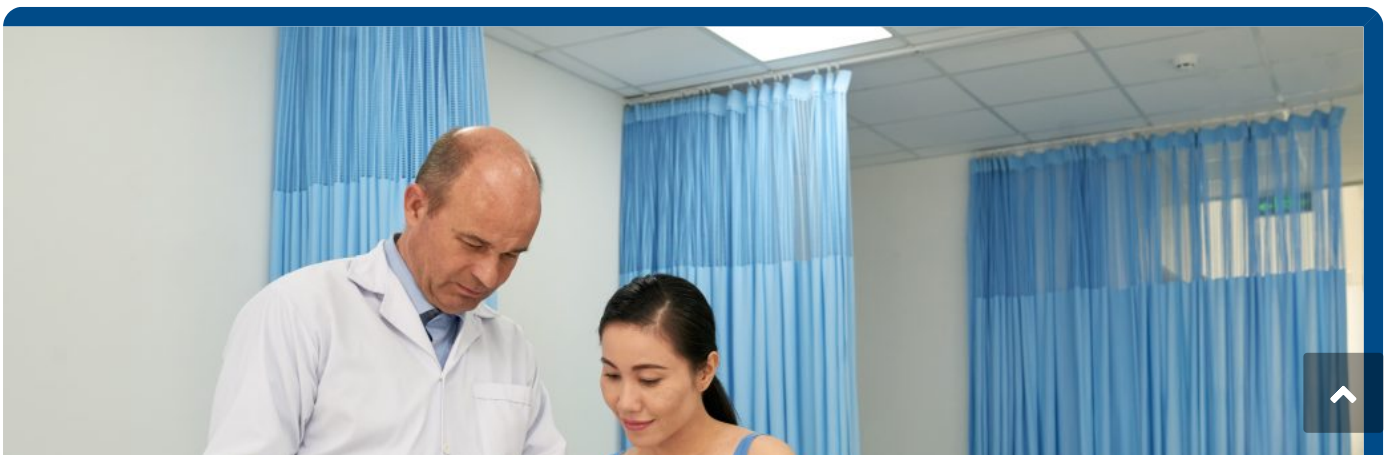


What's Included In BC's Medical Services Plan (MSP)

If you've recently moved to British Columbia (BC) or already live here, you might wonder if your healthcare needs are fully covered, especially services like physiotherapy. To get a clear answer, it's important to understand how the Medical Services Plan (MSP) works.

[Physiotherapy](#) helps many people recover after injuries, surgeries, or manage chronic (long-term) pain. One of the most common questions is: *Does MSP cover physiotherapy?* The answer isn't as simple as a yes or no, which is why it's important to know exactly what's included in the plan.

What is BC's Medical Services Plan (MSP)?





MSP is British Columbia's provincial health insurance program, managed by Health Insurance British Columbia, Canada. It ensures that eligible residents of BC have access to essential medical services without paying at the time of treatment. The Medical Services Plan (MSP) is funded by the government using tax revenues and other public resources.

All residents of BC, including Canadian citizens, permanent residents, and eligible temporary residents, must enroll in MSP. A waiting period of up to three months from your date of arrival usually applies.

Who Is Eligible for MSP?

To qualify for MSP, you must be a resident of BC. This includes:

- Canadian citizens or permanent residents living in BC.
- Individuals holding a valid work permit that is effective for six months or longer.
- International students with a study permit valid for six months or more.
- Dependents, such as spouses and children, living with the applicant.

Note: Visitors and tourists are not eligible for MSP. They should purchase private travel insurance for the duration of their stay.

What's Included in MSP Coverage?

Here's a breakdown of the key services typically covered under MSP:

1. Visits to a Family Doctor or General Practitioner (GP)

Visits to your family physician or a doctor at a walk-in clinic are included in the coverage.

2. **Hospital Services**

Including:

- Emergency care
- Inpatient care
- Surgeries
- Diagnostic tests (e.g., X-rays, blood tests) done at a hospital

3. **Medically Required Specialist Services**

If your family doctor refers you to a specialist (e.g., cardiologist, dermatologist), MSP will cover it.

4. **Medical Tests and Diagnostics**

Blood tests, imaging (e.g., X-rays, ultrasounds), and lab work ordered by your doctor are covered.

