

ACCESSING HEALTH SERVICES NOT COVERED BY MSP

A Resource Guide for BC Seniors





Thank you to the Jewish Seniors Alliance of Greater Vancouver for creating this helpful guide to increase awareness of services and benefits available to BC seniors. The resources included offer practical and affordable tools that support healthy ageing.

~ Isobel Mackenzie, BC Seniors Advocate

Seniors deserve to access the best care possible. The Jewish Seniors Alliance new *Accessing Health Services Resource Guide* is a much-needed resource for seniors who require access to vision, dental, hearing, and other assistive care. The Jewish Seniors Alliance continues to do the important work of supporting seniors in BC and we look forward to sharing this resource with our members.

~ Lisa Freeman, Steering Committee Co-chair on behalf of the BC Health Coalition

Kudos to the Jewish Seniors Alliance for producing this handy reference resource containing much useful information on how to access benefits available to low- and moderate-income seniors.

~ Leslie Gaudette, President Council of Seniors' Citizens Organizations of BC (COSCO)

This guide is a much-needed resource to help seniors understand what is available, and navigate the complicated barrier that many seniors experience. This is such a valuable asset, and we are happy to see such a thoughtful compilation of supports specifically tailored to seniors. Thank you to the Jewish Seniors Alliance for creating such a critical resource!

~ Rowan Burdge, Provincial Director, BC Poverty Reduction Coalition

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INTRODUCTION

Jewish Seniors Alliance of Greater Vancouver (JSA) recognizes that in BC, our Medical Services Plan (MSP) specifically excludes coverage of dental, vision, hearing, and other services such as physio, massage, podiatry and assistive devices. As a result, many do not receive necessary care and are subject to high out-of-pocket costs. We know these unmet needs add to hardship and in some cases result in increased health issues for seniors.



This resource guide provides information about financial benefits seniors are entitled to and tips on how to access some extended health needs. Please note, if you do not have access to a computer to open the links provided, refer to the list of resources on page 23, where you can find organizations that provide advocacy services for seniors.

FINANCIAL SUPPORT FOR SENIORS IN BC

There are many government programs designed to help older Canadians stay financially independent. In most cases you must apply for income or benefits from a government program. If you are eligible, the amount you receive may depend on your level of income. The majority of programs start at age 65, but some can start earlier.

The most important thing to know about almost all government programs is that you need to first file a personal income tax return in order to be eligible.

If you are age 65 or older and have lived in Canada for 10 or more years, you can apply for the Old Age Security benefit (OAS). You can make your application six months before you turn 65 and are encouraged to complete an annual income tax return in order to avoid any processing delays. If you wait until age 70, your monthly benefit payment will be higher.



GUARANTEED INCOME SUPPLEMENT (GIS)

Canadians with low incomes who already receive the OAS can apply for the Guaranteed Income Supplement (GIS). If you are receiving the GIS and your spouse is between 60 and 64, your spouse can apply for a separate benefit called the Allowance. Your spouse can apply for the Allowance up to 12 months before he or she turns 60. This Allowance can also be claimed by a widow or widower between the ages of 60 and 64. In this situation, it is called the Allowance for the Survivor. The supplement is based on income and is available to low-income Old Age Security pensioners. It is not taxable.

The federal government provides the Guaranteed Income Supplement (GIS) if:

- you are 65 or older
- you live in Canada
- you receive the Old Age Security (OAS) pension
- your income is below a maximum threshold

To find out more about income thresholds and amount you will receive use this link:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement/eligibility.html>

In many cases, the government will let you know by letter when you could start receiving the first payment. They will send you this letter the month after you turn 64. In other cases, you may have to apply.

WHY YOU MAY HAVE TO APPLY

You may have to apply for the Guaranteed Income Supplement. They may not have enough information to enroll you automatically. You may have to apply if you are already receiving your Old Age Security pension and never applied for the Guaranteed Income Supplement.

WHEN PAYMENTS START

You can receive your first payment the month after you turn 65. You must file your tax return on time every year to avoid any disruption to your payments.

If you did not receive your first payment automatically, you should contact Government of Canada by phone* as soon as possible.

Be prepared to provide:

- your Social Insurance Number
- your income information from the year before
- your spouse or common-law partner's income from the year before

***Canada and the United States Toll-free: 1-800-277-9914**

Canada and the United States TTY: 1-800-255-4786

The hours of operation are 8:30 a.m. to 4:30 p.m. local time,
Monday to Friday

To find out more information about the Guaranteed Income Supplement use this link:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

BC SENIORS SUPPLEMENT (BCSS)

Some seniors may also qualify for BC Senior's Supplement (BCSS):

The Senior's Supplement is a provincial top-up to the federal Guaranteed Income Supplement (GIS) payment. The Senior's Supplement is paid on a monthly basis to eligible low-income residents of BC who are receiving GIS or the allowance through the Government of Canada's Old Age Security program. You don't need to apply. Payment is automatic.

