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Before You Go, Think MSO: What You Need to Know about PWD and Medical Services Only

By Meg Tronson

Are you someone receiving persons with disabilities assistance (PWD) through the Ministry of Social Development and Social Innovation who will stop receiving cheques once you turn 65? Do you have PWD status but have stopped receiving ministry assistance due to employment income? If so, you may still be eligible for medical benefits even though you are no longer receiving ministry cheques. Welcome to MSO.

What is MSO?

MSO stands for Medical Services Only. With MSO you

retain some of your enhanced medical benefits despite no longer receiving cheques from the ministry.

How do I qualify for MSO?

There are two criteria you must meet to be eligible for MSO. First, you must have a Persons with Disability (PWD) or Persons with Persistent Multiple Barriers (PPMB) designation and go off provincial assistance due to receiving income above your assistance amount from another source. Second, you must meet ministry standards for financial eligibility. In



addition, you must request that the ministry change your file to MSO in the month that you no longer receive ministry cheques; otherwise the ministry will close your file within two months. Don't hesitate to call a TAPS advocate if you have questions or concerns about the ministry closing your file.

In order to qualify for MSO if

(See MSO, page 4)

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WHAT'S UP DOC? NEW GUIDELINES FOR WALK-IN CLINICS

By Carly Charlebois

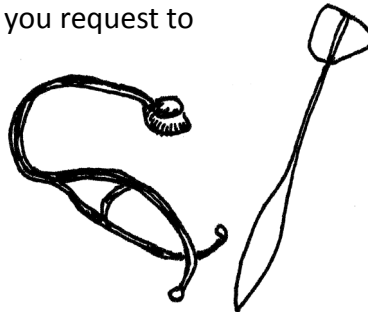
It no secret that there is a shortage of family doctors in the Victoria area. At TAPS we regularly hear from clients about their difficulty finding a family doctor—a significant barrier to folks who are trying to access benefits from the Ministry of Social Development and Social Innovation and require medical evidence to support their request. If you do not have a family doctor and rely on walk-in clinics for your medical care, then you might find the following helpful.

The *Professional Standards and Guidelines* for physicians in British Columbia were revised in April 2016, and include information on walk-in clinics and your rights as a patient.

If you do not have a family doctor, and are regularly visiting the same clinic, then you are considered to be receiving primary health care from that clinic. The doctors at that clinic are responsible for offering you continuous

medical care, including health examinations and follow-ups.

If you want to receive long-term care, you must let the walk-in clinic know that you do not have a family doctor. If you go to the same walk-in clinic on a regular basis, then the doctor at the walk-in clinic *should* offer to be your primary care physician through a “verbal invitation”. After a few visits, if your doctor hasn’t offered to become your primary doctor, it is important that you request to



become a regular clinic patient.

The new standard states that you do not get to choose a specific physician to provide you with care, but rather all of the doctors at the clinic will have access to your patient records and will collaborate to provide you with long-term medical care, including health examinations and follow-up, such as PAP smears, blood pressure

TAPS' SILENT WITNESS PROGRAM

Many of our clients find that appointments with the Ministry of Social Development and Social Innovation (MSDSI) can be stressful. Some find that having another person at their appointment lessens their stress and helps the appointment proceed smoothly. At TAPS, we have volunteer silent witnesses who can accompany individuals to ministry appointments. If you would like to be connected with a silent witness, call TAPS at 250-361-3521.

checks and various screening tests.

So, if you’ve been to your walk-in clinic a few times and like the doctors there, make sure to request to be a regular clinic patient. Patients with complex or chronic illnesses should be able to depend on walk-in clinics for continuing care.

For more information on primary care multi-physician clinics go to: <https://www.cpsbc.ca/files/pdf/PSG-Walk-In-Urgent-Care-Multi-Physician-Clinics.pdf>. ■

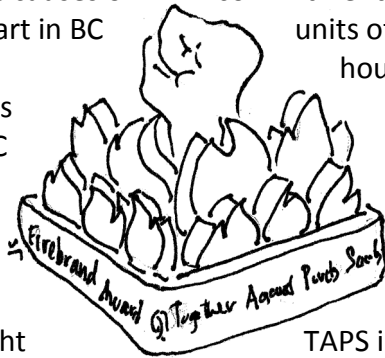
Check TAPS out on
facebook

TAPS' ANNUAL GENERAL MEETING

At TAPS' Annual General Meeting on November 21, 2016, we had a chance to look back over a challenging, exciting and successful year. As well as serving almost 20 per cent more clients than any other year, we were able to focus some of our advocacy efforts on the broader, systemic causes of poverty: taking part in BC Public Interest Advocacy Centre's intervention in BC Hydro's rate design application, helping to lead a province-wide fight against changes to the monthly bus pass program for PWD recipients, organizing and pushing forward the Regional Housing First Motion, and reaching out to tenants dealing with fires and renovations. On top of that, a great part of our community work this year was in supporting the homeless people living in Super InTent City in their fight to have their Charter rights recognized.

