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## A Reminder: Subsidy to Pay MSP Premiums Available for Low-Income Seniors

**Victoria** – With the January 1<sup>st</sup> increase to MSP Premiums, British Columbia's Seniors Advocate, Isobel Mackenzie, is urging seniors to check if they are eligible for full or partial payment of their monthly MSP Premium.

"Some seniors are paying \$900 per year for their MSP and many may qualify for a full or partial subsidy of this amount," stated Mackenzie. "Seniors have one of the lowest median incomes and would likely benefit the most from MSP Premium Assistance, however many are not aware that they qualify," continued Mackenzie who highlighted the lack of awareness in her 2015 report *Bridging the Gaps*. In this report, which randomly surveyed seniors across B.C., it was found that overall awareness of MSP premium assistance was low among survey respondents, with only 39 per cent being aware of the program. Paradoxically, awareness was lowest amongst those who would most likely qualify – seniors with household incomes under \$30,000. "We must do all that we can to ensure that seniors are aware of, and accessing the assistance they are eligible for," said Mackenzie.

The Regular Premium Assistance program has five levels of subsidies on a sliding scale for individuals and families earning less than \$30,000, with **those earning under \$22,000 paying no premium at all**. A one-time application must be filled out. Subsequent years are calculated automatically based on the information in the recipients' income tax returns. Regular Premium Assistance may also be provided retroactively up to six years from the date of application. As of January 1, 2016, the premiums for those with a net income over \$30,000 will be increasing by approximately four per cent over 2015 costs, while premiums for those with incomes less than \$30,000 will stay unchanged at current levels.

To learn more about, and apply for, Regular and Temporary Premium Assistance, visit <a href="http://www2.gov.bc.ca</a>/www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp">http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp</a> or call 1-800-663-7100.

The Office of the Seniors Advocate is an independent office of the provincial government with a mandate of reporting on systemic issues, monitoring seniors' services and raising awareness of issues affecting seniors in British Columbia. The OSA provides information and referrals through its toll-free line -1-877-952-3181

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