



Nova Scotia Seniors' Pharmacare Program

Information on the Drug Plan for Seniors

April 2006

The information in this booklet is subject to change and **does not replace** either the *Health Services and Insurance Act* or the *Nova Scotia Seniors' Pharmacare Program Regulations*.

For Drug Questions:

Nova Scotia Seniors' Pharmacare Program
PO Box 9322
Halifax, NS B3K 6A1

7 Spectacle Lake Drive
Dartmouth, NS B3B 1X7

Telephone: (902) 429-6565
Toll Free: 1-800-544-6191

www.gov.ns.ca/health/pharmacare

For Health Card Questions:

Medical Services Insurance
PO Box 500
Halifax, NS B3J 2S1

Telephone: (902) 468-9700
Toll Free: 1-800-563-8880

www.gov.ns.ca/health/msi.htm

NOVA SCOTIA SENIORS' PHARMACARE PROGRAM HIGHLIGHTS

Who may join

Most Nova Scotia residents who are 65, have a valid Nova Scotia Health Card, and do **not** have private drug coverage may join Pharmacare.

How it works

Once you join Pharmacare you can get most of your prescribed drugs by showing your **Nova Scotia Health Card** at the pharmacy. Pharmacare will be billed directly. Benefits start on the first day of the month in which you turn 65.

What you pay

Seniors pay a **yearly fee** (premium) and **part of the cost** of their prescribed drugs (copayment). Some exceptions apply.

If you wait until **after** you turn 65 to join, you will have to pay a higher premium for five years and wait 90 days to receive benefits.

If **you** have to pay your pharmacy cash, you have up to 90 days to send your original receipts to Pharmacare.

What Pharmacare pays

Pharmacare pays for most **prescribed** drugs. For some drugs, your physician needs to obtain special **approval** from Pharmacare. The time it takes Pharmacare to approve these medications can vary. Our customer service representatives, your doctor, pharmacist, or our website can answer your questions about this process.

Pharmacare normally pays only for prescribed drugs obtained in pharmacies **in Nova Scotia**.

Do you receive the Guaranteed Income Supplement (GIS)?

Seniors who receive the Guaranteed Income Supplement (GIS) **do not** have to pay any premium.

Call 429-6565 or 1-800-544-6191 for more information.

APPLYING FOR PHARMACARE

The Nova Scotia Seniors' Pharmacare Program is an insurance plan that pays for **most** prescribed drugs as well as some prescribed ostomy and diabetic supplies for seniors.

WHO CAN APPLY

You can apply for Pharmacare if

- you are a Nova Scotia resident
- you have a valid Nova Scotia Health Card
- you are at least 65 years old and
- you **do not** have drug coverage through Veterans Affairs Canada, First Nations and Inuit Health, or a private plan that covers most of your drugs after age 65. (Some private drug plans change when you turn 65. It is important to check with your insurance company before turning 65 to see if you are affected. Please let your pharmacist know if there is a change).

APPLYING

If you are a Nova Scotia resident, you will receive a Pharmacare information package two to three months before you turn 65.

You should apply to join within 90 days of your 65th birthday if you do not want to pay a higher premium. **If you decide to join later, your premium will be increased by one and a half times the regular premium for five years, and you will be required to wait 90 days before Pharmacare will start to pay for your drugs.**

Some seniors have private drug coverage after they turn 65 in which case they are not eligible to join Pharmacare. However, if for any reason that coverage ends and you provide proof to Pharmacare of continued drug coverage since turning 65, the late entry penalty does NOT apply. You should contact Pharmacare immediately if your private drug coverage ends.

Once you join, you must renew your coverage by April 1st of each year. In February or March you will receive an information package regarding renewal of your coverage.

If you just moved to Nova Scotia, you have to apply for and receive a Nova Scotia Health Card before you can apply for Pharmacare.

BENEFITS

Pharmacare will pay for **part** of the cost of drugs from an approved list when they are prescribed by a doctor, dentist, authorized nurse practitioner, or authorized optometrist.

A committee including family doctors, geriatricians, pharmacists and drug information specialists decide which drugs are on the approved list.

The following are examples of what is on the Pharmacare approved list.

- Prescribed drugs;
- Some prescribed ostomy supplies; and
- Prescribed diabetic supplies, including testing materials; needles; and syringes.

The specific list of benefits can be found at our website www.gov.ns.ca/health/pharmacare.

At times, you may have to pay the full cost. For example, if you forget your card. In such cases, you can obtain a refund for the portion Pharmacare would have paid. Original receipts should be sent within 90 days to Pharmacare. If received after 90 days, receipts will not be considered for refund.

WHEN BENEFITS START

Pharmacare coverage will start on the first day of the month of your 65th birthday if you join.

Your Nova Scotia Health Card is also your Pharmacare Card. When you show your Health Card to your pharmacist, they will bill Pharmacare for your drugs.