Crucial to the success of InTent City were lawyers Catherine Boies Parker and Jasmine MacAdam, who worked tirelessly to advance the demands of the residents through the courts, with the

result that Super InTent City was able to continue to exist until such a time that government could provide housing to the residents. The residents of InTent city successfully pressured various levels of government to invest an estimated \$86 million in housing, including a commitment to building 714 units of low cost housing for the homeless.



This brings us to the "Firebrand" award, presented by TAPS in order to recognize outstanding contributions to the fight against poverty. This—the inaugural—"Firebrand" award went to Catherine and Jasmine for their extraordinary work on behalf of the residents of Super InTent City.

As far as changes at TAPS, we approved an updated Constitution and Bylaws, to bring TAPS into compliance with new federal legislation. Our 2016 Annual Report, along with the new Constitution and Bylaws, is available on our website at tapsbc.ca.

We said good-bye to a few board members. Joan

(See AGM, page 7)

TAPS STAFF

Kelly Newhook Executive Director

David Huxtable Employment Standards Legal Advocate

Yuka Kurokawa Tenant Legal Advocate

Jen Matthews Income Assistance Legal Advocate

Thea McDonagh Income Assistance Legal Advocate and Coordinator of the Volunteer Disability Advocacy Project

Stephen Portman Employment Standards Legal Advocate and Advocacy Lead

Emily Rogers Tenant Legal Advocate and Federal Disability Advocacy Project Coordinator

John Cooke Tenant Legal Advocate (on leave)

Taproot is published bi-monthly. Newsletter artists: Mitch Lindsay Joan Stiebel

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Check us out at
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TAPS HOLIDAY CLOSING

TAPS will be closed on December 23rd and will re-open on January 3rd.



(Cont'd from MSO, Page 1)

you have PPMB designation, you must no longer be eligible for PPMB assistance due to income you (or your spouse) received from one of the following sources:

- Old age security (OAS)/ Guaranteed Income Supplement (GIS)
- Crime Victim Assistance
- Lump sum payment from CPP class action settlement

In order to qualify for MSO **if you have PWD designation,** you must no longer be eligible for PWD assistance due to income you (or your spouse) received from one of the following sources:

- Employment income
- OAS/GIS
- Crime Victim Assistance
- CPP or CPP-D payments
- Family maintenance

payments

- Lump sum payment from CPP class action settlement
- MCFD's youth agreement

Generally, people **on regular income assistance** do not qualify for MSO. However, you may qualify if you have moved into a special care facility and have stopped receiving ministry cheques in the past month because of income from any of the following sources:

- Old age security (OAS)/ Guaranteed Income Supplement (GIS)
- Crime Victim Assistance
- Lump sum payment from CPP class action settlement

How do I know if I am financially eligible for MSO?

Depending on your age, the ministry uses different markers to determine financial eligibility. If you are 64 years of age or younger, financial eligibility is based on whether you qualify for Medical Services Plan (MSP) Premium Assistance. If you are single and have an income under \$30,000 per year, or if you have a spouse and your combined income is under \$40,000 per year, you should qualify for MSP Premium Assistance. You can also phone MSP's toll free number at 1-800-663-7100 to ask if you meet MSP

Premium Assistance financial eligibility criteria.

If you are 65 years of age or older, your financial eligibility is determined by whether you are receiving the Guaranteed Income Supplement (GIS). If you are single and have a yearly income (excluding Old Age Security) of less than \$17,376, you will qualify for both GIS and MSO.

How do I apply for MSO?

The ministry will likely *not* switch your PWD/PPMB designation to MSO after you stop receiving cheques. You will have to inform the

(See MSO, page 5)

FEDERAL DISABILITY ADVOCACY PROJECT

TAPS' Federal Disability Advocacy Project can provide information on CPP-Disability, the Disability Tax Credit and the Registered Disability Savings Plan. If you would like to speak with an advocate about any of these benefits, or would like help applying, contact Emily Rogers at TAPS at 250-361-3521.

