

Who is Eligible for FNHA Health Benefits?

<http://www.fnha.ca/benefits/eligibility-and-msp>

To receive health benefits under the First Nations Health Authority's Health Benefits Program you must:

1. Be a registered 'Indian' according to the Indian Act or the infant (up to 18 months old) of an eligible parent, and
2. Be a resident of British Columbia within the meaning of the Medical Service Plan (see box below), and
3. Not be funded or insured under any other benefit system or benefit plans provided by:
 - Federal legislation, a federal policy or under agreements entered into by Canada, and/or
 - A First Nations Organization pursuant to self-government agreements, land claim agreements, contribution arrangements or internal policies or plans

Under BC's Medical Services Plan (MSP), a resident is a person who meets all of the following conditions:

- Is a Canadian citizen or permanent resident
- **Makes his or her home in BC;** and
- **Is physically present in BC at least six months in a calendar year**

More information regarding BC MSP residency requirements can be found <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/are-you-eligible>

Individuals who travel around a region for work are called itinerant workers. If you are leaving BC temporarily for a work assignment, please complete the [Itinerant Workers Form](#) and fax it to FNHA at 1.888.299.9222 to maintain your BC Residency and access to Health Benefits.

FNHA Health Benefits maintains client eligibility through the Health Benefits Client Registry. Individuals who receive health benefits by way of a First Nations organization pursuant to self-government agreements with Canada would be covered by their respective First Nation band or organization. First Nations individuals who are not BC residents but using health services in BC will continue to be covered by Health Canada.

Please note that FNHA clients receiving pharmacy benefits through BC PharmaCare must also meet PharmaCare eligibility, which can be found [here](#).

When should I apply for FNHA Health Benefits?

You should enroll if you (or your dependents):

- Are a resident of BC and meet the [MSP residency requirements](#)
- Have permanently moved to BC and meet the [MSP residency requirements](#)
- Have moved back to BC after living out of province for three months or more

How should I enroll with the FNHA Health Benefits Program?

Have your status number ready and contact the FNHA Health Benefits Eligibility team to be added to the Health Benefits Client Registry.

BC Medical Services Plan (MSP)

As a BC resident, enrolling with the Medical Services Plan (MSP) is mandatory. MSP is a medical insurance program provided by the BC provincial government. In order to be eligible for BC MSP, individuals must be a resident of British Columbia within the meaning of the Medical Service Plan - residency requirements can be found [here](#).

MSP applications are submitted to Health Insurance BC (HIBC) for processing and the new applicants are assigned a unique lifetime identifier – a Personal Health Number (PHN). If the applicant is returning to BC and already has a PHN, the PHN is reactivated.

Premiums for the medical insurance are based on family size and income.

First Nations MSP Group Plan

Under the BC First Nations Tripartite Framework Agreement on First Nation Health Governance, eligible First Nations can have their premiums paid for through the FNHA Group Plan. To be eligible to have your premiums paid by FNHA, individuals must:

- Be registered status Indian with Aboriginal Affairs and Northern Development Canada (AANDC)
- Be a citizen of Canada or be lawfully admitted to Canada for permanent residence;
- Make his or her home in B.C.; and
- Be physically present in B.C. at least six months in a calendar year, or a shorter prescribed period.

In order to receive pharmacy benefits through the BC PharmaCare program, you must be registered in the FNHA Group Plan. To register in the FNHA Group Plan, please call 1-800-317-7878 (ext. 4).

Applying for MSP

I am a First Nations person residing in BC - how do I register for BC MSP?

Complete the online registration form and submit to the FNHA. You can contact the FNHA Eligibility Team and they will be pleased to assist you.

Click [here](#) for your online application form.

If you have questions about your eligibility or the eligibility of your spouse and/or child or about how to enroll in MSP, call the FNHA Eligibility Team at:

1-800-317-7878 (ext. 4)

Information you will require when applying for BC MSP

If you are new to BC and **do not have a PHN** or returning to BC:

- Complete the entire MSP application. You require the following information:
 - o Band name and status number
 - o Section 1: Applicant information
 - o Section 2: Residence and Citizenship Information
 - o Section 3: Do not forget to date and sign your application

- o Section 4: If you are adding a spouse and/or child
 - Copy page 2 for each additional child
- o Section 5: FNHA authorization to add applicant to FNHA Group Plan
- For every individual on the MSP application, include a copy of both:
 - o Birth certificate, passport or Canadian Citizenship Card
 - o Indian status registration number

If you have a valid PHN and would like FNHA to take over premium payments:

- Complete entire MSP application. You require the following information:
 - o Band name and status number
 - o Section 1: Applicant information
 - o Section 2: Residence and Citizenship Information
 - o Section 3: Do not forget to date and sign your application
 - o Section 4: If you are adding a spouse and/or child
 - Copy page 2 for each additional child
 - o Section 5: FNHA authorization to add applicant to FNHA Group Plan

If you have been billed directly for MSP premiums, write on the application – "please backdate MSP coverage to: [MONTH/YEAR]", and we will backdate your MSP premium coverage up to five (5) years. Five years is the maximum allowable time to backdate premium coverage by Health Insurance BC.

