

# BC PharmaCare

## Fair PharmaCare plan: Your benefits explained

The Fair PharmaCare plan helps B.C. residents pay for:

- Prescription drugs
- Medical devices and supplies, such as prostheses and insulin pumps

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The Fair PharmaCare plan is based on family net income. The lower your income, the more help you get. A family can be a single person or a couple—with or without children.

On January 1 each year, Fair PharmaCare sets your annual deductible and family maximum. These are calculated based on your family's net income from 2 years before.

Fair PharmaCare does not help pay for all prescription items. Read below for details.

### Deductible

The amount you need to spend each year in eligible costs before PharmaCare helps you pay. Once you reach your deductible, PharmaCare pays 70% of eligible costs. You continue paying 30% of eligible costs until you reach your family maximum.

### Family Maximum

The most your family will spend on eligible costs each year. After you reach your family maximum, PharmaCare pays 100% of eligible costs until the end of the year.

### Eligible costs

The maximum amount PharmaCare will pay for each item it covers. The eligible costs you pay go toward your deductible and family maximum.

### My deductible is too high

Your deductible is based on your family income from 2 years ago. If your family income has dropped by 10% or more in the past 2 years, you can request an income review to have your payments lowered. Apply online or contact us for more information of the year.

The maximum amount PharmaCare will pay for each item it covers. The eligible costs you pay go toward your deductible and family maximum.

### I'm struggling to pay my deductible at the start of the year

You may be able to pay your deductible in monthly payments, with PharmaCare paying 70% of your eligible costs all year. Read about these options at [www.gov.bc.ca/pharmacare/increasedassistance](http://www.gov.bc.ca/pharmacare/increasedassistance), or contact us for more information.

## I have Fair PharmaCare coverage. Why am I paying at the pharmacy?

There are a few possible reasons:

- You have not met your family maximum
- The pharmacy charges more than the maximum PharmaCare covers
- You are buying a product that PharmaCare does not cover

## My drugs seem expensive. What can I do?

Before getting a prescription filled:

- Compare drug costs and services at different pharmacies – pharmacies set their own prices
- Ask the pharmacist to explain the costs before you pay
- Ask the pharmacist if they can switch you to a medication that PharmaCare covers (or covers more of)

## Dispensing fees

Pharmacies charge a fee for dispensing a prescription. The fee is usually between \$5 and \$13. PharmaCare covers up to \$10 (this is the “eligible cost”).

## Drug costs

PharmaCare sets a maximum amount it will pay for each drug it covers (this is the “eligible cost”). Pharmacies set their own prices.

- Before you meet your deductible, you pay the dispensing fee and drug cost, and the eligible costs go toward your deductible
- After you meet your deductible, you pay 30% of eligible costs. That 30% goes toward your family maximum
- After you meet your family maximum, you pay nothing for eligible items

Read more about Fair PharmaCare assistance levels at [www.gov.bc.ca/fair-pharmacare-assistance-levels](http://www.gov.bc.ca/fair-pharmacare-assistance-levels)

## PharmaCare doesn't cover everything

PharmaCare doesn't cover every prescription item sold in B.C. Patients must pay the full cost of drugs and medical supplies that are not covered by PharmaCare. Anything you pay for “non-benefits” does not apply to your deductible or family maximum. Ask your prescriber or pharmacist if an equally effective drug is available that is covered by PharmaCare.

**Call us with any questions about BC PharmaCare:**

Monday to Friday, 8 am to 8 pm, Saturday, 8 am to 4 pm: 1-800-663-7100