

INFORMATION ABOUT OPTING OUT OF MINISTRY OF HEALTH SERVICES PROGRAMS

If you do not want to participate in British Columbia's provincial health care programs, you must complete and sign an Election to Opt Out statement and submit that statement to the Ministry of Health Services.

You cannot opt out retroactively in order to eliminate an outstanding premium debt; any outstanding amount is a debt owed to the province and is collectable under law. If you elect to opt out, your statement is effective for a 12 month period starting on the first day of the month following the month in which your application to opt out is received and you cannot subsequently opt back in until after this 12 month period.

Consequences of Opting Out

- During the 12 month period for which you opt out, the Ministry of Health Services will **not** pay for any medical, hospital or other health care services, or for any items such as prescription drugs that might otherwise have been a benefit. This will be true regardless of whether the services/items are required on a routine or an emergency basis, due to illness or accident, and regardless of the cost involved.
- You will be responsible for paying the entire cost of health care services and items you receive during the opted out period. You will not be able to opt back in, in the event of an unforeseen medical problem. Note: Hospital costs alone can exceed \$1,000 per day.
- You may find you are unable to obtain extended health care benefits or coverage for travel outside British Columbia.
- You will not be required to pay any premiums for the period during which you are opted out.
- You will be given a Notice of Exemption to show that you have opted out and must present that notice when medical, hospital and other health care services are accessed, and when purchasing items such as prescription drugs, that might otherwise have been a benefit.
- An Election to Opt Out form must be completed each year if you choose to remain outside British Columbia's provincial health care programs.

The following are sections of the *Medicare Protection Act*, which make provisions for residents to opt out.

A person must be a resident of British Columbia to qualify for provincial health care benefits. The *Medicare Protection Act*, defines a resident -as "a person who

- (a) is a citizen of Canada or is lawfully admitted to Canada for permanent residence,
- (b) makes his or her home in British Columbia, and
- (c) is physically present in British Columbia at least 6 months in a calendar year,

and includes a person who is deemed under the regulations to be a resident but does not include a tourist or visitor to British Columbia."

Under Section 7(1) of the Act, every resident is required to enroll with the Medical Services Commission in the manner required by the Commission for enrollment as a beneficiary. However, Section 7(1.1) of the Act states that the need to apply for enrollment does not apply to a resident who submits a statement to the Commission in the manner required by the Commission stating that he or she does not want to be enrolled as a beneficiary.

Similarly, a resident who is already enrolled, but who no longer wants to be a beneficiary, can submit a statement to the Commission stating that this is the case. Under Section 7(7)(a) the Commission may cancel the enrollment of a beneficiary effective on a date subsequent to the date of his or her application (to opt out of provincial health care benefits).

Under no circumstances may a statement be submitted for the purpose of requesting that a child not be enrolled or that the enrollment of a child be cancelled.

The Act also requires that, for a prescribed period (12 months) from the date that the Commission either receives a statement under Section 7(1.1) or cancels enrollment under Section 7(7)(a), the Commission **must not** enroll a person as a beneficiary.

The *Medicare Protection Act* is a public document that can be purchased, for a small fee, from Crown Publications. It may also be viewed at many public, college, university and law libraries throughout the province.