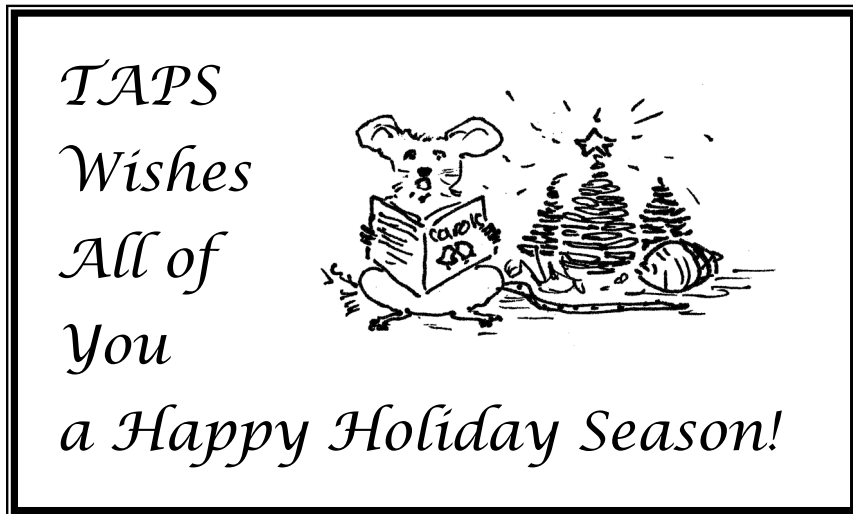
(Cont'd from MSO, Page 4)

ministry that you wish to receive MSO, and you can do so in one of two ways. First, if you receive PWD assistance, but go over your annual earnings exemption for employment income and are no longer receiving PWD assistance, you can make sure your file remains open and is transitioned to MSO by continuing to submit your monthly stubs to the ministry. When you report your monthly income, the ministry should switch your file to MSO and your file should remain open. However, we strongly advise that you also contact the ministry directly and request that your file be switched to MSO.

For all other cases (those involving non-employment income), you can phone the ministry and ask that they change your file to MSO. You must contact the ministry within **two months** of no longer receiving cheques, or they will automatically close your file.

What are some benefits available to me on MSO?

With MSO you can apply for additional medical benefits, but the ministry does **not** automatically provide these benefits. Each benefit has its own eligibility criteria, and



application and appeal processes. It may be helpful to contact a TAPS advocate when applying for ministry benefits through MSO.

The following are some benefits you may access :

- medical supplies
- medical equipment and devices
- dental services
- optical (basic eyewear and repairs)
- eye examinations (if not already covered by MSP)
- infant formula supplement
- extended medical therapies
- medical transportation
- premium free Medical Services Plan (MSP) coverage
- no deductible PharmaCare coverage
- tube feed supplement (if the person is in receipt of the tube feed supplement at the time their family unit transitions to MSO)

Are there any benefits I can no longer access with MSO?

Yes. The ministry no longer provides the following supplements when they change your file to MSO:

- diet supplements
- monthly nutritional supplement
- nutritional supplements (except infant formula)
- tube feed supplement (if the person is **not** in receipt of the tube feed supplement at the time their family unit transitions to MSO)
- natal supplements

One last question: If a person had MSO designation before 2002, do they still qualify under the current legislation?

Yes. A person who had an MSO designation before legislative changes in 2002 is “grandfathered” in and is automatically eligible for all MSO benefits. ■

THE DAY AND LIFE OF MY GLOVES

By Mitch Lindsay

Living on a penny pinching income, my purchases are limited, seldom and financially difficult, and not just at times, but every moment of every day, coping only as one can as a recipient of disability fragments. After saving and contemplating, I broke down and bought myself some basic winter gloves, grateful to find some at a clearance sale.

On a day not long after getting my gloves, I was woken up by the winter sun shining in my bedroom window; I slowly stretched and sat up; I noticed the time. I had to get moving, or I would miss my bus! I rushed to get ready, packed the things I needed for the day, and set out for the bus stop. I sat and waited a bit, but the bus stop bench is made of cold metal. To stay warm, I set my gloves on the bench and sat on them. When the bus pulled up, I tucked my things away to get ready to board. I got on the bus, sank into a seat, and as the bus pulled away, I looked out the window; I couldn't believe it! My gloves were lying just as I had left them, a forgotten cushion on the bench. If I got off at the next stop and ran back, I could grab them and

catch the following bus. So I got off the bus and weaved through the crowd of pedestrians, rushing to get to my gloves, hoping I wouldn't be too late. As I approached the stop, another crowd had formed during the morning rush. As I rounded the last few people blocking my view, I couldn't believe it—my new gloves were gone! My frustration mounted as I reflected on my gloves.

Luckily, I had bought them on sale, but even so they'd taken a chunk out of my budget. I'd gotten so comfortable wearing them and having warm hands. And the day was so cold. But I had to continue on my way, as I was already running late for appointments, so I jammed my fists in my pockets and waited for the next bus. Next time I invest in a decent pair of gloves, I will be more careful.