You should check the expiry date on your Health Card. If it has expired, or if you lose your card, please contact 1-800-563-8880.

BENEFITS WHEN YOU TRAVEL

Pharmacare will cover prescribed drugs only if they have been filled at a Nova Scotia pharmacy. Unless it is a medical emergency, Pharmacare will **not** pay for drugs filled by a pharmacy **outside of Nova Scotia**.

If you plan to be out of the province for more than 90 days, you should contact your physician and your pharmacist to ensure you take a sufficient drug supply. Please contact Pharmacare at 429-6565 or 1-800-544-6191 if you have questions before you travel.

We highly recommended that you obtain health travel insurance before you depart on your trip.

PREMIUM PAYMENTS

YEARLY PREMIUMS

To belong to Pharmacare you must pay a yearly fee (premium). The current premium is \$400 a year.

If you receive the Guaranteed Income Supplement (GIS) from the federal government you do not have to pay any premium, unless you have an outstanding balance from the previous year shown on your Pharmacare Statement. You must provide confirmation that you receive the GIS and you must sign the Authorization for Release of Guaranteed Income Supplement (GIS) Information form. To obtain this form call 429-6565 or 1-800-544-6191.

If you **do not** receive the Guaranteed Income Supplement (GIS), you may qualify for a reduced premium if:

- you are single and your income is less than \$24,000 a year, or
- you are married and your income plus your spouse's income adds up to less than \$28,000 a year.

If you believe you qualify for a reduced premium, please call Pharmacare and ask for the Application for Reduced Premium form.

If you belong to the Public Service Health Care Plan (PSHCP) that plan will cover your drugs if you do **not** receive the Guaranteed Income Supplement (GIS).

PAYING YOUR PREMIUM

There are three ways to pay your premium:

Yearly: You can pay for the year with a cheque, a money order, Visa or MasterCard.

Four times a year: You can write quarterly post-dated cheques.

Monthly: You can write monthly post-dated cheques, **or** you can authorize Pharmacare to take the money from your bank account every month using Electronic Funds Withdrawal (EFW). **Please note that bank withdrawals must be renewed every year.** If you are paying for the complete premium year (April to March) by EFW, the first payment will be due no later than May 1st and the premium will be calculated over 11 months. (If you are a new senior, the 'Amount due' will be calculated for the remainder of the premium year which ends on March 31).

You will be sent a receipt when you have paid your full premium.

PREMIUM REFUNDS

If a senior moves out of the province or dies, premiums will be refunded for any full months prepaid by the senior.

If you have questions about premium payments, please contact Pharmacare at 429-6565 or 1-800-544-6191.

COPAYMENTS

PRESCRIPTION COPAYMENTS

To get your drugs you must pay some of the cost to your pharmacy.

WHAT YOU PAY

Every Pharmacare member must pay a copayment of 33 percent of the total cost to a maximum of \$30 for each drug or supply.

(There are some drugs that are not fully insured by Pharmacare – in these cases you may have to pay more than the \$30 maximum prescription cost.)

Once your copayments reach a total of \$360 for the year, Pharmacare will pay the complete approved cost of your drugs until the end of the next year (March 31).

The 'year' used for calculating the \$360 total starts on April 1 and ends on March 31 of the following year. You can contact the Pharmacare office to find out your co-pay balance throughout the year.

OTHER COSTS YOU MAY HAVE TO PAY

Sometimes, you may have to pay more than the maximum prescription cost of \$30, or the maximum yearly copayment of \$360.

For instance,

- if your drugs are not on the Pharmacare approved list
- if you want a more expensive brand of drug than the generic brand, or
- if the brand of drug or supply you want costs more than the maximum amount Pharmacare would pay.

In these situations, you may want to talk to your doctor or pharmacist about alternative medications that are fully paid for by Pharmacare.

IF YOU HAVE A PRIVATE DRUG PLAN

If you have a private drug plan your total copayments with that plan may add up to more than the amount you would have to pay to join Pharmacare. When this happens, Pharmacare will refund the difference.

Please note you will **not** be refunded for the copayments of drugs **not** listed as benefits under Pharmacare, even though your private drug plan may cover them.

You do **not** have to belong to Pharmacare to get this refund, but you must submit proof of your copayments, such as original receipts or a statement from your private drug plan.

Be sure to include your Health Card number, your name, phone number and address so we can process your refund as quickly as possible.

CLAIMING PHARMACARE COSTS ON YOUR INCOME

Pharmacare premiums and copayments are considered medical expenses for taxation purposes. For further information, please contact the Canada Customs and Revenue Agency at 1-800-959-8281.

Important

If there are changes in your drug plan, it is important to notify your pharmacist. Be sure to show your Nova Scotia Health Card.

If you are planning to move please contact us by mail or phone to let us know your new address, and phone number.

Please phone 429-6565 or toll-free at 1-800-544-6191 if you have questions.

