

## TURNING 19...

What happens when I become 19 years of age? Your BC benefits for medical care and coverage for prescriptions will be transferred from your parents to you.

This information sheet will help you understand the 2-step process:

1. **BC Medical Services Plan (MSP):** coverage for doctor and hospital visits and lab tests
2. **BC Fair PharmaCare:** coverage for prescription medications and diabetes/medical supplies

See the links at the end of this document for more information.

You must set up your own Medical Services Plan (BC Services Card, medical care) and Fair PharmaCare (prescription drugs, medical supplies) independently when you turn 19. Application can start in your 18<sup>th</sup> year (turning 19), but it may be most advantageous to do it at the end of the year in which you turn 19. If you are a full-time student, you can remain under your family's plan (as a Dependent) from your 19<sup>th</sup> to your 25<sup>th</sup> birthday. You qualify as a dependent student if you meet ALL of the following:

- your parent(s)/legal guardian consent to keep you on their plan as a *dependent*
- you are studying **full-time** at an educational institution (either in BC or another province in Canada)
- you are "single", which means not married or living and cohabitating in a marriage-like relationship
- you are financially supported by your parent(s)/legal guardian
- you are older than 18 and younger than 25 years of age
- you must contact Health Insurance BC to let them know you are staying on your family's plan as a full-time student

If you **do not** meet this list of criteria and **do not** qualify as a *dependent*, you **must** become your own financial entity for health care purposes at age 19, separate from legal guardians/parents. To do this, follow Step 1 and 2 below. You will need your PHN (Personal Health Number/Care Card number), birth date, SIN (Social Insurance Number), and income tax from past two years.

### Step 1: Medical Services Plan

Call Health Insurance BC to establish your separate MSP coverage. The number is toll-free 1-800-663-7100 (or 604-683-7151 for the Lower Mainland) and ask for an ENROLLMENT SPECIALIST. You can also enrol by mail or online.

The person on the phone will assist you in establishing your own MSP coverage (this will cut the ties between you and your parents **for Health Insurance BC purposes**). As of 2020, BC residents are no longer required to pay for MSP premiums. *Note: If you have had a job, even with minimal hours and minimum wages, your taxes need to be done in the year you turn 19.*

Once you are done with Health Insurance BC, they will transfer you to Fair PharmaCare, Step 2.

## Step 2: Fair PharmaCare

You will speak to someone at Fair PharmaCare. This is for your prescriptions and medical supplies. Make sure they know that you are now your own financial entity for Health Insurance BC, independent from your parents.

The person you speak to will assist you in setting up your own independent Fair PharmaCare account.

For most people who just turned 19, the Fair PharmaCare deductible and family maximum should be \$0. This means that each time you go to get your medications at the pharmacy, you should pay very little (possibly just the dispensing fee) at the pharmacy, as Fair PharmaCare will cover the costs because your income is likely very low or nil.

*Here are the tips to make these calls...*

- Be prepared to be on hold for a while. So choose a time when you have the time to wait.
- Have your BC CareCard/personal health number (a 10-digit number beginning with 9) ready and have your full address, postal code, phone number and anything else you can think of which contains personal identification information. Also be prepared to answer questions about your personal finances (not your parents') for the last 2 years (this is for all jobs and/or income).
- They will ask you lots of questions, and you will need to give **your current legal name and current legal gender**.

In conclusion, once you take the time to do Step 1 and Step 2, you will be able to get your prescriptions at no or very low cost and also be on your way to enter the "adult world" of independence for your medical care and prescriptions.

### Important Considerations:

- It is sometimes better to wait until the end of the calendar year to establish your own Fair PharmaCare coverage. When you establish your own Fair PharmaCare coverage, your prescription expenses for the year are transferred to your separate coverage, and they no longer count toward your family's deductible. Health Insurance BC can advise if it is better for you to establish separate coverage right away or wait until the end of the calendar year.

**Indigenous Youth:**

The First Nations Health Authority enrolls and administers MSP to most Indigenous people who are residents of BC. If you are an Indigenous youth who needs assistance with registering for health care benefits, contact the First Nations Health Authority's Health Benefits Department toll-free at 1-855-550-5454.

**Out-of-Province Students:**

If you are a student from BC studying outside the province, MSP coverage is available for the duration of your studies, provided you are in full-time attendance at an accredited educational facility and are enrolled in a program which leads to a degree or certificate recognized in Canada. Generally, you must return to BC by the end of the month following the month in which studies are completed to maintain your coverage.

**For more information:**

- Medical Services Plan: [www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/are-you-eligible](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/are-you-eligible)
- Fair PharmaCare: [www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/frequently-asked-questions-about-registration-income-and-consent](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/frequently-asked-questions-about-registration-income-and-consent)
- First Nations Health Authority: <https://www.fnha.ca/benefits>