WORKED EXAMPLE | MCW-AS14 | KEEP SEPARATE

Worked example: Health coverage gap check

A worked example with an invented student who moves to BC from another country on 20 August 2027.

1 **Province: British Columbia, MSP**
Open the BC MSP enrolment page from the sources list. Source [2]

3 **Waiting: coverage may start three months after arrival**
BC: your coverage may start three months after your arrival date in British Columbia. Source [2]

4 **Apply on arrival: 20 August 2027**
BC: if you are new to Canada, apply for MSP as soon as you arrive. Source [2]

5 **Gap cover: private or school plan from 20 August**
BC: you should get private health care insurance while you wait. Source [2]

6 **Expected start: around late November 2027**
Three months after 20 August. Use the start date MSP actually gives you. Source [2]

7 **In Ontario instead? No wait if eligible**
Ontario: there is no longer a waiting period for OHIP; if eligible, coverage is immediate. Source [1]

YOUR OWN CASE

Redo the example with your own details and dates.

My notes

HOW WE CHECKED THESE ANSWERS

Wording comes from the Ontario, BC, Alberta and Nova Scotia pages read on 2026-11-28. The student and dates are invented.

Sources (official pages, read on 2026-11-28): **[1]** Ontario, Apply for OHIP and get a health card: https://www.ontario.ca/page/apply-ohip-and-get-health-card (checked 2026-11-28). **[2]** BC, How to enrol in MSP: https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/eligibility-and-enrolment/how-to-enrol (checked 2026-11-28). **[3]** Alberta, AHCIP eligibility: https://www.alberta.ca/ahcip-eligibility (checked 2026-11-28). **[4]** Nova Scotia, Nova Scotia Health Insurance Program: https://www.novascotia.ca/programs-and-services/nova-scotia-health-insurance-program (checked 2026-11-28).