



## Your New Fair PharmaCare Program: Fair care for everyone.



**Please read this brochure for important information about your prescription drugs.**

這單張為您提供了在處方藥物費用上取得經濟援助的重要資料。  
欲需要廣東話及普通話服務，請致電 **1-800-387-4977**。

ਇਸ ਕਿਤਾਬਚੇ ਵਿਚ ਡਾਕਟਰ ਤੋਂ ਲਿਖਾ ਕੇ ਮਿਲਣ ਵਾਲੀਆਂ ਤੁਹਾਡੀਆਂ ਦਵਾਈਆਂ ਦੇ ਖਰਚੇ ਲਈ ਮਿਲਣ ਵਾਲੀ ਮਾਇਕ ਸਹਾਇਤਾ ਬਾਰੇ ਜ਼ਰੂਰੀ ਜਾਣਕਾਰੀ ਹੈ। ਪੰਜਾਬੀ ਵਿਚ ਸੇਵਾਵਾਂ ਲੈਣ ਲਈ **1-800-387-4977** ਤੇ ਫੋਨ ਕਰੋ।

## Your New Fair PharmaCare Program: Fair care for everyone.



BC's PharmaCare program is being modernized to provide fair access to prescription drug users across the province. The new approach focuses PharmaCare financial assistance to British Columbians who need it most: the lower your income, the more assistance the government will provide for your prescription drugs.

Under the old approach, many low-income British Columbians have been paying a higher portion of their prescription drug costs than those with higher incomes. The Fair PharmaCare program will help correct this problem and protect the important benefits PharmaCare provides at a time of rapidly rising drug costs. Under the new program, up to 280,000 BC families with lower incomes will pay less than they are paying now. Overall, the vast majority of BC families will pay the same or less for their prescription drug costs through this new, more equitable approach.

**BC's new Fair PharmaCare program starts May 1, 2003.**

To receive your maximum financial assistance under the Fair PharmaCare program, you should register now.

Read on to find answers to common questions that you may have about BC's Fair PharmaCare program and the steps you need to take to register. For more information, visit our Web site at [www.gov.bc.ca](http://www.gov.bc.ca), or call toll-free in BC 1-800-387-4977.

# Who is Eligible for BC's New Fair PharmaCare Program

## To register for PharmaCare financial assistance you must:

- Be a BC resident for at least three months
- Be registered with the Medical Services Plan of BC
- Be either a Canadian citizen or holder of permanent resident status
- Have filed a tax return for 2001 or be the dependent child of an eligible adult

If you or your spouse were born in 1939 or earlier, you may qualify for financial assistance under the Seniors' Fair PharmaCare program when you turn 65. British Columbians born in 1940 and later who register will be eligible for financial assistance under the new Fair PharmaCare program.

## Tools You Need to Register

Here's what you will need to register your family with BC's new PharmaCare program:

- BC Care Card numbers for:
  - You
  - Your spouse (if applicable)
  - Dependent children (if applicable)
- 2001 net family income for:
  - You
  - Your spouse (if applicable)
- Social insurance numbers for:
  - You
  - Your spouse (if applicable)
- Birthdates for:
  - You
  - Your spouse (if applicable)
  - Dependent children (if applicable)



\*If you have any questions, call toll-free in BC 1-800-387-4977.

## How to register

You should register now in order to receive your maximum PharmaCare financial assistance when the new program starts on May 1, 2003.

To register immediately, use either telephone registration or on-line registration:

### By Phone:

Call toll-free in BC 1-800-387-4977 and provide the required information to register for the new PharmaCare program.

### By Internet:

Visit our Web site at [www.gov.bc.ca](http://www.gov.bc.ca) and complete the on-line registration form.

In order to complete your registration, PharmaCare will need to verify your net income with the Canada Customs and Revenue Agency. We will provide you with a consent form, which you will have to sign and return to PharmaCare, allowing us to confirm this information. Completing this important step allows PharmaCare to ensure you receive your maximum financial assistance under the new Fair PharmaCare program.

### By Mail:

If you wish to register by mail, you must complete, sign and return the enclosed registration form. Mail-in registration requires more time to process and is estimated to take 6–8 weeks before your maximum PharmaCare financial assistance would be available to you.

Once the registration process is complete and your income has been verified, PharmaCare will send you a written confirmation of your deductible.

## Questions & Answers

### Q: What is PharmaCare?

**A:** PharmaCare is a drug insurance program, providing financial assistance to British Columbians who need help in paying for prescription drugs.

