
PROVINCIAL DRUG INSURANCE

**Information compiled by the
Canadian Hemophilia Society
during the summer of 2009**



Canadian Hemophilia Society
Help Stop the Bleeding

PROVINCIAL DRUG INSURANCE

Each Canadian province is responsible for providing healthcare services and administers the manner in which they are dispensed. Each province also has its own drug insurance program and a list of covered medications.

Canadian residents with a congenital bleeding disorder receive different levels of coverage, depending on their province of residence, as well as their social and financial situations.

This document focuses on differences between the provincial plans and how this affects reimbursement for the drugs most commonly used by people with bleeding disorders.

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PROVINCIAL DRUG COVERAGE

Province or territory	Drug plan	Eligibility criteria	What the patient must pay	Where to get more information and subscribe
British Columbia	BC PharmaCare	All BC residents who have a valid MSP coverage and have filed an income tax return for the relevant taxation year (FairPharmacare), or qualified for one of the specific coverage (e.g. Social services recipients, medically dependent children).	Depends on the type of coverage you are eligible for. For persons enrolled in the Fair PharmaCare program, a deductible based on annual income is paid, once the amount is reached, the program pays the totality of drugs cost.	Contact PharmaCare: 1-800-663-7100 Visit the Website: www.health.gov.bc.ca/pharmacare
Alberta	Alberta Health and Wellness Prescription Program (through Blue Cross)	All Alberta residents have access to this Plan. Most residents are covered by the Non-Group Prescription Drug Coverage (for residents under 65 of age).	Depends on the type of coverage you are eligible to. E.g: To obtain the non-group coverage, you have to pay 30% of each prescription up to \$25. A premium of about \$40 per month is required ¹ . Other types of coverage are available for low income persons, persons in palliative care, etc.	Contact Alberta Health Care: 1-780-427-1432 Visit the Website: www.health.alberta.ca/AHCIP/prescription-program.html
Saskatchewan	Saskatchewan Drug Plan	Saskatchewan residents who pay high prescription costs in relation to their income (at least 3,4%). There are special coverages for low income persons and social assistance receivers.	The amount of money to be paid depends on the family/person benefits.	Contact Saskatchewan Drug Plan: 1-306-787-3420 Visit the Websites: www.health.gov.sk.ca www.health.gov.sk.ca/prescription-drugs
Manitoba	Manitoba Pharmacare Program	If your prescription costs are not covered by a private drug insurance program (or other provincial or federal program) and if your eligible prescription drug costs exceed your Pharmacare	A deductible based on your income. Once that amount is reached, Pharmacare pays 100% of your prescription.	Contact Pharmacare: 1-800-297-8099 Visit the Websites: www.gov.mb.ca/health/index.html www.gov.mb.ca/health/pharmacare/index.html

¹ This monthly premium has been raised to \$63 in June 2010.

Province or territory	Drug plan	Eligibility criteria	What the patient must pay	Where to get more information and subscribe
		deductible.		
Ontario	Trillium Ontario Drug Benefit Program	An individual or a family not covered 100% for their prescription drug costs by a private coverage and not eligible to the ODB Program. People of 65 years or older; People receiving special care (long-term care homes, home care program, etc.)	A deductible of 4% of your annual income. Once your drug cost exceeds this deductible, trillium will pay the medication (you may pay about \$2 per prescription). For seniors with an annual income of \$16,018 or more, a deductible of \$100. Once your drugs exceed this amount, you will pay only \$6 per prescription. For others subscribers, 2\$ per prescription.	Contact the Health Ministry: 1-866-532-3161 To get a Trillum application package call : 1-800-575-5386 Visit the Websites: www.health.gov.on.ca www.health.gov.on.ca/en/public/programs/drugs/funded_drug/fund_trillium.aspx www.health.gov.on.ca/en/public/programs/drugs
Quebec	RAMQ	Persons who are not eligible to private insurance drug coverage. Persons of 65 years of age and older are automatically part of the Plan.	An annual premium which varies from \$0 to \$600 per adult, depending on net family income.	Contact the Régie: 1-800-561-9749 Visit the Websites: www.ramq.gouv.qc.ca www.ramq.gouv.qc.ca/en/citoyens/assurancemedicaments/index.shtml
New Brunswick	New Brunswick Prescription Drug Program	People who are eligible to one of these categories: 1) Seniors with low income 2) Adults in licensed residential facilities 3) Persons registered by the Social Development Office 4) Special needs children 5) Persons with a special disease	Depends on your type of coverage. For example, seniors who are eligible have to pay 9\$ for each prescription up to 250\$ per year.	Contact the New Brunswick MediCare: 1-888-762-8600 Visit the Websites www.gnb.ca/0051/ www.gnb.ca/0051/0212/index-e.asp
Prince Edward Island	Prince Edward Island Drug Cost Assistance Programs	People who qualify under one of these categories: 1) Children in custody of Child Welfare 2) Seniors over 65 years 3) Low-income families 4) Persons under the	Depends of your type of coverage. Eligible senior will pay 11\$ of each prescription plus the pharmacist professional fee. Eligible families will pay the pharmacy fee.	Contact the Drug Cost Assistance Program: 1-877-577-3737 Visit the Websites: www.gov.pe.ca www.oneislandhealthsystem.ca/drugcostassistance

