

## 7 Understanding PharmaCare Plans

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## 7.1 Overview

[October 1, 2017: Updated to reflect the addition of Plan W]

### *In this section*

- This section provides information on the ten PharmaCare plans:
  - Fair PharmaCare (Plan I)
  - Permanent Residents of Licensed Residential Care Facilities (Plan B)
  - Recipients of Income Assistance (Plan C)
  - Cystic Fibrosis (Plan D)
  - Children in the At Home Program (Plan F)
  - Psychiatric Medications (Plan G)
  - Palliative Care (Plan P)
  - **First Nations Health Benefits (Plan W)**
  - Medication Management (Plan M)
  - Smoking Cessation Program (Plan S)
  - British Columbia Centre for Excellence in HIV/AIDs (Plan X)

### *General Policies*

#### *Acute care and extended care patients*

- PharmaCare coverage is not extended to patients in acute or extended care hospitals unless otherwise noted under the specific plan.

#### *Overpayment of Assistance*

- PharmaCare may seek recovery of any overpayment of assistance if the beneficiary is later determined to have been ineligible for that assistance. This policy applies to all PharmaCare plans and to all items that PharmaCare covers.

#### *Relationship to other drug plans*

##### *Federal Insurers*

- PharmaCare is the insurer of last resort for individuals covered by federal drugs plans including the Canadian Forces, Veterans' Affairs or Non-Insured Health Benefits.
- For individuals covered under federal plans, PharmaCare covers only items eligible for PharmaCare coverage that are not eligible for coverage under the individual's federal drug plan.

##### *Supplemental insurers*

- PharmaCare does cover individuals who have supplemental health plans (usually private insurers). These insurers may pay costs not covered by PharmaCare (such as amounts under the Fair PharmaCare deductible).
- PharmaCare does not coordinate or direct supplemental health plans as to who or what they cover.

>> For more information please see [Section 3.4, Claims, Patients—Other Insurers](#).