The Government of Canada calculates the Guaranteed Income Supplement (GIS) rates using the income reported on an individual's taxes the previous year. The Senior's Supplement rate is then calculated based on the amount of Old Age Security (OAS) and GIS an individual receives. Individuals with no or very low income who receive the maximum GIS rate will receive the maximum Senior's Supplement rate. As income increases, GIS and Senior's Supplement payment amounts decrease. Higher incomes correspond with lower amounts of GIS and Senior's Supplement. The current maximum Senior's Supplement rate is \$99.30 per single senior and \$220.50 for senior couples, per month.

For information on how to apply for the Senior's Supplement, see the link below:

<https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/supports-for-seniors/seniors-supplement>

BC Senior's Supplement Contact Information:

General Inquiries: 1-866-866-0800

MEDICAL SERVICES ONLY

If you are a senior 65+ who was previously receiving Income Assistance (IA) or Disability Assistance (DA) you may also qualify for Medical Services Only (MSO) coverage. For seniors, this would apply when you turn 65 and begin to receive OAS/GIS benefits. This will happen automatically once you start receiving OAS Benefits. This benefit will qualify you for additional benefits that are highlighted in this guide.

MSO coverage is only available to certain categories of former recipients who meet specific eligibility criteria. To be eligible for MSO coverage, you must:

- have been receiving Income Assistance (IA) or Disability Assistance (DA) Benefits
- cease to be eligible for DA for one of the reasons outlined in the link below
- meet the applicable income test for the family unit

To find out more about Medical Services Only use this link:

<https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/medical-services-only>

Or call the Ministry of Health for information on Medical Services

Plan coverage:

250-382-8406 (Victoria)

604-683-7151 (Vancouver)

1-800-663-7100 (toll-free from other areas of BC)

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents-contact-us>

EXTENDED HEALTH CARE NEEDS

This section of the guide will help you to find information about what extended health benefits (partial payments) are available to seniors in BC. Accessing these services is not always straightforward and may require research on your part or assistance from a family member or an organization that provides seniors' advocacy. (See Resources List on Page 22)

Remember to always ask questions of the practitioners you use, as not all of them will have the correct information or provide the benefits you are entitled to. If you are not satisfied with their responses, shop around until you find someone who is more accommodating. Some practitioners will even consider reduced fees for those who have limited incomes.



VISION CARE

Are you concerned about your vision?

Because vision is so vital to daily living, it is important to recognize any changes. Having your eyes examined regularly can help to detect problems. Considerable data indicates that rates of depression and anxiety are elevated among people with visual impairments. Moreover, individuals of lower socioeconomic status may be at increased risk for vision impairment and subsequent mental health problems.

If you were previously a recipient of Income Assistance (IA) or Disability Assistance (DA) you may be eligible for Medical Services Only (MSO) and have additional costs for vision care covered.

If you are over the age of 64, MSP will fund or subsidize the cost of one routine eye exam a year. They will cover the cost of a routine eye exam up to \$48.90; if your practitioner charges more, you will be required to pay the balance. **Talk to your optometrist's office before you book an appointment as rates may vary.** Here is a link to a company who will do a free eye exam for seniors.

<https://www.specsavers.ca/offers/seniors-no-cost-eye-exam>

HEARING LOSS AND CARE

Do you suspect you might have hearing loss?

There are side effects to not wearing hearing aids when you have hearing loss. These include a higher risk of cognitive decline, slips and falls, memory problems, depression, less productivity, social opportunities and more. Hearing tests conducted by an audiologist are generally free, but hearing aids are not. Hearing aids are very expensive and many seniors who need them go without if they cannot afford them.

If you think you have hearing loss, you should make an appointment for a hearing test with one of the following professionals:

Ear, Nose and Throat (ENT) Doctor: An ENT Doctor is a medical specialist in diseases of the ear, nose, throat, and related concerns. Seeing an ENT would require a referral from your family doctor. If the ENT doctor suspects you have hearing loss, most will refer you to an Audiologist for testing, however some do the testing themselves.

Audiologist: An Audiologist is a university-trained professional who specializes in evaluating, diagnosing, treating, and managing hearing loss and other hearing-related and communication disorders. They are equipped to test hearing, and to prescribe, dispense and fit hearing aids. You do not need a referral to see an audiologist, and some do not charge for a hearing test, so check with the office before making an appointment. Audiologists typically sell hearing aids, some offer seniors discounts, or other options for payment.



