

# BC PharmaCare

## Fair PharmaCare plan

The Fair PharmaCare plan helps people in B.C. pay for many prescription drugs, pharmacy services, and some medical devices and supplies. Register now - it's free! Coverage starts right away.

### Fair PharmaCare is for every family living in B.C.

A family can be a single person, a single person with children, a couple, or a couple with children. The lower your income, the more help you get. Fair PharmaCare covers most prescription drugs.

PharmaCare sets an annual deductible and family maximum, based on family net income from 2 years ago. When you buy an item PharmaCare covers, eligible costs count towards the deductible and family maximum.

After you reach your deductible, PharmaCare pays 70 percent of eligible costs for the rest of the year. After you reach your family maximum, PharmaCare pays 100 percent of eligible costs for the rest of the year. The pharmacy cannot charge you for covered items or related dispensing fees. If a family member is born before 1940, PharmaCare pays 75 percent of eligible costs once the deductible is met.

Fair PharmaCare coverage is applied automatically to your pharmacy bill. You do not have to submit receipts.

#### Get registered

- Register online any time or download a paper form at [www.gov.bc.ca/ahdc](http://www.gov.bc.ca/ahdc)
- Or call 1-800-663-7100 (toll free)  
Weekdays 8 am to 8 pm  
Saturday 8 am to 4 pm

#### Register online, by phone or by mail

You only register once. File your taxes each year, and your coverage will be there if you need it. You will need:

- Social Insurance Numbers (SINs) for the adult(s)
- Tax return information from two years ago

#### Consent for an income check

Soon after you register, we will mail you a consent form to sign and mail back. This allows us to check your income with the Canada Revenue Agency (CRA) each year to set your deductible and family maximum. You will receive a letter with these amounts.

**If you could not file taxes two years ago:** If you are new to Canada or for another reason could not file taxes in Canada 2 years ago, you can report your income using the [Fair PharmaCare Proof of Income Affidavit](#), available at [www.gov.bc.ca/fairpharmacare](http://www.gov.bc.ca/fairpharmacare)

**Deductible:** The amount your family must spend each year on eligible costs before PharmaCare helps. After you meet your deductible, PharmaCare pays 70% of your eligible costs. You then pay 30% of eligible costs until you reach your family maximum.

**Family maximum:** The most a family will spend per year on eligible costs. After you meet your family maximum, PharmaCare pays 100% of your eligible costs until the end of the year.

**Eligible costs:** The most PharmaCare will pay for each item it covers and the fee that the pharmacy charges to dispense it.



## Things to know

- Many employer health plans require you to register for Fair PharmaCare. They often pay the deductible and your portion of prescription drug costs
- Fair PharmaCare coverage does not affect federal insurance such as Veterans Affairs
- If you are guardian/power of attorney, you can register a friend/family member by phone or online
- If you and your spouse are separated or one of you lives in long-term care:
  - If you stay on one MSP account, register for Fair PharmaCare as a family using your combined income
  - If you have separate MSP accounts, call us to register for separate Fair PharmaCare accounts
- If you are a full-time student 19-24 years old, contact us to stay on your family's Fair PharmaCare plan



Please keep your Fair PharmaCare account up to date. Contact us if you marry, separate, divorce, have a baby, adopt a child, or if a family member dies or enters a long-term care facility.

## Getting the most out of your plan

### Even with Fair PharmaCare coverage you will have costs if:

- You are buying a product that PharmaCare does not cover, or
- You have not met your family maximum

Use the Fair PharmaCare calculator to see what your deductible and family maximum would be.



[my.gov.bc.ca/fpcare/financial-calculator](https://my.gov.bc.ca/fpcare/financial-calculator)

### Before getting a prescription filled:

- Compare drug costs, dispensing fees and services at different pharmacies
- Ask the pharmacist to explain the costs before you pay
- Ask the pharmacist or prescriber if they can switch you to a medication with better coverage

PharmaCare doesn't cover every prescription item sold in B.C. You pay the full cost of items that are not covered by PharmaCare. These non-benefit costs do not apply to your deductible or family maximum.

## Getting help paying your deductible

### Monthly deductible payments

You may be able to pay your deductible in equal monthly payments. If you are eligible, PharmaCare will pay 70% of your eligible prescription costs as soon as you enrol, as if you have already met your deductible. Call us to find out if you are eligible.

The monthly payment plan is available to any person or family registered for Fair PharmaCare, who:

- Does not have drug coverage through a private health insurance plan, and
- Has a Fair PharmaCare deductible and expects to meet it before the end of the year

### If your income drops by 10 percent within 2 years

Your Fair PharmaCare coverage is based on your net income from 2 years ago. If your income drops by 10 percent within 2 years, you can apply to have your deductible and family maximum lowered. If you qualify for an income review, you may get a refund of some drug costs from the current year.

**Apply for an income review** online or by mail before December 31 at [my.gov.bc.ca/fpincome/application](https://my.gov.bc.ca/fpincome/application)

### For more information

Visit [www.gov.bc.ca/fairpharmacare](https://www.gov.bc.ca/fairpharmacare) or Phone us Monday to Friday 8 am to 8 pm and Saturday 8 am to 4pm

- From the Lower Mainland: 604-683-7151
- From the rest of B.C., toll-free: 1-800-663-7100

Register for Fair PharmaCare at [www.gov.bc.ca/ahdc](https://www.gov.bc.ca/ahdc)