

# Public Drug Plan Information by Province

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# Overview

- This presentation provides an overview of the public drug plans in each province in alphabetical order. You may have private insurance that also pays for some of your medications.
- This presentation provides some basic information on public drug plans by province including:
  - Who qualifies for the program?
  - What is the deductible, premium and co-payment?
  - Who pays for medications first?
  - Where can you find additional information?

# Explanation of common terms

- There are some common terms used in drug insurance programs. They are:
  - A deductible is the amount of money you pay before the insurance program pays for your medical expenses. It is applied at the beginning of the benefit year which varies from one plan to another.
  - A premium is an amount paid to access the insurance program.
  - A co-payment is the amount you need to pay for the medication. It's often explained as a percentage (e.g. 30% co-payment which means you have to pay 30% of the medication cost).
  - A maximum is the most someone or a family will spend out of pocket in a given benefit year.

# What prescription drugs are covered?

- Every public drug plan has a formulary, or list of medications that are considered for reimbursement.
- You need to check the formulary to ensure your medications are considered for reimbursement.
- In some cases, medication reimbursement may require your doctor to sign off on extra forms or paperwork. After this is done, the forms and paperwork will be reviewed by drug program staff.

# Alberta



Name of Program	Alberta Blue Cross Non-Group
Who qualifies for the program?	Alberta residents are eligible for several programs including: <ul style="list-style-type: none"><li>• <a href="#">Alberta Adult Health Care Benefit</a></li><li>• <a href="#">Alberta Child Health Benefit</a></li><li>• <a href="#">Specialied Drug Programs</a></li><li>• <a href="#">Seniors Health Benefit</a>, or</li><li>• <a href="#">Non-Group Coverage</a>.</li></ul>
What is the deductible, premium and co-payment?	To our knowledge, the only program with a deductible is the Non-Group Coverage. There is an \$50 annual deductible applied to the total of all eligible health benefit expenses in a benefit year, except for prescription drugs and diabetic supplies. The plan benefit year runs July 1 – June 30 <sup>th</sup> . Premiums are paid each month. Premium subsidies are offered for individuals with lower income.
Who pays for medications first?	Eligible prescription drugs are paid by the public plan first. Private insurers (if you have one) pay any remaining amounts if the drug is eligible for reimbursement.
Where can I find more information?	<a href="https://www.alberta.ca/drug-coverage-health-benefits.aspx">https://www.alberta.ca/drug-coverage-health-benefits.aspx</a>

# British Columbia



Name of Program	BC Pharmacare
Who qualifies for the program?	PharmaCare covers eligible prescription drugs and medical supplies through <a href="#">several drug plans</a> . The largest is the income-based <a href="#">Fair PharmaCare plan</a> . Fair PharmaCare is income-based; the less a family earns, the more help they get.
What is the deductible, premium and co-payment?	For the <a href="#">Fair PharmaCare plan</a> , plan members are required to pay deductibles and a co-payment. The deductible is based on household net income. Once the deductible has been paid, the medication is covered at 70% so the co-payment is 30% of the drug costs. Once the family maximum is met, the medications are covered at 100%. Those with lower income usually have lower deductible and co-payments.
Who pays for medications first?	Eligible prescription drugs are paid by the public plan first. Private insurers (if you have one) pay any remaining amounts if the drug is eligible for reimbursement.
Where can I find more information?	<a href="https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents">https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents</a>

# Manitoba



Name of Program	Manitoba Pharmacare
Who qualifies for the program?	You qualify for the Manitoba Pharmacare program if you meet all of the following criteria: <ul style="list-style-type: none"><li>• you are eligible for Manitoba Health, Seniors and Active Living coverage.</li><li>• Your prescriptions are not covered by other provincial or federal programs.</li></ul>
What is the deductible, premium and co-payment?	Annual deductible starts to be paid at beginning of plan year which is April 1. After the deductible is paid, medications are paid at 100%. The deductible estimator can be accessed on the <a href="https://www.gov.mb.ca/health/pharmacare/index.html">Manitoba Government website</a> .
Who pays for medications first?	Eligible prescription drugs are paid by the public plan first. Private insurers (if you have one) pay any remaining amounts if the drug is eligible for reimbursement.
Where can I find more information?	<a href="https://www.gov.mb.ca/health/pharmacare/index.html">https://www.gov.mb.ca/health/pharmacare/index.html</a>

