

Follow the questions below to learn how BC PharmaCare can help you pay for prescription medications, pharmacy services, and medical devices and supplies. When you fill a prescription, PharmaCare's share of the cost is calculated automatically. You pay only the costs that PharmaCare does not cover.

1 Are you a B.C. resident enrolled in the BC Medical Services Plan (MSP)?

Yes > If you are a B.C. resident enrolled in MSP, you are also automatically enrolled in Fair PharmaCare with a \$10,000 deductible. To get coverage based on your family net income, you will need to register at www.gov.bc.ca/ahdc.

If you have MSP coverage, BC PharmaCare automatically pays the full cost of certain medications, such as eligible contraceptives, diabetes medications, menopausal hormone therapy, opioid agonist treatment (OAT), Mifegymiso, and medical assistance in dying (MAiD). PharmaCare also pays for 84 continuous days of nicotine replacement therapy (gum, patches, lozenges) annually.

Check out www.gov.bc.ca/WhoWeCover for more information. **Go to 2**

No > All B.C. residents must enrol in MSP. Enrol now at www.gov.bc.ca/ahdc. Register for Fair PharmaCare at the same time! If you have enrolled but are not yet covered by MSP, you may be able to get exceptional PharmaCare coverage for contraceptives, diabetes medications, menopausal hormone therapy, mental health medications, opioid agonist treatment, Mifegymiso and MAiD. Ask a pharmacist or prescriber for support.

I'm not sure > Call Health Insurance BC (HIBC) for questions about MSP enrolment:

Lower Mainland: **604-683-7151**

Elsewhere in B.C.: **1-800-663-7100** (toll-free)

Service BC centres can also help with MSP enrolment and renewal, getting a BC Services Card, and provide information on the status of your MSP account.

If you have enrolled but are not yet covered by MSP, you may be able to get exceptional PharmaCare coverage for contraceptives, diabetes medications, menopausal hormone therapy, mental health medications, opioid agonist treatment, Mifegymiso and MAiD. Ask a pharmacist or prescriber for support.

2**Have you registered for the Fair PharmaCare Plan?**

Fair PharmaCare is not the same as BC PharmaCare and requires separate enrolment

Yes > Great! Fair PharmaCare has an income-based deductible. Your deductible is the amount you pay for eligible costs before you get help.

If you are having trouble paying your deductible, you may be able to pay in monthly installments by applying for the monthly deductible payment option (MDPO). If your income has dropped by 10% or more in the previous or current year, you can ask for an income review to lower your deductible. For details, visit www.gov.bc.ca/DeductibleHelp. **Go to 3**

No > Fair PharmaCare coverage is based on net income. The less you earn, the more help you get. It's easy to register. Register at www.gov.bc.ca/ahdc or by calling 1-800-663-7100. Registration for Fair PharmaCare includes signing a consent form to allow the Ministry of Health to check your net income with the Canada Revenue Agency. **Go to 3**

Not sure > Visit Fair PharmaCare Registration Status Search at: gov.bc.ca/RequestPharmaCareStatus to check if you're registered.

If you are registered but no longer have coverage, visit: gov.bc.ca/UpdatePharmaCareInfo to learn more and get your coverage reinstated. **Go to 3**

3**Have you been prescribed medication for a mental health condition or opioid use disorder (OUD)?**

Yes > If your adjusted family income is under \$42,000 and you meet the clinical criteria, you may be eligible for Plan G, which covers the full cost of mental health and OUD medications. Contact a health care provider to apply. If you have enrolled in MSP but it isn't active yet, you can get exceptional coverage. Learn more in the Plan G Information Sheet available at www.gov.bc.ca/PatientInfo. **Go to 4**

No > Go to 4

4**Do you want to stop smoking or using tobacco products?**

Yes > You are automatically covered by Plan S, which pays the full cost of nicotine gum, lozenges, patches, and covers some prescription drugs. A pharmacist can sign you up. Plan C, Plan G, Plan W and Plan B cover 100% of the cost of some prescription smoking cessation drugs; Fair PharmaCare covers part or all of the cost, when you have met your deductible or family maximum. Visit Get help quitting tobacco at www.gov.bc.ca/SmokingCessation to learn more.

