

PharmaCare 101 – PharmaCare Plans





Welcome to PharmaCare 101 – PharmaCare plans



BC PharmaCare's plans helps B.C. residents pay for:

- Many prescription drugs
- Some medical devices and supplies
- Pharmacy services and dispensing fees

For most coverage, people need to be enrolled in MSP



BC PharmaCare is a public drug coverage program. Its plans help B.C. residents pay for:

- * Many prescription medications,
- * Some medical devices and supplies (e.g., insulin pumps, prostheses),
- * Many pharmacy services, such as the administration of vaccines and prescription renewals, and
- * Pharmacy dispensing fees

For most plans, people need to be enrolled in the BC Medical Services Plan. Coverage is calculated at the pharmacy – people do not need to submit receipts. Each plan has its own policies and covers a specific list of drugs and devices.



Let's take a quick look at the main Pharmacare plans.



Fair PharmaCare plan

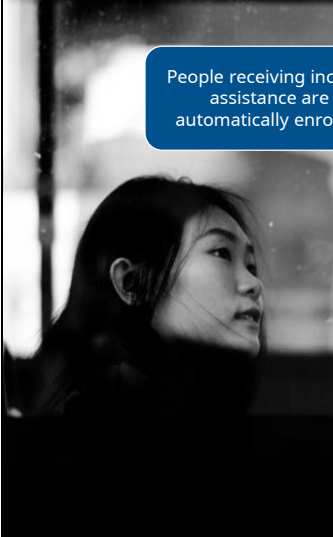
- Based on income - the less a family earns, the more help they get
- A family can be an individual or a couple – with or without children
- 1.3 million B.C. residents are registered

To learn more, watch PharmaCare 101 – Fair PharmaCare



BRITISH
COLUMBIA

The Fair PharmaCare plan is based on family net income. The less a family earns, the more help they get. A family can be an individual or a couple – with or without children. People must register for Fair Pharmacare. To learn more, watch the PharmaCare 101 video titled Fair PharmaCare.



People receiving income assistance are automatically enrolled

Plan C – Recipients of B.C. Income Assistance

- B.C. residents receiving income assistance through SDPR
- Youth in agreements with MCFD
- 100% coverage

CARLY

- Receiving income assistance
- Prescribed amoxicillin
- Her plan is linked to her PHN
- She pays \$0

People receiving income assistance through the Ministry of Social Development and Poverty Reduction (SDPR) and youth in agreements with the Ministry of Child and Family Development (MCFD) are automatically covered by Plan C.

Plan C pays 100% of the cost of thousands of medications, as well as medical supplies, and dispensing fees.

For example, Carly is receiving income assistance. She has been prescribed amoxicillin for her persistent sore throat. Her pharmacist asks for her BC Services Card and submits the claim in PharmaNet. At the pharmacy counter, Carly pays nothing.



Plan W – First Nations Health Benefits

- Funded by First Nations Health Authority
- Automatic once a person enrolls with First Nations Health Authority

JOSH

- Member of a First Nation on the North Coast
- Has a skin infection
- Prescribed an OTC antifungal cream
- Josh pays \$0

Plan W – First Nations Health Benefits covers anyone enrolled with the First Nations Health Authority. Plan W covers 100% of the costs of eligible prescriptions, medical supplies, over-the-counter drugs, and dispensing fees.

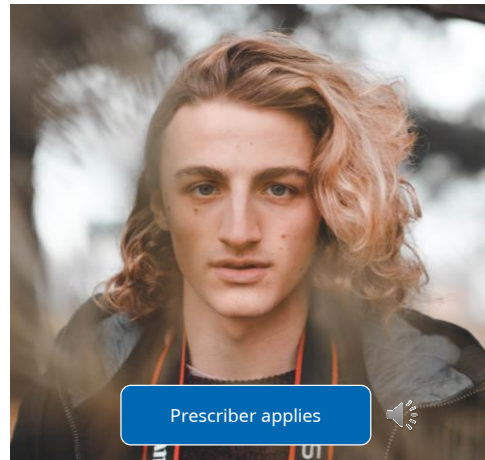
Josh is a member of a First Nation on the North Coast. A pharmacist recommends a covered over-the-counter antifungal cream (clotrimazole). The pharmacy processes this as a prescription, which initiates coverage through Plan W. As such, Josh pays nothing for the cream.