# New Brunswick



Name of Program	New Brunswick Drug Plan (NBDP) administered by Medavie Blue Cross
Who qualifies for the program?	The NBDP is available to New Brunswick residents who have an active Medicare card and meet one of the following: <ul style="list-style-type: none"><li>• Do not have drug coverage through a private plan or other government program, or</li><li>• Have existing drug coverage with a private plan, but have reached the annual or lifetime maximum for drug coverage with the plan, or have been prescribed a drug that is not reimbursed through their private plan.</li></ul>
What is the deductible, premium and co-payment?	There is no annual deductible but there are premiums and co-payments based on family income. The maximum co-payment per prescription is \$30. More information on premiums and co-payments can be found on the <a href="https://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan.html">New Brunswick government website</a> .
Who pays for medications first?	Eligible prescription drugs are paid by the private plan first. Public insurers pay any remaining amounts if the drug is eligible for reimbursement.
Where can I find more information?	<a href="https://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan.html">https://www2.gnb.ca/content/gnb/en/departments/health/MedicarePrescriptionDrugPlan/NBDrugPlan.html</a>



# Nova Scotia



Name of Program	Nova Scotia Family Pharmacare Program
Who qualifies for the program?	There are several drug programs available to residents of Nova Scotia including the: <ul style="list-style-type: none"><li>• <a href="#">Seniors Pharmacare program</a></li><li>• <a href="#">Family Pharmacare Program</a></li><li>• <a href="#">Drug Assistance for Cancer Patients</a></li><li>• <a href="#">Palliative Care Program</a> and</li><li>• <a href="#">Department of Community Services Pharmacare Benefits</a></li></ul>
What is the deductible, premium and co-payment?	Each drug program has their own rules around premiums, deductibles and co-payment however there is a estimator available for the <a href="#">Seniors Pharmacare</a> Program and the <a href="#">Family Pharmacare</a> Program.
Who pays for medications first?	Eligible prescription drugs are paid by the private plan first. Public insurers pay any remaining amounts if the drug is eligible for reimbursement.
Where can I find more information?	<a href="https://novascotia.ca/dhw/pharmacare/">https://novascotia.ca/dhw/pharmacare/</a>

# Prince Edward Island



Name of Program	Prince Edward Island Pharmacare
Who qualifies for the program?	To be eligible for the PEI Pharmacare Program, you must: <ul style="list-style-type: none"><li>• you must have a valid <a href="#">PEI Health Card</a>;</li><li>• your medication must be listed on the <a href="#">PEI Pharmacare Formulary</a>; and</li><li>• you must qualify for one of the <a href="#">Drug Programs</a>.</li></ul> There are different programs including a <a href="#">Catastrophic Drug Program</a> and a <a href="#">High-cost Drug Program</a> .
What is the deductible, premium and co-payment?	Each drug program has their own rules around premiums, deductibles and co-payment. The Catastrophic Drug Program and High-cost drug program has a family maximum or cap and once this is reached, all eligible prescription costs are covered. This is set as a percentage of family income.
Who pays for medications first?	Eligible prescription drugs are paid by the private plan first. Public insurers pay any remaining amounts if the drug is eligible for reimbursement.
Where can I find more information?	<a href="https://www.princeedwardisland.ca/en/information/health-pei/drug-programs">https://www.princeedwardisland.ca/en/information/health-pei/drug-programs</a>