Are you First Nations and turning 19?

Up to your 19th birthday, you are enrolled under your parent's MSP account. After the month of your 19th birthday you will get your own number and may be billed directly for MSP premiums if you do not apply for enrolment through FNHA. Complete a [MSP application form](#) and submit to FNHA.

If you would like to change your MSP information, such as:

- Change/Correct Account holder's information
- Change address information
- Add, remove or change/correct information for a spouse
- Add, remove or change/correct information for a child

To help you complete the Change Request Form here are highlights of information required in each section:

- Section 1: Choose the reason for completing the form
- Section 2: Account holder's information
- Section 3: Only complete this section if you are changing your address
- Section 4: Do not forget to date and sign your application
- Section 5: FNHA's authorization to change information on the FNHA Group Plan
- Section 6: SPOUSE – only complete if you are changing/correcting, adding or removing spouse's information on your contract

- Section 7: CHILD – only complete if you are changing/correcting, adding or removing child’s information on your contract
 - o For additional children, copy page 2 for each additional child
- Section 8: Residency confirmation – must be complete

Be sure to add all applicable documents - marriage/name change certificates, adoption papers, birth certificates.

Enrolling your Newborn

Information below is sourced from the [Medical Services Plan webpage](#).

Enrolling your Newborn in the Medical Services Plan (MSP)

- [MSP Baby Enrollment Form PDF](#)

How does this Electronic Birth Registration enroll my baby for MSP coverage?

- When you complete the Electronic Birth Registration, Vital Statistics Agency sends your baby's information to Health Insurance BC (HIBC) through a secure communications network. HIBC will then process the application and determine your newborn's eligibility for Medical Services Plan (MSP) coverage.

Why must the mother complete the MSP enrolment?

- Coverage for the newborn will be provided under the same MSP account as the mother. If you are the mother and have MSP coverage, the easiest way to register your newborn in MSP is by providing your consent through this Electronic Birth Registration application. It is a quick and secure way to apply for MSP coverage for your baby.

I have a Personal Health Number (PHN) for my baby – do I still need to enroll in MSP?

- Yes. Even if the hospital assigns your newborn a PHN and even if your baby is a B.C. resident, s/he must be enrolled in MSP.

What if I have Group or other MSP coverage?

- If your MSP coverage is being provided through an employer, another group plan (including Health Canada for First Nations) or the Ministry of Social Development (MSD), the Group Administrator or MSD must be advised that your newborn is being enrolled in MSP. Check with your employer or MSD for details.

Can we enroll our baby in MSP in a different way?

- You do have the option of not applying for MSP coverage through this Electronic Birth Registration. However, if your newborn is a B.C. resident, your child must be enrolled with MSP. If this application isn't suitable for your family, a separate MSP Baby Enrolment pdf form is available at https://www.health.gov.bc.ca/exforms/msp/baby_enrolment.html.

When will I know that my baby is enrolled?

- You can expect to hear from HIBC within four to five weeks of completing this Electronic Birth Registration application. If HIBC needs additional information to complete enrolment, you will be contacted. Most newborns are covered by MSP as of their date of birth, provided one parent is an eligible B.C. resident.
- The above provides general information about MSP eligibility and enrolment. For complete information on MSP enrolment and eligibility, please visit www.hibc.gov.bc.ca or call one of the numbers below.

Lower Mainland: 604 683-7151
Rest of BC: 1 800-663-7100

Are you leaving BC for a period of time?

Important to note, when you are outside of BC:

- MSP only covers medically-required services provided by a physician enrolled with MSP. MSP does not cover the services of other health care practitioners, such as chiropractors or physical therapists.
- PharmaCare is a provincial program, so it cannot directly pay for prescription drugs or medical supplies obtained outside of BC
- Ministry of Health does not subsidize ambulance service fees outside of BC; individuals may be invoiced directly for ambulance services. Plan ahead and fill your prescriptions in BC before leaving the province. If necessary, you can also obtain a ‘Travel Supply’ of your prescription before leaving BC. More information can be found about [PharmaCare’s Travel Supply policy here](#).
- When travelling to other provinces especially Quebec or outside Canada, BC residents are strongly advised to purchase additional health insurance. Most provinces/territories (except Quebec) will bill their own provincial health plans for any services and recover costs through an inter-provincial agreement.

If you plan on residing outside of BC for an extended period of time on a temporary basis (e.g. student living in another province to attend post-secondary), please contact FNHA to ensure you will be able to fill your prescriptions.

Do you need to update your MSP status?

Please contact FNHA’s Eligibility Team if any of the following applies to you. We will be happy to assist you.

- Leaving BC permanently – to another province or outside Canada
- Temporary absence from BC
- Renewing your coverage
 - o If you are turning 19
 - o If your MSP premium coverage was discontinued for any reason
- Studying outside of BC
- Need to cancel your BC MSP coverage