



Keeping Fit In Canada's healthiest province

BY JANE MUNDY

Good health is one of the perks of living in B.C. In fact, this province has the highest life expectancy rate in Canada.

The province's temperate climate brings residents outdoors in droves, year-round, to hike, mountain bike, ski, snowboard, snowshoe, swim, kayak, and, in Vancouver, walk the Stanley Park seawall.

As B.C. takes the world spotlight at the 2010 Olympic Games, the provincial government's mission is to be the healthiest jurisdiction ever to play host. It has implemented programs such as banning junk food in B.C. schools and

increasing smoke-free environments through municipal bylaws.

Thanks to its Medical Services Plan (MSP), a universal medicare system similar to those found throughout Canada, B.C. residents have access to doctors, hospitals and services to get and keep them healthy. 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 families of two and \$108 for families of three or more. Families or individuals making an annual salary of \$28,000 or less can apply 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 Care Card

If you're new to B.C., there's a two-month waiting period before you're eligible for MSP coverage; B.C. Health Services urges newcomers to apply immediately upon arriving as it takes approximately 90 days to process applications. Forms and information are online at <http://www.hibc.gov.bc.ca/> or call 604-296-4677 (in Vancouver) or 1-800-663-7100 (toll free throughout B.C.). The toll-free number is open evenings or weekends to answer most MSP questions. Or call Health Insurance B.C. at 604-683-7151 (in Vancouver).

While you're waiting ...

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 at 1-800-268-8099 (www.clhia.ca); they'll assist you with names and phone numbers of insurance companies. Or check out supplementary coverage through the British Columbia Automobile Association (www.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, hearing aids, chiropractic care, massage therapy, naturopathy, physical therapy, ambulance fees, non-surgical podiatry services or medical exams for jobs or life insurance purposes.

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 1-800-663-7100 or 604-683-7151. To calculate an estimate of your Fair PharmaCare plan financial assistance, visit <http://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 a significant issue. As B.C.'s population is aging, so are its medical practitioners – B.C. needs about 400 new doctors annually just to maintain the status quo. Although 100,000 people are currently looking for a regular doctor, B.C. is generally better off than other provinces.

The College of Physicians and Sur-

geons of British Columbia keeps an up-to-date website, www.cpsbc.ca, listing doctors accepting new patients by city and postal code, and includes helpful information such as 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 are available if you want to "leave the queue" for some procedures like cataract surgery. They're accessible for anyone who wants to pay, but they mostly cater to Work Safe B.C. claims. However, in accordance with the Canada Health Act, you cannot pay for yourself; a third party must pay. Private clinics cannot help patients with procedures requiring an overnight stay, like knee and hip replacements or cardiac care – the three operations

with the longest waiting lists.

Walk-In Clinics treat patients just like a GP's office, but chances are you'll see a different doctor with 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.

Health information at home

Through B.C. Nurseline, you can speak to a registered nurse around the clock for confidential health information and advice. As well, a pharmacist is available from 5 p.m. to 9 a.m. every day. Translation services are available in more than 130 languages – all you need is a B.C. Care Card. Call 604-215-4700 (in the Vancouver area), 1-866-215-4700, or 1-866-889-4700 (for deaf/hearing impaired). For details, visit <http://bchealthguide.org/kbaltindex.asp>. **MTV**

