



## BC PharmaCare

BC PharmaCare helps eligible British Columbia residents with the costs of some prescription medications and designated medical supplies.

This includes:

- Most medications prescribed by a physician, surgeon, dentist, midwife, nurse practitioner, optometrist, or podiatrist
- Designated permanent prosthetic appliances
- Designated children's orthotic devices
- Insulin, needles, syringes, blood glucose monitoring strips, and insulin pump supplies for people with diabetes
- Certain ostomy supplies
- Designated nicotine replacement therapy products and smoking cessation prescription medications obtained under the BC Smoking Cessation Program
- Clinical service fees associated with prescription renewal or adaptation by pharmacists

If you are eligible for assistance, PharmaCare's share of your medication costs is calculated automatically at the time of purchase. You pay only the costs not covered by PharmaCare. For some items, such as prosthetics and orthotics, a manual claim must be submitted by you or the supplier.

There are seven different PharmaCare plans:

Fair PharmaCare: Provides assistance based on income. This is the largest and most commonly utilized plan

Plan B: For permanent residents of licensed residential care facilities

Plan C: For individuals receiving income assistance from the Province of British Columbia

Plan D: For individuals registered with a provincial cystic fibrosis clinic

Plan F: For children receiving medical or full financial assistance through the At Home Program of the Ministry of Children and Family Development

Plan G: For clients of mental health service centres for whom the cost of medication is a significant barrier to treatment

BC Palliative Care Benefits Program: For those who choose to receive palliative care at home

### Fair PharmaCare

The most commonly utilized PharmaCare plan by people with epilepsy and their families is Fair PharmaCare. As such, the rest of this Information Sheet will focus on this plan. For information about the other PharmaCare plans go to: [www.health.gov.bc.ca/pharmacare/plans/index.html](http://www.health.gov.bc.ca/pharmacare/plans/index.html)

Fair PharmaCare provides the most assistance to British Columbians with lower incomes, but also protects families at any income level from catastrophic medication costs. If you are covered under Fair PharmaCare, you pay your full medication costs until you reach a level known as your deductible. Your deductible is based upon a percentage of your net family income. Once you reach your deductible, PharmaCare begins assisting you with a portion of your eligible costs for the rest of the year.



The plan also sets a maximum amount a family needs to pay each year before the government helps you with additional costs. If you reach your family maximum, PharmaCare covers 100% of your eligible medication costs for the rest of the year. The family maximum is determined by your net income (as noted in the table below).

Net Annual Family Income	Family Deductible	Portion of Eligible Costs PharmaCare Pays (once deductible reached)	Family Maximum (after which 100% of costs are covered)
Less than \$15,000	None - Government assists you with your medication costs immediately.	70%	Equal to 2% of your net income
Between \$15,000 and \$30,000	Equal to 2% of your net income	70%	Equal to 3% of your net income
Over \$30,000	Equal to 3% of your net income	70%	Equal to 4% of your net income

PharmaCare uses income tax data from two years ago to calculate Fair PharmaCare coverage. Universal Child Care Benefit (UCCB) payments and Registered Disability Savings Plan (RDSP) income are deducted from net income when calculating Fair PharmaCare coverage.

If you or your spouse was born in 1939 or earlier, PharmaCare will pay 75% of your eligible costs for the rest of the year after you reach your deductible.

Fair PharmaCare offers access to increased assistance if your family net income has decreased by 10% or more in the past year and/or if your spouse is now a resident in long-term care and including their income in the calculation of your assistance is a hardship.

They also offer a Monthly Deductible Payment Option if you have a deductible and you find it difficult to pay your prescription costs early in the year.

Since Fair PharmaCare coverage is based on your family net income it is important that you contact Health Insurance BC if your family status changes. For example, if you marry or divorce, your spouse dies, or if you are no longer considered a dependent by the Medical Services Plan (MSP).

#### Medications Covered by Fair PharmaCare

Most anti-epileptic medications approved for use in Canada are covered. However, Levetiracetam (Keppra) is not covered. Brand name versions of anti-epileptic medications are also usually not covered.

However, when a medication is not covered, your physician can request special coverage from PharmaCare. This is more likely to be approved for coverage if all other applicable medications have failed or been intolerable and the physician provides evidence that the medication is effective for your condition.

#### Eligibility and Registration for Fair PharmaCare

You must register for Fair PharmaCare to receive full coverage. It only requires a one-time registration. If you are not registered, the plan cannot pay any of your costs until you have spent \$10,000 yearly. You can register online at [www.health.gov.bc.ca/pharmacare](http://www.health.gov.bc.ca/pharmacare) or by phone at 604-683-7151 or 1-800-663-7100.

To be eligible for Fair PharmaCare you must have valid MSP coverage; and filed an income tax return two years ago. Note: If you could not file taxes in Canada two years ago, you may be able to provide PharmaCare with other proof of your income.

#### More Information

For more information about PharmaCare go to [www.health.gov.bc.ca/pharmacare](http://www.health.gov.bc.ca/pharmacare) or call Health Insurance BC at 604-683-7151 or 1-800-663-7100. For more information about MSP please see our Information Sheet, An Overview of the Medical Services Plan of BC (MSP).

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You can join the BC Epilepsy Society as a member and receive all the program and service benefits.

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