

# Fair PharmaCare

## Monthly Deductible Payment Option

*Did you know that PharmaCare offers a monthly deductible payment option for people receiving assistance under the Fair PharmaCare Plan?*

### What is the Monthly Deductible Payment Option?

This payment option allows a person or family who expect to meet or exceed their Fair PharmaCare deductible for the year to pay part of their deductible cost each month and get help with their prescription costs right away.

### Who is eligible to enrol?

A family or a person who:

- is registered for Fair PharmaCare;
- does *not* have private health insurance that pays drug costs\*; and
- has a deductible under the Fair PharmaCare plan.

### What are the benefits of enrolling for this payment option?

- Makes it easier to budget for the cost of prescription drugs and medical supplies.
- PharmaCare helps you pay for eligible prescription drugs and medical supplies earlier in the year.

### How do I enrol?

Contact Health Insurance BC (HIBC). HIBC administers PharmaCare and the Medical Services Plan.

From the Lower Mainland, call: **604 683-7151**

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

Customer service agents are available Monday to Friday 8 AM - 8 PM and Saturdays 8 AM - 4 PM.

**Note:** You may enrol for this calendar year any time up to September 30. After that date, you can enrol for the following year.

### Is this option right for you?

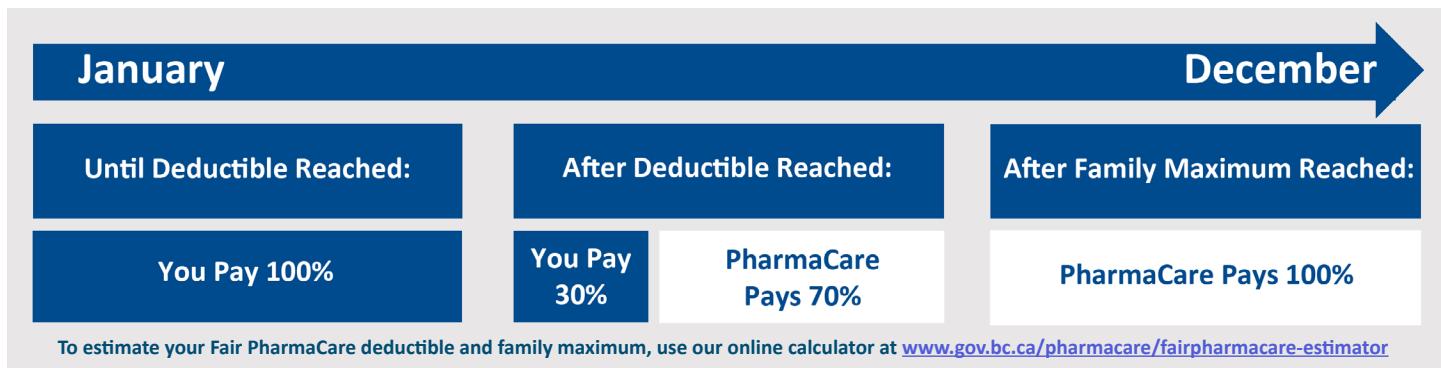
Turn this page over to:

- Learn how the Fair PharmaCare deductible works.
- See an example of how the monthly payment option works.

\* You should not enrol in the Monthly Deductible Payment Option if you have private health insurance with a drug benefit plan. Your private health insurer pays part of your prescription costs and the Monthly Deductible Payment Option could create problems when processing your claim and delay payments from your private insurer.

## 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** (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 does the monthly payment option work?

### Example:

Brenda and John’s prescription costs are about \$2,200 each year. Their Fair PharmaCare deductible, based on their combined annual net income, is \$600.

#### Without Monthly Deductible Payment:

- They pay all of their eligible prescription costs at the pharmacy until they have spent \$600 (the amount of their deductible).
- After they reach their deductible, PharmaCare pays 70% of the cost of eligible prescriptions for the rest of the year.

#### With Monthly Deductible Payment:

- Brenda and John pay \$50 towards their deductible each month.
- They pay only 30% of their eligible prescription costs at the pharmacy from the date their enrolment is completed. This makes it easier for them to budget for medical expenses.

If they reach their annual family maximum, PharmaCare pays 100% of their eligible costs for the rest of the year.

For more information, please visit the PharmaCare website at [www.gov.bc.ca/pharmacare](http://www.gov.bc.ca/pharmacare).