



for assistance to subsidize 20 to 100 per cent of rates. Check with your employer; many cover MSP premiums as part of their benefit plan.

Applying For Your MSP CareCard

If you're a newcomer, there's a two-month waiting period before you're eligible for MSP coverage; B.C. Health Services recommends that you apply immediately upon arriving in B.C. as it takes approximately 90 days to process applications. Find forms and information at www.hibc.gov.bc.ca or call Health Insurance B.C. at 604-683-7151 (in Vancouver) or 1-800-663-7100 (toll free throughout B.C.). The toll-free number is open evenings and weekends to answer most MSP questions.

While You Wait

If moving within Canada, you'll continue to be covered under your former provincial medical plan during the waiting period. Newcomers to Canada should seek temporary insurance from a private company. Call the Canadian Life and Health Insurance Association (clhia.ca) at 1-800-268-8099; they can assist you with names and phone numbers of insurance companies. Or check out supplementary coverage through the British Columbia Automobile Association (bcaa.com).

Coverage

MSP covers most medically required services provided by a physician, including doctor and emergency-room visits, hospital maternity care, and diagnostic services like x-rays and lab tests. Dental and oral surgery is covered only when medically required and performed in hospital. Medically required eye examinations are covered; however, routine (or annual) eye exams are covered only for those 18 and under and 65 and over.

MSP doesn't cover cosmetic surgery, most dental services, eyeglasses and hearing aids or medical exams for jobs or life insurance purposes. Limited coverage is provided for chiropractic care, massage therapy, naturopathy, physical therapy and podiatry services.

British Columbia: The province that makes keeping fit fun

BY JANE MUNDY

In British Columbia, fitness and mild weather go hand in hand. Thanks to the province's temperate climate, most residents enjoy being active year-round: they hike, mountain bike, ski, snowboard, snowshoe, swim, scuba dive, and kayak. And many Vancouverites walk, blade or run the Stanley Park sea wall. Maybe that's why B.C. residents are Canada's healthiest.

B.C. will soon take the world spotlight during the 2010 Olympic Games, and the provincial government's mission is to be the healthiest jurisdiction ever to play host. It has implemented programs like banning junk food in B.C. schools and increasing smoke-free environments

through municipal bylaws.

Thanks to Health Insurance B.C.'s Medical Services Plan (MSP) and PharmaCare programs, British Columbians have access to services provided by physicians in general practices, walk-in clinics, private clinics and hospitals, along with some services provided by supplementary health-care practitioners.

Medical coverage is mandatory for residents but it's not free. MSP coverage in B.C. is based on family size and income. Monthly premiums are \$54 for individuals, \$96 for a family of two and \$108 for a family of three or more. Families or individuals making an annual salary of \$28,000 or less can apply

Fair PharmaCare subsidizes eligible prescriptions and medical supplies, protecting B.C. residents from high drug costs. You must have active B.C. medical coverage to apply. PharmaCare is based on net income. To register, call Health Insurance B.C. at 1-800-663-7100 or 604-683-7151. To calculate an estimate of your Fair PharmaCare plan financial assistance, visit www.health.gov.bc.ca/pharme/plani/calculator/calculator.html.

Finding a Doctor

It's increasingly difficult to find a family doctor, and wait lists for treatment are increasing – up to 200,000 British Columbians don't have access to a regular doctor and 4,000 Canadian doctors plan to quit in the next two years alone. To address these issues, B.C. has doubled the number of medical school places and the opening of many acute care and

residential care beds will (hopefully) accommodate B.C.'s aging population and its demand for health care.

The College of Physicians and Surgeons of British Columbia keeps an up-to-date website, www.cpsbc.ca, listing doctors accepting new patients by city and postal code, and including helpful information like the physicians' gender, year graduated and languages spoken. Concerns or complaints about the care provided by a physician can be filed on this site, or call 604-733-7758 or 1-800-461-3008.

Private medical clinics, once considered rogue enterprises, are on the rise and will likely play a main role in Canada's health care future. Several facilities are available if you want to "jump the queue" and pay for procedures like cataract surgery or arthroscopic/sport injuries. Private hospitals perform surgeries that require overnight stays.

Although walk-in clinics have a mandate to treat patients just like a GP's office, chances are you'll see a different doctor each visit. Many clinics take care of common ailments, although they're unlikely to treat a chronic disease. Rather, they handle the private practice overflow and relieve ERs.

Home Health Information

Through B.C. Nurseline, you can speak to a registered nurse 24/7 for confidential health information and advice. As well, a pharmacist is available from 5 p.m. to 9 a.m. seven days a week. Translation services are available in more than 130 languages – all you need is a B.C. CareCard. Call 604-215-4700 (in the Vancouver area), or toll-free at 1-866-215-4700 or 1-866-889-4700 (for hearing impaired). For details, visit bchealthguide.org/nurseline.stm. **MTV**

