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Coverage Overview Canada



Alberta

First Payer	Category	Public first, private second
Public Plan	Name	Alberta Blue Cross Non-Group
	Qualification	All Alberta residents qualify, plan runs July to June
	Deductible	Individual: \$190.50 per quarter Family: \$354 per quarter But you can ask for a subsidy (which it appears most due) in which case it is based on certain income parameters and for a family, generally they can get to \$133.35 per quarter
	Unique items with plan	3 Month wait period to obtain access to coverage. If quarterly deductible is not paid, waiting period starts over Maximum patient will pay for prescriptions is \$25 with access to coverage confirmed



British Columbia

First Payer	Category	Public first, private second
Public Plan	Name	FairPharmacare
	Qualification	All BC residence qualify provided they file taxes, plan runs from January to December
	Deductible	Clients pay 2 deductibles to access the plan Deductible is based on a % of household income (taxes must be filed) Once first part of deductible is paid, client is covered at 70%, when second portion paid, client is covered at 100%
	Unique items with plan	There is no senior specific plan housing assistance, welfare etc....100% coverage with no deductible...rare exception where there could be a \$0 deductible with 70% coverage, moving to 100% once \$300 is paid out of pocket.



Manitoba

First Payer	Category	Public first, private second
Public Plan	Name	Manitoba Pharmacare (SA is called an EDS)
	Qualification	All Manitoba residents qualify; there is no senior specific plan. Plan runs April to March
	Deductible	Yearly deductible to be paid at beginning of plan year Full deductible is due April
	Unique items with plan	If patient wants to pay deductible over 12 months, this can be done Deductible over 12 months would be paid through monthly Hydro bill (total deductible divided by 12, paid every month)

New-Brunswick

First Payer	Category	One or the other-client has private OR public coverage
Public Plan	Name	New Brunswick Drug Plan (NBDP)-administered by Medavie Blue Cross SA required
	Qualification	Plan runs Apr-May with valid Medicare card
	Deductible	No deductible (however there are monthly premiums based on household income paid monthly) and coverage will not be denied because of age, gender or pre-existing medical conditions Maximum payment per prescription will be \$30
	Unique items with plan	<u>Seniors Plan</u> -Qualify if in receipt of Federal Guaranteed Income Supplement or if earn less than amounts outlined on website <u>Social Development</u> -Citizen lives in an adult provincial residential facility <u>Social Development</u> -Citizen in community with health card

Nova Scotia

First Payer	Category	Private first, then public
Public Plan	Name	Nova Scotia Pharmacare SA required-Exception Status Drug Form (ESDF)
	Qualification	All residents of NS
	Deductible	Approx. \$7000-\$8000 2 deductibles divided as : 1. 0-80% 2. 80-100%
	Unique items with plan	A portion of co-pay goes to deductible 1, and then some will go into the deductible 2

Prince Edward Island

First Payer	Category	Private first, public second
Public Plan	Name	Prince Edward Island Pharmacare Exceptional Drug Request Form (EDRF) for SA
	Qualification	All residents
	Deductible	Annual out-of-pocket drug costs for prescription medications capped at an amount not exceeding a <u>set percentage</u> of their family income Once an individual or family's prescription drug spending has reached their capped amount, the government will pay the remainder of their prescription drug costs for the year
	Unique items with plan	



Ontario

First Payer	Category	Private first, public second
Public Plan	Name	Trillium (under 65) ODB (over 65 or disability) SA is called an EAP
	Qualification	All Ontario residents qualify, when taxes are paid Plan year runs Aug-July
	Deductible	Deductibles are to be paid by quarter (Aug, Nov, Feb, May)
	Unique items with plan	PUBLIC first if client over 65 Any client over 65 or on disability is automatically part of ODB plan. Depending on income level max amount paid per script is generally \$6.11, with a deductible of \$100



Quebec

First Payer	Category	One or the other-client has private or public coverage
Public Plan	Name	RAMQ SA is Medicament D'Exception. There is also an exception form called "Patient D'Exception"
	Qualification	Plan runs Jan-Dec
	Deductible	Yearly deductible is \$1006 and is paid out in a max monthly deductible of \$83.83 Yearly deductible for seniors is the above(no GIS), \$614 with max \$51.16 per month (GIS 1-93%), full assistance (GIS 94%+)
	Unique items with plan	Exception to Public OR Private rule, could be someone on the Federal Plan (Sunlife 5555). With this exception the client has a choice to use RAMQ along with their private coverage. Clients have to contact the RAMQ directly to verify if they are eligible, it's all calculated with their income and spouse information. They have the choice to accept this arrangement or not. It is calculated on their income and they will have deductibles to pay to be able to get this exception. Private Plan cannot have worse coverage than the public plan, but it can be better



Saskatchewan

First Payer	Category	Public first, private second
Public Plan	Name	Saskatchewan Health (SA is called an EDS)
	Qualification	All Saskatchewan residents qualify
	Deductible	When patient registers to the public plan, they submit their income and are then assigned a deductible, which is paid bi-annually
	Unique items with plan	Deductible often does not account for high cost drugs, and as such the pharmacy (or PAL) is able to call the public plan, who then often eliminates the deductible and instead assigns a % that they will cover the drug This % assigned can vary from 80-97%, and we do not know how they decide the %



Newfoundland and Labrador

First Payer	Category	Private first, then public
Public Plan	Name	Newfoundland Prescription Drug Program (NLPDP) Special Authorization (SA)required
	Qualification	All residents Seniors with Government Assistance will be covered at 100 % with SA approval
	Deductible	Government assigns a percentage of drug cost coverage, to the client Following SA approval for drug, client may have government adjust the percentage of drug coverage.
	Unique items with plan	Client will know what their percentage of drug coverage is, prior to application for coverage. PAL can assist with this call if necessary to have percentage increased due to cost of drug with SA approval.