

May 2, 2017 Pharmacist Talk with MB Retirees: BC Medical/Extended Health Insurance Coverage

What is Fair Pharmacare?

Fair Pharmacare is the Provincial third party plan for drug coverage and it is income-based. Everyone who is a British Columbia resident and who has Medical Service Plan (MSP) coverage is eligible.

The Fair Pharmacare Plan helps British Columbians with the cost of eligible prescription drugs and designated medical supplies.

The lower your income, the lower the Pharmacare deductible and the more coverage you will receive. There is no cost to register with Fair Pharmacare and there are no premiums.

(Note: Pharmacare uses income tax data from **two years ago** to calculate Fair Pharmacare coverage).

How to register for Fair Pharmacare?

- **Online using the Fair Pharmacare Web Registration**
www.gov.bc.ca/pharmacare
OR
- **By phone – contact Health Insurance BC**
 - **From Vancouver and the Lower Mainland call: 604-683-7151**
 - **From the rest of B.C. call: 1-800-663-7100**

Note: Health Insurance BC (HIBC) administers Pharmacare and the Medical Services Plan. HIBC Customer Service Agents are available Monday to Friday 8 AM to 8 PM and Saturdays 8 AM to 4 PM.

The PharmaCare website will provide you with what you need when you call to confirm your registration or for registering for the first time – information such as your Personal Health Number from your BC Services Card or BC Carecard, Birth Dates, Social Insurance Numbers and income information.

Going online (www.gov.bc.ca/pharmacare) can also give you a complete list of the medications currently on the formulary, which indicates which brands the Fair PharmaCare Plan will cover. PharmaCare regularly changes the medications that they cover, so referring to this list is important.

What is the Provincial Drug Formulary?

PharmaCare is the provincial program responsible for providing financial assistance for eligible prescription drugs and designated medical supplies. To ensure services are sustainable, fair and effective, the Ministry requires all drugs undergo a rigorous, scientific review process.

If the review process determines a drug has therapeutic advantages and cost effectiveness advantages over established treatments, the Ministry considers adding the drug to the PharmaCare program formulary (a list of drugs eligible for coverage).

Why register for Fair PharmaCare?

It is imperative that you register with Fair Pharmacare to be eligible to receive drug coverage for your medications with the provincial program.

Registration with Fair Pharmacare also required by your extended health medical plan to be eligible to receive drug coverage from your extended health plan.

****Ensure you are registered with Pharmacare.**

Can PharmaCare positively impact my lifetime maximum on extended health care benefits?

Yes, once you are registered with Fair Pharmacare, and you have a prescription filled at a pharmacy, the cost of medication is first sent to Pharmacare for adjudication. If the patient has met their Pharmacare deductible then some or most of the drug cost will be paid by Pharmacare. The balance of the medication cost is then sent to your extended health plan for payment adjudication.

There are many factors in determining drug coverage provided by Fair Pharmacare and by your extended health medical plan.

These include:

1. **Brand Name versus Generic drugs:** many brand name drugs are no longer routinely covered by the plans
2. **Low Cost Alternative Drugs:** certain generic drugs are fully covered under this program. Higher priced brand name drugs or higher priced generic drugs are only partial benefits.

3. **Special Authority:** PharmaCare Special Authority grants full benefit status to a drug, medical supply or medical device that otherwise would not be covered or only partially covered. Coverage is provided for patients with specific medical circumstances and the actual reimbursement depends on the patient's PharmaCare annual deductible requirements.

If the medication prescribed by your doctor is one that is eligible for Special Authority by Pharmacare, the doctor can fill out the Special Authority Request form and submit it to PharmaCare for the requested coverage. If the SA request meets the criteria for coverage, then Pharmacare will grant coverage of this medication. (ie. Cost of the medication will go towards your Pharmacare deductible).

To receive coverage, Special Authority approval must be in place before the patient purchases the prescription. Coverage cannot be provided retroactively.

4. **Day supply limits for drugs:** For short-term drug prescriptions and for first-time prescription medications, Pharmacare and some of the private health benefit plans only cover a maximum number of days, for example 30 days supply.
 - a. Short-term drugs include antibiotics, sleeping meds, sedatives, and many pain medications (eg. Opioid pain meds)
 - b. Many other drugs have days supply limits for coverage.
5. **Modernized Reference Drug Program (Modernized RDF):** The modernized RDP applies to eight therapeutic classes of drugs. Medical evidence shows that, within each of these categories, the drugs are equally safe and effective.

PharmaCare reviews the cost of the drugs within each category and determines a maximum daily cost it will cover. Fully covered ("reference") drugs are not subject to the daily maximum cost. Partially covered ("non-reference") drugs are referenced down to the lower maximum cost.

Note: Actual coverage depends on the rules of the patient's PharmaCare plan, including any annual deductible requirement.

For each RDP category, PharmaCare designates one drug as the "reference drug comparator." The daily cost of the usual dose of this drug becomes the maximum daily amount PharmaCare covers for any of the partially covered (non-reference) drugs in that category

If a patient chooses to remain on a partially covered (non-reference) drug, the maximum PharmaCare reimburses is the daily cost of the "reference drug comparator." The patient, or their private insurer, pays the remaining

cost. Only the portion eligible for PharmaCare coverage counts towards their Fair PharmaCare deductible.

How do I know if a prescribed drug is covered?

1. Go online to Pharmacare to “What We Cover” to see the listing of items covered by BC Pharmacare.
2. Ask your pharmacist

Can pharmacists help people approach their doctor for alternative drugs that are covered? How would this process work?

Yes. A good idea would be to sit down with your pharmacist and review your entire medication regime to determine what, if any, changes could be made (ie. Have a formal medication review with the pharmacist).

The pharmacist can then contact your doctor to discuss treatment alternatives that would be covered. If criteria requirements are met for Special Authority coverage of a previously non-benefit drug, the pharmacist can request the physician to apply to Pharmacare for Special Authority coverage.

Important to note: Remember, if Pharmacare approves a drug for Special Authority coverage, you will still have to pay for the prescription until you have reached your Pharmacare annual deductible.

Thank you,

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