

# B.C. Fair PharmaCare Plan

*The Fair PharmaCare plan helps British Columbians with the cost of eligible prescription drugs and designated medical supplies.*

Fair PharmaCare coverage is based on income.  
The lower your income, the more help you receive.  
There is no cost to register and there are no premiums.

## Who can enroll in Fair PharmaCare?

- B.C. residents with active Medical Services Plan (MSP) coverage.
- Enrolment is by **family**. Your family includes you, your spouse if you have one, and any dependent children on the same B.C. MSP contract as you or your spouse.

## How can I register?

- [Online](#), by phone, or by mail. See page 2 for details.

## What do I need to register for the plan?

### For all family members:

- Personal Health Number, found on your B.C. Services Card
- Birth date

### For you and your spouse:

- Social Insurance Number
- Net income from two years ago (Line 23600 on your income tax returns)
- The amount of any Registered Disability Savings Plan (RDSP) income you received two years ago (Line 12500)

### After you register:

- We will mail a consent form to you, to allow us to check your income with the Canada Revenue Agency (CRA)
- Sign and return the consent form.
- We will verify your net income with the CRA.

Your coverage applies to eligible drugs and medical supplies you buy after you register.

You only have to register once. Your level of coverage is updated automatically each year.

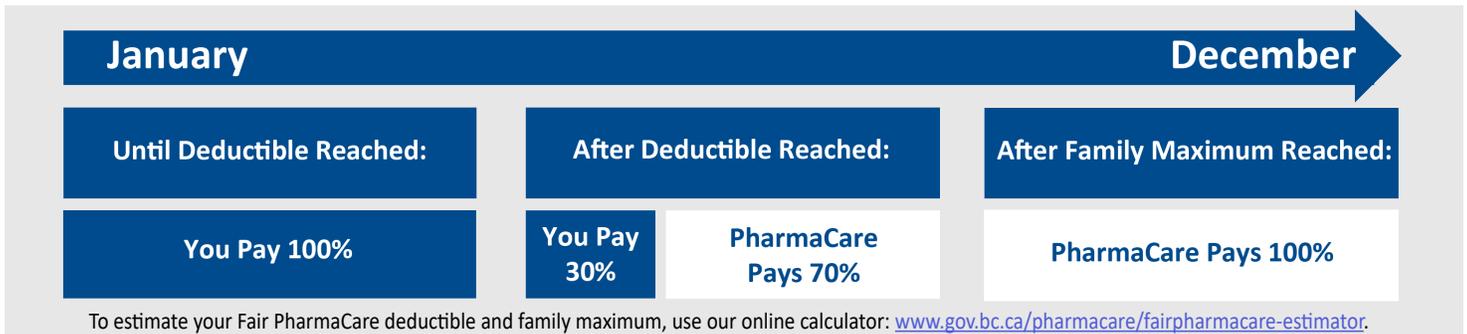
## Do I need to update my information if it changes?

You do not need to update your income information. Your income is checked with the CRA each year. But if your family membership changes (for example, through marriage, separation, divorce or death) please contact us so we can adjust your assistance.

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## 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.



### 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**.

### 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 your family needs to spend on eligible prescriptions and medical supply costs 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 2021 is based on your family's net income for 2019.
- For an estimate of your coverage, go to [www.gov.bc.ca/pharmacare/fairpharmacare-estimator](http://www.gov.bc.ca/pharmacare/fairpharmacare-estimator).

### What if I need more assistance?

- Please contact Health Insurance BC if your net income has decreased by 10% or more in the past two years. You may be eligible for increased assistance.
- If you have trouble paying your deductible early in the year, you may be able to use the Monthly Deductible Payment Option.
- For more information on Increased Assistance or the Monthly Deductible Payment Option, go to [www.gov.bc.ca/pharmacare/increasedassistance](http://www.gov.bc.ca/pharmacare/increasedassistance)

## Contact Information

Register for Fair PharmaCare:

<https://my.gov.bc.ca/ahdc>

Visit the PharmaCare website:

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

Call Health Insurance BC (HIBC):

From Vancouver & Lower Mainland:

**604-683-7151**

From the rest of B.C.:

**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.