

Fair PharmaCare

Information for Seniors



The Fair PharmaCare plan helps B.C. residents with the cost of eligible prescription drugs and specific medical supplies.

The plan assists those who need it most, based on income, and offers options for life situations that seniors often experience.

Questions about registering

1. Do I need to register for coverage under Fair PharmaCare?

Yes. If you have not registered, register now to get your maximum Fair PharmaCare coverage. If you have already registered, you do not need to register again.

If you do not register, PharmaCare assumes you are in the highest income bracket and covers you only for annual costs for PharmaCare benefits over \$10,000. If you register, your coverage is based on your actual income. The lower your income, the more coverage you receive.

You can register online or by phone.

Online

- Register online 24 hours a day, 7 days a week at www.gov.bc.ca/fairpharmacareregistration
- For more information PharmaCare, visit www.gov.bc.ca/pharmacare

Phone

- Call Health Insurance BC. From the Lower Mainland, call 604 683-7151
From the rest of B.C., call toll-free 1 800 663-7100
- Monday to Friday, 8:00 a.m. to 8 p.m. and Saturday 8:00 a.m. to 4:00 p.m.

2. Do I have to pay to register for the Fair PharmaCare plan? Will I have to pay premiums?

No. **Registration is free** and there are no premiums to pay.

When you register, PharmaCare assigns you a deductible and family maximum based on your income. Through the year, each time you pay for eligible prescription drugs or other items, the cost automatically counts towards your deductible and family maximum. When your payments reach your deductible, PharmaCare contributes to your eligible costs for the rest of the calendar year.

3. On which year's income is my deductible based?

Your level of coverage is based on the income you reported to the Canada Revenue Agency **two years ago**.

Example: In 2014, your coverage would be based on your 2012 tax return information.

4. What if I'm not sure what my income was?

You can find your net income on your **Notice of Assessment** or on **Line 236** of your tax return. You can also contact the Canada Revenue Agency at 1 800 959-8281 or call your local tax services office for assistance.

5. Why do I have to sign a consent form?

The Canada Revenue Agency requires PharmaCare to get your consent to access your income information. PharmaCare needs this information to correctly determine your level of coverage under the Fair PharmaCare plan.

6. What if I don't want to provide my income information?

Without your income information, we cannot calculate your coverage. PharmaCare would have to set your family's annual deductible at the default amount of \$10,000.

7. My drug costs are covered by an insurance plan I had through my employer. Why must my income be included in the family income?

Fair PharmaCare may cover some prescription drugs and supplies that are not covered by other insurance plans. If you register for Fair PharmaCare, the money you spend on these drug costs counts toward your family's deductible. If your family meets the deductible, PharmaCare will help with the cost.

Also, Fair PharmaCare coverage is based on a family's net income which reflects their ability to pay. To be fair, PharmaCare we must use the same rule for all families.

8. How can I confirm my deductible?

Call Health Insurance BC. The customer service representative will ask you for some information to confirm your identity. PharmaCare can only tell you what your deductible is after you prove your identity.

9. I am a guardian/power of attorney for a friend/family member. How do I register him/her for the Fair PharmaCare plan?

As a guardian/power of attorney, you can register a friend/family member by phone or online. When you return the consent form, include a copy of the Power of Attorney or other legal proof of your authority to act on their behalf.

10. Can adults be registered as dependents?

No. For PharmaCare purposes, a dependent is a resident who is the legal ward or child of the registrant, is supported by the registrant, is neither married nor living and cohabitating in a marriage-like relationship, and is either 18 years or younger or aged 19 to 24 and attending school or university full-time.

11. Do I need to re-register every year?

No. After you have registered, we verify your family net income against your filed income tax return every year. Any needed change to your level of coverage is made automatically.

Note: You must file an income tax return every year to continue receiving coverage under the plan.

What to do when your financial status changes

12. What happens if my net income drops significantly?

Your level of coverage is based on the net income you (and, if applicable, your spouse) reported to the Canada Revenue Agency two years ago. (Example: Your coverage for 2015 would be based on your 2013 income tax return information). If, in a more current year, your net family income has gone down by 10% or more, you can ask for an **Income Review**. This would allow PharmaCare to base your coverage on your more recent income information.

To get an application form and find out which documents you need to provide, visit www.gov.bc.ca/pharmacare/increasedassistance or call Health Insurance BC at the phone numbers on page 1.

PharmaCare will review your application and let you know if you qualify for more coverage. When your income tax return information for the appropriate year becomes available, PharmaCare will verify your net income with the Canada Revenue Agency.

13. How long does it take to get the results of an Income Review?

Every effort is made to process applications within **one month of receipt**.

14. If I apply for an Income Review and my deductible is lowered, when does my new deductible take effect? Does PharmaCare reimburse costs over my new deductible?

Yes. If your Income Review results in a lower deductible and family maximum, it is applied to any eligible prescription drugs you buy after January 1 of the current year, or the date of your family's Fair PharmaCare registration, whichever is later. Any payments you make towards eligible costs that are above your new deductible and/or family maximum will be refunded in the spring of the following year.

15. What if my spouse lives in a residential care facility?

Your spouse's drug coverage (under PharmaCare Plan B) is automatically arranged through the residential care facility, but you still need to report your spouse's income when you register for Fair PharmaCare as the plan is based on **family** net income.

If this presents a financial difficulty, you have two options:

- Ask the Medical Services Plan (MSP) for separate MSP coverage. If MSP separates your coverage, call Health Insurance BC to request separate Fair PharmaCare coverage.
- If you do not meet the criteria for separate MSP coverage, but your combined net income is less than \$42,000 after deducting care facility costs and the situation causes you financial hardship, ask PharmaCare to base your level of coverage on your income alone.

Call PharmaCare at Health Insurance BC at the phone numbers on page 1 and let them know about your situation. They will review your information and advise you of the best action to take if you need more assistance.

16. I find it difficult to pay for my prescriptions early in the year, when I haven't yet reached my deductible. Is there any help for this problem?

The **Monthly Deductible Payment Option** lets you spread the cost of your deductible over the entire year and **get help with your eligible drug costs right away**.

You can enroll in the Monthly Deductible Payment Option if:

- your yearly drug costs are usually more than your deductible—that is, PharmaCare normally begins helping with your prescription costs before the end of the year; and
- you do not have drug coverage through a private insurer.

For more information, call Health Insurance BC at the phone numbers provided on page 1 or visit www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/increased-assistance-and-payment-options.

Want to know more about government programs?

The **BC Seniors' Guide: Programs and Benefits for British Columbia's Seniors** has information on a range of topics including transportation options, financial supports, housing and health services. This guide is available in Punjabi, Chinese and French, as well as English.

To get a copy of the guide:

- Call the **Seniors Health Care Support Line** at **1 877 952-3181** or, in Victoria, 250 952-3181. The Support Line is available on weekdays from 8:30 a.m. to 4:30 p.m.
- Visit the SeniorsBC website at www.seniorsbc.ca. (Look for "About Seniors > Seniors-Related Initiatives").