Some other options for hearing loss testing and devices:

Neil Squire Hearing Solutions:

<https://www.neilsquire.ca/individual-programs-services/hearing-solutions/>

Dedicated to the prevention and treatment of hearing loss, Neil Squire is a fully equipped hearing health center offering compassionate and client centered service in the Greater Vancouver area. They offer a fully accessible custom-built sound booth and a state-of-the-art facility that allows them to help people with all types of hearing loss. They do not charge for hearing tests and the audiologist can help seniors apply for grants to help with the cost of hearing aids.

Call to book a free hearing test today: 778-945-1215

Wavefront Centre for Communication Accessibility:

<https://www.wavefrontcentre.ca/>

Formerly the Western Institute of the Deaf and Hard of Hearing, Wavefront Centre for Communication Accessibility conduct professional hearing tests for a fee and can provide recycled hearing aids, but these are limited and difficult to acquire. Wavefront relies on donations of used hearing aids so consider donating them, if you have access to hearing aids that you no longer require.



Unfortunately, in BC hearing aids are not covered through our BC health plan. Retailers like COSTCO, London Drugs and others may charge less, so be sure to research before making a purchase. Some people find cheaper, over the counter hearing devices such as “Hearables” to be effective; (Check with the Wavefront Store or retailers like Amazon and London Drugs). These are one size fits all and will not be as effective as hearing aids.

DENTAL COVERAGE IN BC

Are you concerned about your dental health?

Being able to access dental care is essential for everyone and is especially important for seniors. Poor dental health is linked to serious health conditions such as heart disease, stroke and pneumonia and can affect quality of life. It can also lead to poor self-esteem and social isolation.

The goal of the new national dental care program is to help Canadians with the costs of dental care, starting with under 12-year-olds in 2022, and then expanding to those under 18-years-old, seniors, and persons living with a disability in 2023, with full implementation by 2025.

In the meantime, the cost of dental care is extremely high and not available to seniors, even for those who qualify for Guaranteed Income Supplement or the BC Seniors Supplement. Be sure to ask your dentist if reduced rates are an option and some offices will also approve a payment plan if required.

If you were a recipient of Income Assistance (IA) or Disability Assistance (DA) you may be eligible for Medical Services Only (MSO) and have basic dental costs covered. Everyone who previously received such assistance can access emergency dental services to relieve pain.

There are some dental clinics in the Lower Mainland who provide free, or cost sharing services. Check this link for more information:

<https://www.yourdentalhealth.ca/visiting-your-dentist/reduced-cost-clinics/>

Or email: info@yourdentalhealth.ca

BC FAIR PHARMACARE

Under the BC Fair PharmaCare program, prescription costs and some medical supplies are subsidized. The amount of the subsidy depends on family net income, and seniors born in 1939 or earlier, or couples with one born in 1939 or earlier, get a higher subsidy. It is necessary to register for PharmaCare in order to receive benefits.

Every BC resident should register, even if at present you won't receive a benefit, because if your income drops or your prescription costs go up, you will already be covered.

People who live in B.C. can get help from BC PharmaCare to pay for:

- Many prescription drugs
It does not cover all prescription drugs.
- Some medical devices and supplies
 - Diabetes Management Supplies
 - Prostheses
 - Custom Prostheses
 - Ostomy Supplies
 - Offloading devices
- Pharmacy services
 - Dispensing
 - Renewing/adapting a prescription
 - Medication reviews
 - Injection administration

BRITISH COLUMBIA APPLICATION FOR HEALTH AND DRUG COVERAGE

B.C. residents can apply for one, two or three programs using this form:

- Medical Services Plan
- Fair PharmaCare
- Supplementary Benefit

Register online for Fair PharmaCare:

<https://my.gov.bc.ca/ahdc/msp-eligibility>

See if you're already registered. If you registered but no longer have coverage, see reinstating your coverage.

You can also register by paper (PDF) or phone:

Lower Mainland: 604-683-7151

Rest of B.C. (toll-free): 1-800-663-7100

Monday to Friday: 8:00 a.m. to 8:00 p.m.

Saturday: 8:00 a.m. to 4:00 p.m.

