

## PharmaCare 101 – Fair PharmaCare



Welcome to the PharmaCare 101 video on the Fair PharmaCare plan.



**Fair PharmaCare Plan**

- Based on family net income
- A family can be a single person or a couple—with or without children
- Free to register
- 1.3 million B.C. families registered

The lower their income, the more help a family gets

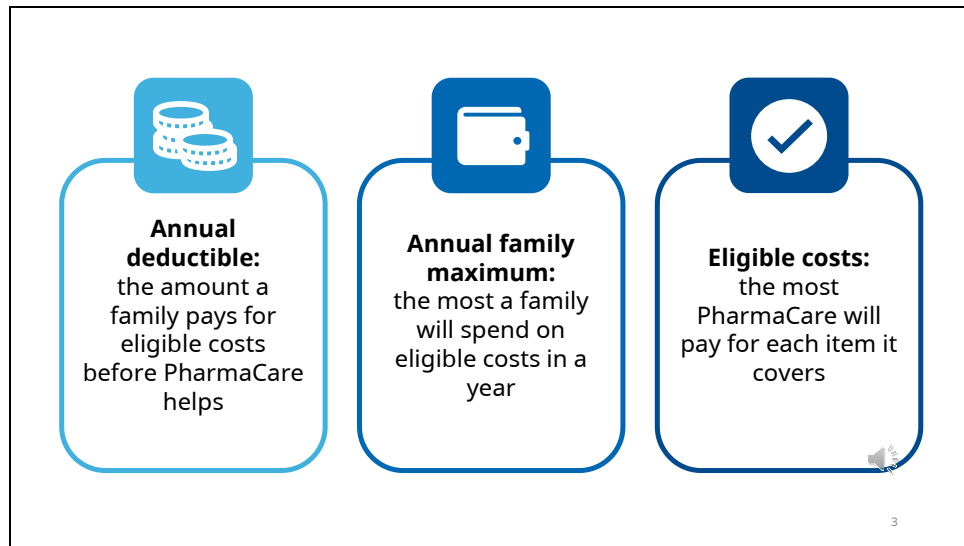
2

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

The Fair PharmaCare plan helps pay for:

- \* Many prescription drugs,
- \* Some pharmacy services, and
- \* Some medical devices and supplies

More than 1.3 million families are registered for Fair PharmaCare. Any B.C. resident enrolled in MSP is already covered by Fair PharmaCare, but with a default deductible of \$10,000. Families need to register themselves to get the best coverage.

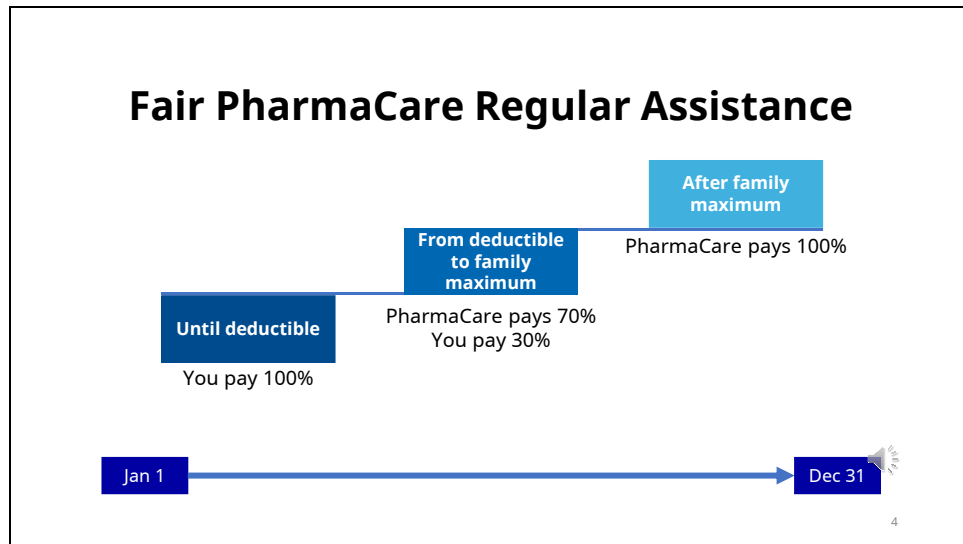


A deductible is the amount a family pays for eligible costs before PharmaCare starts to help with costs. A family maximum is the most a family will spend on eligible costs in a year.