Go to 5

No > Go to 5

5 Do you permanently live in a long-term care (LTC) facility?

Yes > Ask your LTC facility if the facility is registered for Plan B. Many facilities are. If so, you are automatically covered by Plan B. Plan B pays the full cost of many prescriptions, medical devices and ostomy supplies. If your facility is not registered for Plan B, make sure to register for Fair PharmaCare to support your coverage (refer to **2**). **Go to 6**

No > Go to 6

6 Are you a First Nations individual, enrolled with the First Nations Health Authority (FNHA)?

Yes > You are likely covered by PharmaCare Plan W. Plan W covers the full cost of many prescription drugs, some medical devices and supplies, some over-the-counter products, and dispensing fees. To check if you are enrolled in Plan W, call FNHA Health Benefits at 1-855-550-5454. **Go to 7**

I am a First Nations individual but not enrolled with the FNHA > Plan W coverage is available to eligible First Nations individuals in B.C. who are enrolled with the FNHA and have active MSP coverage. If you want to check your eligibility or enrol, call FNHA Health Benefits at: 1-855-550-5454. **Go to 7**

I'm not sure > Plan W coverage is available to eligible First Nations individuals in B.C. who are enrolled with the FNHA and have active MSP coverage. If you want to check your eligibility or enrol, call FNHA Health Benefits at 1-855-550-5454. **Go to 7**

No > Go to 7

7 Are you at the end stage of a life-threatening illness and wish to receive palliative care at home?

"Home" is defined as wherever you live, whether in your own home, with family or friends, in a supportive/assisted living residence, long-term care facility, or a hospice unit.

Yes > A doctor or nurse practitioner can register you for Plan P, which pays the full cost of many palliative care medications. Registration for Plan P also gives you access to health authority support for medical supplies and equipment. **Go to 8**

For more information, read the BC Palliative Care Benefits patient information sheet, available at www.gov.bc.ca/PatientInfo

No > Go to 8

8**Do you care for children and/or teens with severe disabilities or complex healthcare needs at home?**

Yes > Children registered in the Ministry of Children and Family Development's (MCFD) At Home Program are enrolled in Plan F, which pays the full cost of eligible prescription drugs and medical supplies. PharmaCare coverage through the At Home Program ends at the end of the month your child turns 18. If they have a disability, they can apply for disability assistance 6 months before their 18th birthday, which provides coverage under Plan C. If they don't qualify, apply for Fair PharmaCare. **Go to 9**

No > Go to 9

9**Do you have cystic fibrosis (CF)?**

Yes > If you are registered with a provincial CF clinic you are enrolled in Plan D, which pays the full cost of digestive enzymes for CF. Fair PharmaCare, Plan C, Plan F and Plan W also cover certain vitamins, nutritional supplements and hypertonic saline solutions when purchased at a pharmacy. View the list of eligible products. **Go to 10**

No > Go to 10

10**Are you receiving assistance* through the Ministry of Social Development and Poverty Reduction (SDPR) or are you a child or youth in the care of the Ministry of Children and Family Development (MCFD) or an Indigenous Governing Body?**

*** This does not include employment insurance (EI)**

Yes > You are automatically covered by Plan C. Under Plan C, PharmaCare automatically pays the full cost of many prescriptions, medical devices and supplies, and dispensing fees. You are encouraged to register for the Fair PharmaCare plan in case your Plan C coverage ends. **Go to page 5** for more information.

No > **Go to page 5** for more information.

I'm not sure > Provincial income assistance provides basic financial support for low or no income individuals, persons with disabilities benefits (PWD), and persons with persistent and multiple barriers to employment benefits (PPMB). Provincial income assistance does not include federal employment insurance (EI). **Go to page 5** for more information.

PharmaCare's plans help B.C. residents pay for prescription medications, medical devices and supplies, and pharmacy services. Coverage depends on PharmaCare policies. Read more to find out how these policies can affect your coverage.

Many drugs treat the same condition. PharmaCare groups equally safe and effective medications and fully covers the lowest-cost or generic option.

- Use the Formulary Search at: www.PharmaCareFormularySearch.gov.bc.ca to check if your drug is fully or partially covered. Click on the DIN/PIN/NPN for full details
- Ask your pharmacist if an equally safe and effective version of your medication has better coverage

Some drugs are only covered in specific situations. Check the drug list on the PharmaCare Formulary Search to learn if your medication needs a “Special Authority” coverage request from your prescriber. You must meet the Special Authority criteria for coverage. You can track your request in Health Gateway at www.gov.bc.ca/HealthGateway.

Got questions or need help?

Call PharmaCare at 1-800-663-7100

Visit www.gov.bc.ca/PharmaCare