Nova Scotia Pharmacare Programs

What Happens in Pharmacare

• Pay pharmacies for prescription drug claims for Pharmacare clients.

• Handle inquiries about eligibility and coverage in the Pharmacare Programs.

• Communicate to stakeholders on behalf of DHW.
Programs Within Pharmacare

- Nova Scotia Seniors’ Pharmacare

- Nova Scotia Family Pharmacare

General Pharmacare Rules

- Seniors’ and Family Pharmacare Programs year is April 1 – March 31

- All claims submitted to Seniors’ Pharmacare must be prescriptions and benefits of the NS Formulary

- Nova Scotia Health Card is the “Pharmacare Card”
General Pharmacare Rules (Continued)

• Pharmacare does not pay for prescriptions outside of province unless there are exceptional circumstances (request must be in writing with an explanation)

• **Never** pay for prescriptions outside of Canada

Types of Benefits

• The Program pays for prescribed drugs and supplies listed as benefits in the Nova Scotia Formulary

  • Open Benefits

  • Exception Status
Seniors Pharmacare Overview

- Eligibility
  - Permanent resident of Nova Scotia
  - Requires a valid Nova Scotia Health Card
  - No other private or public drug coverage
  - Must be age 65 or over
  - Annual renewal
  - Pre-existing conditions not a factor

Seniors Pharmacare

- Considered to be **insurance**.

- Available to Nova Scotians over the age of 65 without private coverage

- Pharmacare mails out a registration package 2-3 months before 65th birthday.
Seniors Pharmacare 2013/14

- Premium based on income (currently $424.00 for the program year).

- Copayment – 30% up to a maximum of $382.00 for the program year.

- There has been no increase in premium or copayment since April 1, 2007

Seniors Pharmacare Eligibility

- Application must be received within 90 days of the first day of the month in which you turned 65

  OR

- You are eligible once your private insurance ends, confirmation received within 90 days

- If you are new to the Province, you must apply within 90 days of receiving your Health Card Number
Seniors Pharmacare

Premium is Income Based

Single Seniors:
- Below $18,000 – zero premium
- Between $18,000 - $24,000 reduced premium

Married Seniors:
- Below $21,000 – zero premium
- Between $21,000 - $28,000 reduced premium

Seniors Pharmacare

GIS – Seniors receiving the Guaranteed Income Supplement have their premium waived.

Three ways we can be notified:
1. Electronic feed from GIS Office
2. Fax list
3. Letter of Confirmation
Seniors Pharmacare

- Two ways to pay your premium:
  - Yearly payment may be made by cheque, online banking, Visa or Mastercard
  OR
  - Monthly payments can be made by EFT, cheque, online banking, Visa or Mastercard

Seniors Pharmacare

- Two ways to pay your copayment:
  - 30% on every prescription can be paid at the pharmacy when you pick up your prescription to a maximum of $382.00 per Program Year
  OR
  - $382.00 paid directly to Seniors Pharmacare (must be paid using the same payment options and methods as the premium)

**NOTE: no refunds**
Seniors Pharmacare

Late Entry Penalty– if you do not join Seniors Pharmacare when you are first eligible; there is a late entry imposed.

• 90 day waiting period
  AND
• 1.5 times the premium for 5 years

Seniors Pharmacare

Private Insurance

• Not eligible to join Seniors Pharmacare
• Out-of-pocket copayment expenses must exceed Seniors’ Pharmacare Program premium plus copayment maximum
• Only NS Formulary benefits
• Submission deadline
Seniors Pharmacare

**By Mail:**
PO Box 9322
Halifax, NS B3K 6A1

**In Person:**
230 Brownlow Avenue
Dartmouth, NS

**Telephone:**
429-6565
1-800-544-6191

**Email:**
seniorspharmacare@medavie.bluecross.ca

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Family Pharmacare

- Considered to be *assistance*.

- All Nova Scotians are eligible to join (if they are not enrolled in another Pharmacare Program – with the exception of the Drug Assistance for Cancer Patients Program).
Family Pharmacare

- Must Self Identify.
- Registration Process not Application
- Annual family copayment maximum.
- Annual family deductible maximum.
- Family can be one (over the age of 18 yrs) or more

Family Pharmacare

[www.nspharmacare.ca](http://www.nspharmacare.ca)

- Website provides information about the programs and a calculator.