If you prefer to write:

Fair PharmaCare plan

Fair PharmaCare Administration

PO Box 9655 Stn Prov Govt

Victoria BC V8W 9P2

Other PharmaCare inquiries:

PharmaCare

PO Box 9655 Stn Prov Govt

Victoria BC V8W 9P2

If you have a concern with the services provided or to appeal a coverage decision:

Attention: Operations Director/Complaints

Health Insurance BC

PO Box 9035 Stn Prov Govt

Victoria BC V8W 9E3

Fax: 250-405-3595

SUPPLEMENTARY MEDICAL SERVICES

Medical Services Plan (MSP) Supplementary Benefits provides partial payment for certain medical services obtained in British Columbia. A doctor's referral is not required to access these services. MSP Supplementary Benefits support the following services from approved providers:

- Acupuncture
- Chiropractic
- Massage therapy
- Naturopathy
- Physical therapy
- Non-surgical podiatry
- Ambulance Services

Eligibility for Supplementary Benefits is based on your net income from the previous year as confirmed by the Canada Revenue Agency (CRA) (or combined net income for you and your spouse), less deductions for:

- your age (and the age of your spouse)
- family size
- disability; and
- any income from the Universal Child Care Benefit and Registered Disability Savings Plan

The amount left is called “adjusted net income.” If it is less than \$42,000, you may qualify for Supplementary Benefits.

You only need to apply once if you:

- remain eligible for MSP coverage; and
- file your tax return every year

Eligibility for Supplementary Benefits may be impacted if you do not file your taxes each year with CRA or if you do not update your MSP account if you marry or begin living in a marriage-like relationship.

Be sure to check with your practitioner, as practices and rates at each office may vary. If CRA has approved you for this benefit, the practitioner's office will know you qualify for the supplementary benefit and only charge the difference. However, some offices will require that you pay the full amount and submit a form for reimbursement from MSP.





For information on how to access this benefit see this link:

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/benefits/services-covered-by-msp/supplementary-benefits>

If you have questions about what services are covered by MSP, contact Health Insurance BC for more information:

604-683-7151 (Lower Mainland)
1-800-663-7100 (Elsewhere in B.C.)

Mailing Address:
Health Insurance BC
PO Box 9035 Stn Prov Govt
Victoria, B.C. V8W 9E3

ASSISTIVE DEVICES AND EQUIPMENT

There is no universal program in BC to fund the rental or purchase of needed medical equipment. The least expensive, appropriate medical equipment and devices may be provided to specific recipients (those who receive Medical Services Only) to assist with a “medically essential” need. There must be no other resources available to the client to provide the medical equipment requested.

Assistive devices are items that ease the strains of daily activities at home, at work, or at play. They include medical equipment, mobility aids, information technologies, practical aids, and gadgets to suit many different needs. If you think you could benefit from using an assistive device, start by consulting a health care professional, such as your doctor, pharmacist, or an occupational therapist.

Here is a link to information about provincial supports:

<https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/health-supplements-and-programs/medical-equipment-and-devices>

CANADIAN RED CROSS HEALTH EQUIPMENT LOAN PROGRAM

More than 70 Red Cross locations across B.C. & Yukon lend health equipment at no charge. A variety of short-term loans are available, ranging from equipment like crutches, walkers and wheelchairs to

raised toilet seats, hospital beds, bath seats and patient lifts. Working closely with your health care professionals to help you choose the appropriate equipment may enable you to remain at home longer, leave the hospital sooner, or spend your final days in the company of family, friends and pets in familiar surroundings. Use this link to find more information about the Red Cross Equipment Loan Programs:

<https://www.redcross.ca/how-we-help/community-health-services-in-canada/health-equipment-loan-program>

The Basic Short Term Loan Program assists people recovering from injury, illness or with mobility issues; allows people to return home from hospital earlier and supports individuals in palliative care who wish to spend their final days in the comfort of their own home. Generally, this equipment is required for three months or less.

The Long Term Loan Program provides home health and mobility equipment like wheelchairs and bathing aids to individuals with chronic but stable conditions in B.C.'s Lower Mainland for as long as the equipment is needed.

Use this link to find a branch near you:

<https://www.redcross.ca/in-your-community/british-columbia-and-yukon/british-columbia-and-yukon-find-a-branch>

CERIDIAN CARES

Ceridian Cares is a charity that provides financial assistance for medical devices and home adjustments for barrier free living.

To apply for individualized grants, go to:

<https://www.ceridiancares.ca/evaluation>

SUPPLEMENTARY PRIVATE HEALTH INSURANCE

One option for seniors is to consider purchasing Supplementary Private Health Insurance for unmet health needs like vision, dental, massage, chiropractic and more.

At first glance, the cost of health and dental insurance premiums for older Canadians may seem high, but when stacked against the high cost of dental, vision and hearing care, prescription drugs to manage chronic health conditions, paramedical services, and medical supplies, it may be worth considering an insurance plan.