That's the funny thing about being poor—there's not a lot of room for error. One moment of absent-mindedness brings consequences that are not easily resolved. After that day, I started again, setting money aside each month toward another pair of gloves. ■

VOLUNTEER AT TAPS!

**Come and volunteer on our busy front desk—
a great way to participate in the fight against poverty!**

**Call Heidi
at 250-361-3521**

PERSONS WITH DISABILITIES

TAPS has advocates who can help you apply for Person With Disabilities status (PWD) through the Ministry of Social Development and Social Innovation. TAPS can also help you with an appeal if you have applied and been denied. Call us at 250-361-3521 for more information. If you are at the appeal stage, be sure to get in touch with us as soon as possible after receiving your letter of denial, and tell the receptionist you are calling about a disability appeal.

(Cont'd from AGM, Page 3)

McHardy, who has been on the board since 2006, including six years as president, has stepped down, as has Barbara Amberstone, who has contributed so much wisdom during her 10 years at TAPS. Richard Stern, on the board since 2012, has left as he and his wife are expecting a new child; and Danielle Allen has also left to welcome a new baby into the world. We say good-bye, too, to Lynne Milnes and Bhupinder Dulku, who had to leave the board due to other commitments. We wish Joan, Barbara, Richard, Danielle, Lynne, and Bhupinder all the best. Of course, they will remain close to TAPS.

New to the board are Nathan Cartwright, Patricia Cochran, Linda Doctoroff, and Felicity Smith. We look forward to working with them in the coming year. ■



TAX CLINIC

At TAPS

Every Thursday

9 - 11 and 1 - 4

First come, first served.

FREE HOLIDAY DINNERS

Saturday, December 10

1 - 5pm. Downtown Community Centre, 744 Pandora. Everyone welcome. Victoria Cool Aid Society Annual Chili Supper. Live Music.

Thursday, December 15

5pm, 533 Yates (back alley entrance after 5). Youth ages 13-19. Alliance Club Victoria Youth Empowerment Society. No registration. Stockings and small gifts provided.

Friday,

December 16

11:30am - 1:30pm. Our Place, 919 Pandora. Family Friendly. Free or by donation if you wish.

Friday, December 16

3 - 6pm, 767 Humboldt St. (Basement at back of Church of Our Lord) Youth 21 years and under. Sanctuary Youth Centre, Victoria. No registration. Free.

Saturday, December 17

11:30am - 1pm. 2295 Weiler Ave. Sidney. Everyone welcome. Peace Lutheran Church. Sponsored by local food stores. No registration required. Wheelchair friendly.

Wednesday, December 14

11:45am - 12:30pm. Community Dining Rm, 525 Johnson St. Family Friendly. Salvation Army-ARC. No registration. Free.

Wednesday, December 21

4 - 6pm. Our Place, 919 Pandora. Family Friendly. Gordy Dodd. Free or by donation if you wish.

Friday, December 23

12 noon. First come, first served. 500

Admirals Road. Family

Friendly. Rainbow Kitchen. Multiple seatings. Free or by donation if you wish.

Saturday, December 24

Noon or earlier. 620 Trounce Alley. Family Friendly. The Tapa Bar. Free.

Sunday, December 25

11:30am, 809 Burdett Ave. Everyone welcome. Sandy Merriman House. No registration. Free.

Sunday, December 25

12 noon - 2pm. St. Andrew's Kirk Hall, 680 Courtney Street. Everyone welcome. 12 Step Recovery Community. Free.



ABOUT TAPS

TAPS was established and registered as a society in 1989 and serves the Greater Victoria area. We provide legal information and representation on issues relating to income assistance, provincial and federal disability benefits, residential tenancy, and employment standards. We also provide public legal education in these areas and on broader poverty issues.

You can reach us between 9:30 am and 4:30 pm, Monday to Friday, by phone at 250-361-3521 or in person at #302 - 895 Fort Street. The office is closed daily for lunch between noon and 1:00 pm and is closed to walk-in clients on Monday and Friday mornings.

TAPS IS FUNDED BY



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United Way
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BECOME A MEMBER OF TAPS

\$5 unwaged (we can waive this) \$20 waged \$80 organization

Taproot is mailed/e-mailed to members.

Donations are appreciated. Charitable tax receipts provided.

Together Against Poverty Society Membership Registration 2017

#302 - 895 Fort Street, Victoria, BC, V8W 1H7

Annual Membership Fees (Please circle one)

Unwaged: \$5 (we are happy to waive this fee)

Waged: \$20

Organization: \$80

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e-mail

please do not send me the newsletter