- Calculator provides:
  - Annual family copayment maximum
  - Annual family deductible maximum
  - Out of pocket expense.
Family Pharmacare

• Maximums are based on family *income* and *size*.

• Reduction of $3,000.00 for each dependant.

• Use Line 150 of Notice of Assessment for each family member with an income.

• All eligible family members pay towards the annual copayment and deductible maximums.

Furst Family

• A family of two adults and two children
• Mr. Furst has cancer and is unable to work.
• He is receiving EI of $13,000.00 per year.
• He is enrolled in the Drugs Assistance of Cancer Program, which covers his cancer related medications.
• Mr. Furst also is a on a BP medication which costs $1200 per year.
Furst Family

Your Income: [3000]

Number of Dependents: [3]

This includes your spouse and all children under the age of 18, if applicable.

Dependants Income: [0]

Total of each dependant's Line 15D of CRA Notice of Assessment.

Calculate

Furst Family

Deductible: [$40.00]
Copayment: [$160.00]

When you pay for a prescription, 20% of the prescription price is considered the copayment.

The balance of the total prescription price is then applied to your deductible.

The deductible must be paid in full before you will start to pay only the copayment amount. Based on the information you provided, the amount you will have to pay out-of-pocket before you start to pay only the 20% copayment is:

Out-of-Pocket Expense: [$60.00]

Once your family has reached both the annual deductible and annual copayment amounts, the program will pay for 100% of your drug costs that are benefits under the Family Pharmacare Program.
Furst Family

Prescription = $100.00 each month

First Example

20% copay $20.00
Deductible $40.00
Family Pharmacare $40.00

Second Example

20% copay $20.00
Family Pharmacare $80.00
NSGEU Pre-Retirement Session

Furst Family

Prescription = $100.00 each month

20% copay $20.00
Deductible $40.00
Family Pharmacare $40.00

First Example

20% copay $20.00
Family Pharmacare $80.00

Second Example

Family Pharmacare $100.00

Third Example

Sekund Family

• A family of two adults and two children
• Mr. Sekund is self-employed and has Crohn’s disease.
• Family income $81,000.00
• Their private insurance does not cover the drugs for Crohn’s disease (pre-existing condition)
• The Sekund family’s annual drug expense is $30,000.00
Sekund Family

Your Income: $1000

Line 150 of your CRA Notice of Assessment

Number of Dependents: 0

This includes your spouse and all children under the age of 18, if applicable.

Dependants Income: $0

Total of each dependant's Line 150 of CRA Notice of Assessment.

Calculate

Sekund Family

Deductible: $8,540.00
Copayment: $9,790.00

When you pay for a prescription, 20% of the prescription price is considered the copayment.

The balance of the total prescription price is then applied to your deductible.

The deductible must be paid in full before you will start to pay only the copayment amount. Based on the information you provided, the amount you will have to pay out-of-pocket before you start to pay only the 20% copayment is:

Out-of-Pocket Expense: $10,800.02

Once your family has reached both the annual deductible and annual copayment amounts, the program will pay for 100% of your drug costs that are benefits under the Family Pharmacare Program.
Sekund Family

First Example

Deductible

20% Copay

Sekund Family

First Prescription

Deductible

20% Copay

Second Example

(Deductible Partially Met)

Family Pharmacare
Sekund Family

First Prescription
- Deductible
- 20% Copay

Second Prescription (Deductible Partially Met)
- Deductible
- Family Pharmacare
- 20% Copay

Third Example (Deductible Met)
- Family Pharmacare
- 20% Copay

Fourth Example (Copay Max Met)
Comparison

Seniors
- Insurance
- Premium based on income ($424.00 max)
- 30% copayment up to $382.00
- Only the senior covered
- Payor of first resort

Family
- Assistance
- Income based annual family deductible
- Income based annual family copay of 20%
- Eligible family members covered
- Payor of last resort

Family Pharmacare

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Halifax, NS B3J 2S1

In Person:
230 Brownlow Avenue
Dartmouth, NS

Telephone:
496-5667
1-877-330-0323
QUESTIONS?