5. **Maternity and Prenatal Care**

Prenatal checkups, delivery, and postnatal care are covered if provided by a doctor or a registered midwife.

6. **Surgical Services**

Minor and major surgeries in hospitals or approved outpatient surgical centers are included.

7. **Anesthesia and Surgical Assistance**

Covered when medically necessary during a procedure.

8. **Some Dental and Oral Surgery (Performed in Hospitals)**

While regular dental care is not covered, surgeries requiring hospitalization — like jaw or facial bone surgery — may be.

Does MSP Cover Physiotherapy?

Yes, MSP (Medical Services Plan) may cover physiotherapy, but **only for eligible individuals through its [Supplementary Benefits](#) program**. Coverage is not available to everyone and is limited both in scope and amount.

You may qualify for partial coverage if you meet any of the following criteria:

- You receive Income Assistance
- You are a senior (65+)
- You are a convention refugee
- You are an inmate in a B.C. Correctional Facility
- You are enrolled through the At Home Program
- You are a resident in a long-term care facility receiving the Guaranteed Income Supplement (GIS)
- You are enrolled as a Mental Health Client

- You are a First Nations member covered under BC's MSP through the First Nations Health Authority.
- You are a low-income resident with an adjusted net income under \$42,000, verified annually by CRA (Canada Revenue Agency)

If you do not fall into these categories, you will need to pay out of pocket or use a private health insurance plan for physiotherapy.

Note: To qualify under the low-income criteria, you must file your taxes every year and give permission for CRA to share your income details with Health Insurance BC. Moreover, MSP may provide coverage for up to 10 combined visits per calendar year for services like physiotherapy, chiropractic care, [therapeutic massage](#) therapy, acupuncture, and naturopathy. *(Important: These visits must be with a provider registered and approved to bill MSP.)*

What's Not Covered by MSP?

It's just as important to understand what MSP doesn't cover. The following are generally excluded:

- Prescription drugs (unless covered under PharmaCare)
- Routine dental care (cleanings, fillings, braces)
- Vision care for adults (eye exams, glasses, contact lenses)
- Most mental health counselling (unless provided by a psychiatrist)
- Physiotherapy for most residents
- Ambulance services (a flat fee is usually charged)
- Cosmetic or elective surgeries (e.g., Botox, laser treatments)

What Is PharmaCare?

PharmaCare is a distinct program under the British Columbia government designed to provide financial assistance for prescription drugs and specific medical essentials. While MSP covers basic healthcare, enrolling in PharmaCare requires a separate registration process.

Coverage levels depend on your income, age, and medical needs. Special plans exist for:

- Seniors (Fair PharmaCare)
- People with disabilities
- Residents with high drug costs

Do I Need Private Health Insurance If I Have MSP?

While MSP covers essential medical care, many people choose **extended private health insurance** for additional coverage. This includes:

- Physiotherapy, chiropractic care, massage therapy
- Prescription medications not fully covered by PharmaCare
- Dental and vision services
- Mental health services (e.g., therapy, counselling)
- Private hospital rooms or faster access in certain situations

Popular providers include Sun Life, Manulife, Canada Life, and many employer-sponsored group plans.

How Do I Apply for MSP?

You can apply for MSP:

- Online through the Health Insurance BC website
- Or by submitting a paper application

After your application is approved, you'll be issued a BC Services Card, which acts as your official healthcare identification.

Tip: Submit your application right after arriving in BC, as the three-month waiting period begins from the day you land, not when you apply.

Final Thoughts

MSP is a cornerstone of BC's healthcare system, giving residents access to doctors, hospitals, and many essential services, all without direct payment at the time of care. However, it does not cover everything, especially services like physiotherapy, dental care, or prescription medications for most people.

If you or your family members need additional services, consider enrolling in PharmaCare and

exploring a private health insurance plan. That way, you'll have peace of mind knowing you're fully covered – no matter what health challenges come your way.



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OPENING HOURS

Monday	Closed
Tuesday	9:00Am–8:00Pm
Wednesday	9:00Am–7:00Pm
Thursday	9:00Am–8:00Pm
Friday	9:00Am–5:00Pm
Saturday	9:00Am–7:00Pm
Sunday	Closed



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