Plan G – Psychiatric Medications Plan

- No deductible
- 100% coverage
- Patient has medical and financial need
- Prescriber completes the application

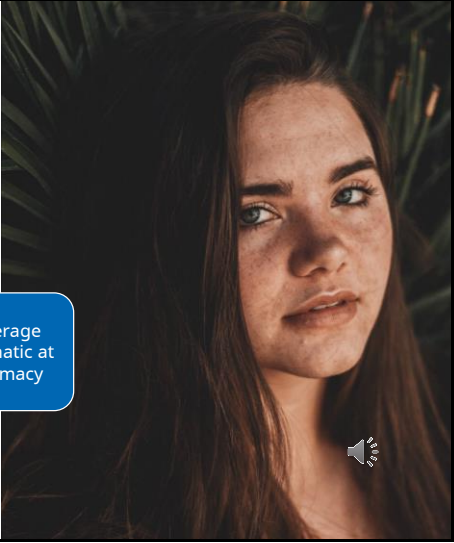
GENE

- Student struggling with depression
- Doctor prescribes an antidepressant
- Gene has limited financial resources
- Gene pays \$0



Plan G covers medications for mental health conditions and treatment for opioid use disorder for people who demonstrate financial need. The patient and their prescriber both sign a form attesting to clinical and financial need. Coverage is for up to one year at a time and can be renewed. Temporary coverage is also available in urgent situations and for people who are not yet enrolled in MSP.

Gene is a university student struggling with depression. While Gene may have a deductible for medications such as antibiotics when covered through his primary plan, Fair PharmaCare, all the medications on the Plan G formulary are covered 100%. Therefore, when Gene goes to the Pharmacy to fill his antidepressant prescription, he pays nothing.



Plan Z – Assurance

- No deductible
- 100% coverage
- Any B.C. resident with a prescription


LINA

- Prescription for a combined oral contraceptive
- Lina pays \$0 at the pharmacy

Coverage automatic at pharmacy

Plan Z is B.C.'s universal coverage plan – every B.C. resident enrolled in MSP is automatically covered. It provides 100% coverage of medications on the Plan Z formulary, such as contraceptives, opioid use disorder treatment, medications for medical assistance in dying, and more.

Lina visits a pharmacy. She presents her BC Services Card, which has her Personal Health Number, and a prescription for a combined oral contraceptive. Lina pays nothing for the prescription.



Facility registers to provide Plan B

Plan B – Long-Term Care

- Facilities sign up to offer Plan B
- 100% coverage

VERA

- Lives in a long-term care facility that is registered for Plan B
- Vera takes prescription medications to control her cholesterol and blood sugar levels
- She pays \$0

Plan B covers people living in long-term care facilities. Facilities register with PharmaCare to provide Plan B coverage.

Coverage is automatic, beginning the first day a person becomes a resident at a facility, and provides 100% coverage of eligible prescription costs and dispensing services.

Vera lives in a facility registered for Plan B. She takes prescription medications to help manage her cholesterol and blood sugar. She pays nothing for her medications.


Plan S (Smoking Cessation)

- 100% coverage of nicotine gum, lozenges, patches

(Fair PharmaCare covers some smoking cessation prescription drugs)

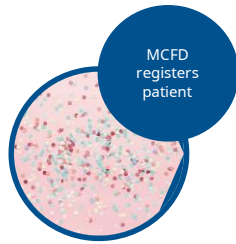
Plan D (Cystic Fibrosis)

- People with CF registered with a CF clinic
- 100% coverage of digestive enzymes
- Coverage of supplements, vitamins, saline solutions up to 100%



Plan S (Smoking Cessation) covers 100% of the cost of eligible nicotine gum, lozenges, and patches.

Plan D is for people registered with a provincial cystic fibrosis clinic. It provides hundred percent coverage of digestive enzymes and coverage of nutritional supplements, vitamins, and saline solutions under the patient's primary coverage plan, which could be 100 percent paid, or only partly.



Plan F (At Home Program)

- 100% coverage
- Children and teens with a severe disability or complex health care needs
- Registered with MCFD's At Home Program



Plan P (Palliative Care)

- 100% coverage
- People at end stage of a life-threatening illness or disease
- Receiving palliative care where they live



Plan F covers children with complex health care needs, who are enrolled in the province's At Home Program.

Plan P covers 100% of the cost of prescription palliative drugs wherever the person is living.

This can be in their own home, with family or friends, in a supportive/assisted living residence, or in a hospice unit at a live-in care facility.



Thanks for watching this PharmaCare 101 video on PharmaCare plans. For more videos, visit gov.bc.ca/PharmaCare101