSP Premiums will be reduced by 50 per cent for all British Columbians.
- There is no need to apply for this reduction as premium amounts will be automatically adjusted for all British Columbians.
- The Regular Premium Assistance program remains in place, providing financial assistance to those with an annual adjusted net income of \$42,000 or less.
- Families with an annual adjusted net income of \$26,000 or less will pay no MSP premiums at all. This is a \$2,000 increase from the current \$24,000.

New Premium Rates Effective Jan. 1, 2018

Adjusted Net Income	One Adult	Two Adults in a Family
\$0 - \$26,000	\$0.00	\$0.00
\$26,001 - \$28,000	\$11.50	\$23.00
\$28,001 - \$30,000	\$17.50	\$35.00
\$30,001 - \$34,000	\$23.00	\$46.00
\$34,001 - \$38,000	\$28.00	\$56.00
\$38,001 - \$42,000	\$32.50	\$65.00
Over \$42,000	\$37.50	\$75.00

Premium Rates Effective Jan. 1 to Dec.31, 2017

Adjusted Net Income	One Adult	Two Adults in a Family
\$0 - \$24,000	\$0.00	\$0.00

Adjusted Net Income	One Adult	Two Adults in a Family
\$24,001 - \$26,000	\$11.00	\$22.00
\$26,001 - \$28,000	\$23.00	\$46.00
\$28,001 - \$30,000	\$35.00	\$70.00
\$30,001 - \$34,000	\$46.00	\$92.00
\$34,001 - \$38,000	\$56.00	\$112.00
\$38,001 - \$42,000	\$65.00	\$130.00
Over \$42,000	\$75.00	\$150.00

Qualifying for Regular Premium Assistance

MSP premiums are based on your annual net income from last year as confirmed by the Canada Revenue Agency (or combined net income for you and your spouse), less deductions:

- \$3,000 for a spouse;
- \$3,000 for a beneficiary who is 65 years of age or older in application year;
- \$3,000 for a beneficiary's spouse if 65 years of age or older in application year;
- \$3,000 for each child minus one half of the child care expenses claimed by a beneficiary and/or spouse (line 217 of income tax return);
- \$3,000 for each family member who claims disability, attendant or nursing home expenses;
- The amount received by a beneficiary and/or spouse for Universal Child Care (line 117 of income tax return); and
- The amount reported for the Registered Disability Savings Plan by a beneficiary and/or spouse (line 125 of income tax return).

The amount left is called "adjusted net income." If it is \$42,000 or less, your family may qualify for financial assistance.

To find out if you might qualify for Premium Assistance, use our online [eligibility calculator](#).

Related Links

- [Regular Premium Assistance](#)
- [Temporary Premium Assistance](#)

Make a Payment

Each month, you will receive an invoice for the MSP premiums you owe. Your premiums must be paid before the due date listed on your invoice.

Find out how to [make a payment](#).