Deductibles are re-set every year in January, based on family net income from 2 years ago. When they register, families consent to have their income checked with the Canada Revenue Agency.

Eligible costs are the most PharmaCare will pay for each item and service that it covers. The eligible costs go towards the deductible and family maximum.

## Fair PharmaCare Regular Assistance



Until a family meets their deductible, they pay 100% of eligible drug costs.


Once they meet their deductible, PharmaCare pays 70% of eligible costs. (If someone is born before 1940, PharmaCare pays 75% of costs once they've met their deductible.)

Once they meet their family maximum, PharmaCare pays 100% of eligible costs.

<b>Family income</b>	<b>Deductible</b>	<b>Family maximum</b>
\$0 – \$13,750	None. Fair PharmaCare pays 100% of eligible costs right away	None
\$13,750.01 – \$30,000	None. Fair PharmaCare pays 70% of eligible costs right away	\$100 – \$800
\$30,000.01 – \$45,000	\$650 – \$1,300	\$900 – \$1,700
\$45,000.01 – \$87,500	\$1,400 – \$2,500	\$1,875 – \$3,350
\$87,500.01 – \$125,000	\$2,750 – \$3,500	\$3,675 – \$4,675
\$125,000.01 – \$250,000	\$4,000 – \$7,000	\$5,350 – \$9,350

Families with incomes under \$13, 750 have no deductible or family maximum. PharmaCare pays 100% of their eligible drug costs right away.

Families with net incomes under \$30,000 do not have a deductible, so PharmaCare pays 70% of their costs right away.



### Mike and Gina

- Net family income: \$40,000
- Deductible: \$1,100
- Family maximum: \$1,500 (across all family members)

**Deductible: \$1,100**


- They pay 100% of eligible medication costs

**Deductible paid:**

- They pay 30% until they pay \$1,500
- PharmaCare pays 70%

**Family maximum reached:**

- PharmaCare now pays 100%



6

Let's look at an example.

Mike and Gina have a net income of \$40,000. On January 1, their deductible is set at \$1,100 and their family maximum at \$1,500.

They pay 100% of their medication costs until they have paid \$1,100 in eligible costs. After that, PharmaCare pays 70% of eligible costs. After Mike and Gina have paid an additional \$400 in eligible costs to bring their total to \$1,500, PharmaCare then pays 100% of their prescription costs.



## Help with Deductible Payments

### Income Review

- Can request income review if income drops more than 10% for deductible to align with lower income

### Monthly Deductible Payment Option

- Can pay deductible in monthly payments



The deductible and family maximum are based on net income from 2 years ago. If income drops by 10% or more within 2 years, a family can request an income review to have their deductible and family maximum lowered.

Families can also apply to pay off their deductible and family maximum in monthly installments. Under the monthly payment plan, PharmaCare pays 70% of eligible costs at the start of the year.

## Register for FPC Now

What you need:

- Social insurance number
- Income from tax return from two years ago

Sign up at [my.gov.bc.ca/ahdc](http://my.gov.bc.ca/ahdc)



8

Encourage your patients and clients to register for Fair PharmaCare.

They will need their Social Insurance Number, and the net income on their tax return from two years ago. Apply at [my.gov.bc.ca/ahdc](http://my.gov.bc.ca/ahdc)





Thanks for watching this PharmaCare 101 video on the Fair PharmaCare plan. To watch more videos, visit [gov.bc.ca/PharmaCare101](http://gov.bc.ca/PharmaCare101)