

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 join Fair PharmaCare?

- B.C. residents actively enrolled in the Medical Services Plan (MSP).

How can I register?

- Online or by phone. See page 2 for details.

What do I need to register for the plan?

For all family members:

- Personal Health Number, found on your BC Services Card or CareCard
- Birth dates

For you and your spouse:

- Social Insurance Number
- Your net income from two years ago (Line 236 on your income tax return)
- The amount of any Universal Child Care Benefit (UCCB) payments and/or Registered Disability Savings Plan (RDSP) income you received two years ago (Line 117 and line 125 of your income tax return)

After you register...

- We will mail a consent form to you.
- Sign and return the consent form.
- We will verify your net income with the Canada Revenue Agency.

Your coverage applies to eligible drug costs or medical supplies you buy after you register.

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

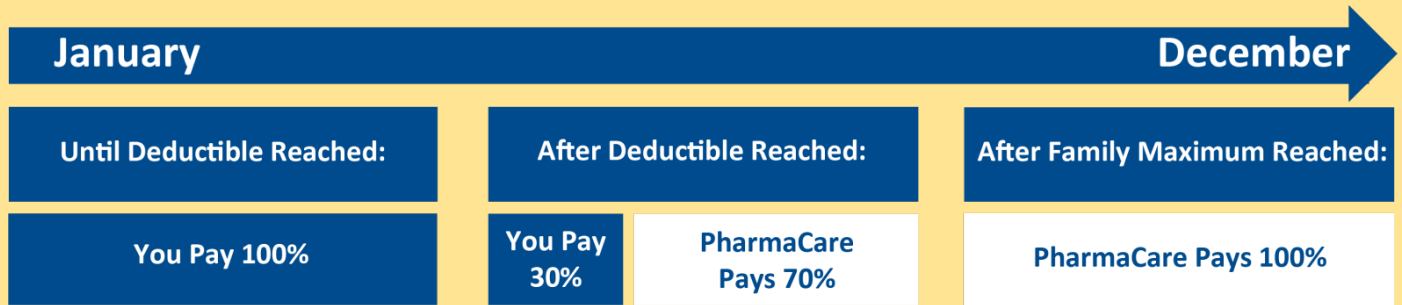
Do I need to update my information if it changes?

You do not need to update your income information. Your income is checked with the Canada Revenue Agency 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.

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.

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 your family needs to spend on 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 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.

What if I need more assistance?

Please contact us if your net income has decreased by 10% or more in the past two years or if you have trouble paying your prescription costs early in the year. You may be eligible for increased assistance.

Contact Information

Register for Fair PharmaCare:

www.gov.bc.ca/fairpharmacareregistration

Visit the PharmaCare website:

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.