For a monthly fee, many of these expenses are covered either partially or in full. There are many different companies like, Manulife, Blue Cross, GMS, Johnson Life and others. It is best to check the various websites or call them and enquire about coverage, monthly, fees etc. Depending on your use of these health services, the monthly fees may be worth the cost.



SENIORS' RESOURCES AND ORGANIZATIONS

This is a list of some organizations that do advocacy work with seniors and can help if you need more assistance accessing this information. The provincial organizations listed can help with connecting you with a resource in your community.

OFFICE OF THE SENIORS ADVOCATE

<https://www.seniorsadvocatebc.ca>

The Office of the Seniors Advocate (OSA) is an independent office of the B.C. provincial government acting in the interest of seniors and their caregivers. The OSA monitors and analyzes seniors' services and issues in B.C. and makes recommendations to government and service providers to address systemic issues. OSA monitors services in five key areas: health care, housing, income supports, community supports, and transportation.

INFORMATION AND REFERRAL CALL LINE

The Office of the Seniors Advocate has an information and referral line that is available 24 hours a day, every day. Senior service specialists will work with you during office hours to provide resources and help resolve issues. Staff at bc211 will assist after hours.

Phone: 1-877-952-3181 (toll free) or 250-952-3181

Email: info@seniorsadvocate.bc.ca

Mailing Address: 6th Floor, 1405 Douglas Street, PO Box 9651,
STN PROV GOVT., Victoria BC V8W 9P4

BC SENIORS GUIDE

<https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/about-seniorsbc/seniors-related-initiatives/bc-seniors-guide>

The BC Seniors' Guide is a book-style compilation of information and resources to help us all plan for and live a healthy lifestyle as we age. It includes information on provincial and federal programs, with sections on benefits, health, lifestyle, housing, transportation, finances, safety and security, and other services. You can download the PDF version of the guide (great for printing at home), read it online, or order a hard copy.

To order a free print copy of the BC Seniors' Guide in English, Farsi, French, Chinese, Korean, Punjabi or Vietnamese, contact the Office of the Seniors Advocate.

211 - BC211.CA

bc211 is a free and confidential service that connects people to helpful and vital resources in their community. Simply dial 211 or visit bc211.ca to access information and referral to a broad range of community, government, and social services that assist with:

- basic needs like food and shelter
- mental health and addictions support
- legal and financial assistance, support for seniors, and much more

SENIORS FIRST BC

<https://seniorsfirstbc.ca/>

Seniors First BC is a charitable, non-profit society that provides information, advocacy, emotional support, and referrals to older adults across BC who are dealing with issues affecting their well-being or rights. In addition, they assist those concerned about the welfare of an older adult.

They are the only non-profit organization in Western Canada offering a mixture of psycho-social and justice-based supports to older adults. They have staff from a variety of professional fields, allowing us to approach elder abuse issues from a unique and multidisciplinary perspective.

Seniors Abuse and Information Line (SAIL) is a safe place for older adults, and those who care about them to talk to a trained intake worker about abuse or mistreatment, receive information and support about issues that impact the health and well-being of an older adult. SAIL intake workers are trained to provide a listening, non-judgmental and supportive ear and provide resources, referrals to our free internal programs and support.

Phone: 604-437-1940

Toll Free: 1-866-437-1940

Mailing Address: #502-1281 W Georgia Street, Vancouver, BC V6E 3J7

Office Hours: Weekdays 8:00 a.m. – 8:00 p.m. and weekends 10:00 a.m. – 5:30 p.m., excluding statutory holidays.

411 SENIORS CENTRE SOCIETY

<https://411seniors.org/>

411 Seniors is first and foremost a community-oriented centre, committed to enhancing the quality of life of older adults in the Lower Mainland. Engagement with the wider local community, providing programming and activities that are relevant and necessary, and developing opportunities for life-long learning and intergenerational connection, drives 411 operations. 411 Seniors provide information and referral services, drop-in support, income tax preparation, workshops and committees.

Phone: 604-684-8171

Mailing Address: 3502 Fraser Street, Vancouver, BC V5V 4C4

Office Hours: Monday to Thursday 9:00 a.m. – 4:00 p.m.

DISABILITY ALLIANCE BC

<https://disabilityalliancebc.org>

Supports people, with all disabilities, to live with dignity, independence and as equal and full participants in the community. They champion issues impacting the lives of people with disabilities through direct services, community partnerships, advocacy, research and publications.

Phone: 604-872-1278

Toll Free: 1-800-663-1278

Mailing Address: #1450-605 Robson Street, Vancouver, BC V6B 5J3

Office Hours: Monday to Friday 8:30 a.m. – 4:30 p.m.

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Scan the QR Code above or visit www.jsalliance.org
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