### Q: Why is PharmaCare changing?

**A:** PharmaCare is changing to ensure British Columbians who need help paying for their prescription drugs, get the financial assistance they need. Under the new Fair PharmaCare program, the lower your income, the more assistance government will provide toward your prescription drug costs. Currently, many low-income earners pay a higher portion of their prescription drug costs than those with higher incomes. Under the new approach, up to 280,000 BC families – many of them seniors – will pay less than they do now.

The inequity of the past has contributed to growing pressure on PharmaCare. In fact, PharmaCare now represents the fastest growing part of BC's health care budget. Over the last decade PharmaCare costs have jumped by 147 per cent and are projected to grow by 487 per cent over the next two decades. Change is necessary now to sustain PharmaCare for the future and ensure financial assistance continues to be available to people who need help paying for their prescription drugs.

### Q: What is changing under BC's new Fair PharmaCare program?

**A:** The major PharmaCare plans – the universal plan and the seniors plan – are being combined into one new plan. The new plan assists families to pay for eligible prescription drugs based on their net income. This means the lower your family income, the more assistance the government will provide toward your prescription drug costs.

To help protect existing seniors and those who will be turning 65 in the near future (those born in 1939 or earlier), a Seniors' Fair PharmaCare program will continue to be available to them. British Columbians born in 1940 and later who register will be eligible for financial assistance under the new Fair PharmaCare program.

### Q: What is not changing under the new program? Which plans are not affected by this change?

**A:** Financial assistance will be maintained for the following groups not covered under the universal or seniors plan:

- Residents of licensed long-term care facilities
- People receiving financial assistance through the Ministry of Human Resources
- Individuals registered with a provincial Cystic Fibrosis Clinic\*
- Children eligible for medical or full financial assistance through the At Home Program of the Ministry for Children and Family Development
- Clients eligible for financial assistance through mental health centres\*
- Patients eligible for financial assistance under the Palliative Care Drug Plan\*

\*You will need to register for additional financial assistance under PharmaCare for your other prescription drugs not included in these plans. If you receive Medical Services Plan (MSP) premium assistance, you have already been registered for prescription drug coverage for 2003.

In addition, the changes will not affect drugs provided through the BC Cancer Agency, the BC Centre for Excellence in HIV/AIDS, the BC Renal Agency or the BC Transplant Society.

### Q: How will the new Fair PharmaCare program work?

**A:** British Columbians with the lowest incomes will receive immediate financial assistance under the Fair PharmaCare program. As in the past, other BC families will pay their full prescription drug costs until they reach a level known as their **deductible**. Once their deductible is reached, PharmaCare will assist families in paying for their eligible drug costs for the remainder of the year.

To ensure British Columbians' annual drug costs do not exceed their ability to pay, there may be a point in the year when you will have paid an amount known as the **family maximum**. At that point, PharmaCare will cover 100% of your family's eligible drug costs for the remainder of the year.

### Example

Barbara is a single mom living in Cranbrook with one child, earning \$28,000 per year. Her family's annual prescription drug costs average \$2,000.

	OLD		NEW	
	PharmaCare Pays	Barbara Pays	Fair PharmaCare Pays	Barbara Pays
Barbara – Total Annual Drug Costs = \$2,000	\$700	\$1,300	\$1,175 – 68% more than before	\$825 – 37% less than before

### Q: What will be different when I fill my first prescription after the new Fair PharmaCare program starts May 1, 2003? What happens after I've reached my new deductible?

**A:** If the amount you have paid toward your family's eligible drug costs between January and May 1, 2003 meets or exceeds your new deductible under the Fair PharmaCare program, PharmaCare will pay a portion of the cost of your prescription.

As a BC senior, PharmaCare will pay 75% of the cost of your prescription, once you have reached your new deductible.

For non-seniors, PharmaCare will pay 70% of the cost of your prescription, once you have reached your new deductible.

If you have not reached your new deductible, you will have to pay the full cost.

### Q: When does the new Fair PharmaCare program start?

**A:** The new Fair PharmaCare program starts on May 1, 2003. The existing program will continue until April 30, 2003. Any amounts that you pay for eligible prescription costs between January 1, 2003 and the start of the new program will be carried over and will count toward your new deductible.

### Q: What is my coverage under the new program?

**A:** The following tables will allow you to estimate your new coverage and deductible. Once your family's net income has been verified by the Canada Customs and Revenue Agency, PharmaCare will provide you with written confirmation of your deductible.

