

# Fair PharmaCare

## Income Review



***Has your family net income dropped by 10% or more in the past two years? You may be able to get more help through a Fair PharmaCare Income Review.***

### You can apply for an Income Review if:

- you are registered for Fair PharmaCare; and
- you have given your consent for Health Insurance BC to check your income with Canada Revenue Agency.

### How do I apply for an Income Review?

You need to fill out an application form and send in documents to confirm your income information. The application form is located on our website: [www2.gov.bc.ca/assets/gov/health/forms/5355fil.pdf](http://www2.gov.bc.ca/assets/gov/health/forms/5355fil.pdf)

Or, you can contact **Health Insurance BC**:

From Vancouver & Lower Mainland call: **604-683-7151**  
From the rest of B.C. call: **1-800-663-7100**

**Note:** *You can apply only for a review of the current year, so apply before December 31.*

### What documents do I send to confirm my income?

You can find this information on the application form.

### Who reviews my application?

Health Insurance BC. They check your income using the documents you sent.

### When will I know if my application is approved?

In about one month, Health Insurance BC will send you a letter to tell you if your application was approved.

**Note:** *Health Insurance BC may be unable to check your income until tax information for that year is available. If you received too much assistance, you will have to repay PharmaCare.*

### Do past prescription costs count towards my deductible if it is lowered?

Yes. If you registered for Fair PharmaCare:

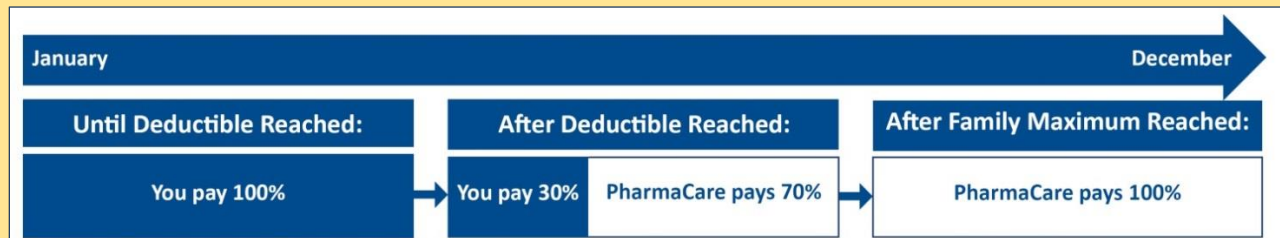
- before January 1 of this year, all your eligible costs for this year will usually count towards your deductible.
- on or after January 1 of this year, only the eligible costs since your registration usually count towards your deductible

### Also good to know:

- You may get a refund if your eligible prescription costs, before your income review, were higher than your new deductible.
- If you qualify for a refund, Health Insurance BC will send you a cheque in the spring of the following year.
- If the amount owed to you is more than 2% of your family net income, you can request an earlier payment.

## How does Fair PharmaCare work?

Under the Fair PharmaCare plan, you pay your family's prescription costs until you meet your deductible. After you meet your deductible, PharmaCare helps you with eligible costs for the rest of the year.



To estimate your Fair PharmaCare deductible and family maximum, use our online calculator at [www.gov.bc.ca/pharmacare/fairpharmacare-estimator](http://www.gov.bc.ca/pharmacare/fairpharmacare-estimator)

### What are “eligible” costs?

- Eligible costs are the maximum amounts PharmaCare pays for a prescription drug, medical supply, or a pharmacy dispensing fee.
- Only eligible costs count towards your **deductible** and **family maximum** (see below).

### What is my “deductible”?

- The deductible is the amount of money that your family needs to spend each year on eligible prescription and medical supply costs before PharmaCare begins paying **70%** of your eligible costs.
- Families that include someone born before 1940 receive 75% coverage.

### What is my “family maximum”?

- The family maximum is the amount of money that your family needs to spend each year before PharmaCare begins paying **100%** of your eligible costs.

### How much assistance can I get?

Assistance is based on your family net income from two years ago. For example, your assistance level for 2016 is based on your family's net income for 2014.

- **Net income** is your income on Line 236 of your income tax return, less any Universal Child Care Benefit payments and Registered Disability Savings Plan income you received.
- Your **family** includes you, your spouse and any dependent children on the same B.C. Medical Services Plan contract as you or your spouse.

#### Where can I get more information about Fair PharmaCare?

Visit our website to find out more about Fair PharmaCare or to register for the plan. You can also call Health Insurance BC. Please see the contact information below.

## Fair PharmaCare Contact Information

### Register for Fair PharmaCare:

[www.gov.bc.ca/fairpharmacare/registration](http://www.gov.bc.ca/fairpharmacare/registration)

### Visit our website:

[www.gov.bc.ca/pharmacare](http://www.gov.bc.ca/pharmacare)

### Call Health Insurance BC (HIBC)

From Vancouver & Lower Mainland call: **604-683-7151**

From the rest of B.C. call: **1-800-663-7100**

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