# Ontario



Name of Program	Ontario Drug Benefit Program
Who qualifies for the program?	<p>The Ontario Drug Benefit program is for Ontario residents with a valid OHIP card. The program automatically applies for people over age 65. People may qualify if they:</p> <ul style="list-style-type: none"><li>• are under age 25,</li><li>• receive Ontario Works or Ontario Disability Support</li><li>• receive professional home and community care services</li><li>• are enrolled in the Trillium Drug Program;</li></ul> <p>For more information, visit the <a href="#">Ontario government website</a>.</p>
What is the deductible, premium and co-payment?	<p>What you pay as a deductible and co-payment depends on the program. For more information, read the "<a href="#">What you Pay</a>" <a href="#">section</a> of website.</p>
Who pays for medications first?	<p>Eligible prescription drugs are paid by the private plan first. Public insurers pay any remaining amounts if the drug is eligible for reimbursement.</p>
Where can I find more information?	<p><a href="https://www.ontario.ca/page/get-coverage-prescription-drugs#section-6">https://www.ontario.ca/page/get-coverage-prescription-drugs#section-6</a></p>

# Quebec



Name of Program	RAMQ
Who qualifies for the program?	To be eligible for the Public Prescription Drug Insurance Plan, you must: <ul style="list-style-type: none"><li>• Not have access to a private plan</li><li>• Be over age 65 and not be part of private plan</li><li>• Receive last-resort financial assistance</li></ul> The Quebec government has developed <a href="#">this resource</a> to help explain the drug program.
What is the deductible, premium and co-payment?	There is a deductible, co-payment and maximum yearly contribution for the plan. More information on these amounts can be found on the <a href="#">RAMQ website</a> .
Who pays for medications first?	Drug insurance is mandatory so if you do not have a private drug plan, the public plan will pay for eligible medication costs.
Where can I find more information?	<a href="https://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/obligation.aspx">https://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/obligation.aspx</a>

# Saskatchewan



Name of Program	Saskatchewan Prescription Drug Program
Who qualifies for the program?	Generally, Saskatchewan residents with valid Saskatchewan health coverage may be eligible for drug plan benefits. If you are covered under federal government programs, such as the federal Non-Insured Health Benefits Program or Veterans Affairs, please refer to those programs for more information. For more information, refer to the <a href="#">Government of Saskatchewan's website</a> .
What is the deductible, premium and co-payment?	The deductible and co-payment depends on the program you qualify for (e.g. <a href="#">Children's Drug Program</a> , <a href="#">Drug Cost Assistance</a> , <a href="#">Family Health Benefit</a> , <a href="#">Emergency Assistance for Prescription Drugs</a> ). For more information, visit <a href="#">the Government of Saskatchewan's website</a> .
Who pays for medications first?	Eligible prescription drugs are paid by the public drug program first.
Where can I find more information?	<a href="https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan">https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan</a>

# Newfoundland & Labrador



Name of Program	Newfoundland and Labrador Prescription Drug Program
Who qualifies for the program?	The Newfoundland and Labrador Prescription Drug Program (NLPDP) provides financial assistance for the purchase of eligible prescription medications for those who reside in the province. There are five main plans under the program are: <ul style="list-style-type: none"><li>• <a href="#">The Foundation Plan</a></li><li>• <a href="#">The 65Plus Plan</a></li><li>• <a href="#">The Access Plan</a></li><li>• <a href="#">The Assurance Plan</a></li><li>• <a href="#">The Select Needs Plan</a></li></ul>
What is the deductible, premium and co-payment?	The deductible and co-payment depends on the program you qualify for (e.g. The Foundation Plan, The 65Plus Plan) For more information, visit <a href="#">the Government of Newfoundland and Labrador's website</a> .
Who pays for medications first?	Eligible prescription drugs are paid by the private plan first. Public insurers pay any remaining amounts if the drug is eligible for reimbursement.
Where can I find more information?	<a href="https://www.health.gov.nl.ca/health/prescription/index.html">https://www.health.gov.nl.ca/health/prescription/index.html</a>