If you are a BC resident receiving Medical Services Plan (MSP) premium assistance, you have already provided information about your family and income

to MSP. As a result, MSP was able to determine and advise PharmaCare of your appropriate level of coverage. The following tables describe the coverage levels.

Non-seniors receive the following Fair PharmaCare financial assistance:

Fair PharmaCare Program			
Net Annual Family Income	Family Deductible	Portion PharmaCare Pays (once deductible reached)	Family Maximum (after which 100% of costs are covered)
Less than \$15,000	None (government assists you with your drug costs immediately)	70% of prescription drug costs	Equal to 2% of your net income
Between \$15,000 & \$30,000	Equal to 2% of your net income	70% of prescription drug costs	Equal to 3% of your net income
Over \$30,000	Equal to 3% of your net income	70% of prescription drug costs	Equal to 4% of your net income

Seniors' Fair PharmaCare Program			
Net Annual Family Income	Family Deductible	Portion PharmaCare Pays (once deductible reached)	Family Maximum (after which 100% of costs are covered)
Less than \$33,000	None (government assists you with your drug costs immediately)	75% of prescription drug costs	Equal to 1.25% of your net income
Between \$33,000 & \$50,000	Equal to 1% of your net income	75% of prescription drug costs	Equal to 2% of your net income
Over \$50,000	Equal to 2% of your net income	75% of prescription drug costs	Equal to 3% of your net income

Note: To qualify for the Seniors' Fair PharmaCare program at age 65, you or your spouse must have been born in 1939 or earlier.

**Q: I have an extended health plan that covers some of my prescription drug costs. How will the PharmaCare changes affect me?**

**A:** PharmaCare is working with third-party insurers to provide detailed information about the new Fair PharmaCare program. You may wish to contact the insurer providing your extended financial assistance to better understand what, if any, changes could be made to your extended health coverage.

**Q: What else is being done to control drug costs?**

**A:** The BC government is working hard to protect PharmaCare by adopting new measures to control costs, including a common drug review process with other provinces to assess the effectiveness of prescription medications. Other efforts include reducing inefficiencies, preventing drug misuse, and improving management of chronic diseases.

**Q: Why do I have to sign a consent form? Doesn't the government already have my income information?**

**A:** The federal government, through the Canada Customs and Revenue Agency, requires that PharmaCare obtain your consent in order to access your income information and determine your maximum financial assistance under the new Fair PharmaCare program.

**Q: What if I don't want to provide my income?**

**A:** The new Fair PharmaCare program is designed to ensure British Columbians have fair access to prescription drugs, and to protect those most in need. Without this important information, PharmaCare will be unable to calculate your maximum financial assistance under the new program.

**Q: What if I accidentally provide the incorrect income when I register?**

**A:** If you realize that you have accidentally provided the wrong income amount, call PharmaCare at 1-800-387-4977.

**Q: What if I'm not sure what my 2001 income was?**

**A:** You can find your net income on your Notice of Assessment or line 236 of your tax form. You can also contact the Canada Customs and Revenue Agency (CCRA) at 1-800-959-8281 or call your local tax services office for assistance.

**Q: What if my income changes?**

**A:** Each year your income will be confirmed from your filed income tax return and any adjustments required will be automatically made.

**Q: What if my household income decreased significantly since I filed my 2001 tax return?**

**A:** The new Fair PharmaCare program is flexible and ensures all British Columbians have access to their maximum PharmaCare financial assistance. In the event their financial circumstances change unexpectedly, there is an appeal process built into BC's new PharmaCare program.

If you experience a significant decrease in your income, you may apply for a lower deductible. For more information, visit our Web site at [www.gov.bc.ca](http://www.gov.bc.ca), or call toll-free 1-800-387-4977.

**Q: What happens next year?**

**A:** Each year your family's net income will be confirmed and an appropriate level of coverage will be assigned. Your signed consent form allows PharmaCare to access your income information for future years.

**Q: What if I don't register by May 1, 2003?**

**A:** You should register before the new Fair PharmaCare program starts on May 1, 2003. You can, however, register at any time to start receiving financial assistance under the new program. If you do not register, you will not be eligible to receive your maximum PharmaCare financial assistance, so early registration is advised.

**For more information, visit our Web Site at [www.gov.bc.ca](http://www.gov.bc.ca), or call toll-free in BC 1-800-387-4977.**