Province or territory	Drug plan	Eligibility criteria	What the patient must pay	Where to get more information and subscribe
		Welfare Assistance Act 5) Persons with a specific disease 6) Residents of private nursing homes		
Nova Scotia	Nova Scotia PharmaCare (administered by Medavie Blue Cross)	For all residents of Nova Scotia who do not have a drug coverage or are facing high cost of prescription drugs ² . Some coverage are for addressing the specific situation of persons 65 years or older (with low income) and persons in a specific medical or financial situation.	Depends on your type of coverage. For Family PharmaCare: a deductible based on your income. Once that amount is reached, you will have to pay a percentage of the amount of your prescription (there is a maximum amount that you will pay).	Contact Nova Scotia PharmaCare: 1-800-544-6191 Visit the Website: www.gov.ns.ca/health/pharmacare
Newfoundland and Labrador	Newfoundland and Labrador Prescription Drug Coverage	Families and individuals with low income; families and individuals with high drug cost expenses (between 5 and 10% of annual income) ³ ; seniors over 65 of age who are receiving financial help from the government.	Depends on your type of coverage. For families with high drug cost expenses and low income, the co-pay amount will be calculated based on income and drug costs. Eligible seniors will pay for the professional services (and not for the medication itself).	Contact Newfoundland and Labrador Prescription Drug Coverage: 1-888-859-3535 Visit the Websites: www.health.gov.nl.ca www.health.gov.nl.ca/health/prescription/index.html

Important facts

Except New Brunswick and Prince Edward Island, all provinces provide a type of coverage available to all citizens. In most cases, such as in Saskatchewan, Ontario and Newfoundland, the deductible is so high that only people facing extremely high drug costs in relation to their income are truly eligible. For example, in Newfoundland, people earning \$40,000 must spend more than \$3,000 in medication each year to start being insured. In Alberta, people need to pay a premium of about \$720/year plus 35% of prescription cost afterwards (beginning in 2010). In regards to those facts, the real term to qualify those “Universal” Plans should be «insurances in case of disaster»⁴.

² The Nova Scotia Family Pharmacare program has been implemented in 2008.

³ The Insurance Plan, available for all citizens with high drug cost, has been implemented at the end of 2007.

⁴ Blomqvist, Ake et Jing XU. 2003. «Pharmacare and Canada : Issues and Options». Health Canada. Online at <http://dsp-psd.pwgsc.gc.ca/Collection/H13-5-01-1E.pdf>.

Where to find out more about provincial drug plans

The Website of the Canadian AIDS Treatment Information Exchange (CATIE) provides details about all the provincial and federal drug plans:

www.catie.ca/eng/Publications/DrugAccess/DrugAccessIndex.shtml

Drug Coverage Website offers information about drugs by type of affliction and some information for the provincial and federal Plans, with links towards their website:

www.drugcoverage.ca

This link gives access to a 1993 Study (updated in 2002) of the provincials drug coverage plans prepared by Claude Blanchette: <http://dsp-psd.tpsgc.gc.ca/Collection-R/LoPBdP/MR/mr142-e.htm#PROVINCIALtxt>

This link gives access to a study about the different provincial drug coverage programs and the issues related to private and public coverage: Blomqvist, Ake et Jing XU. 2003. «Pharmacare and Canada : Issues and Options». Health Canada. Online.

<http://dsp-psd.pwgsc.gc.ca/Collection/H13-5-01-1E.pdf>

This link gives access to a study produced by the Fraser group regarding access to prescribed medicine in Canada and is based on surveys. Among other things, it provides information about the state of coverage for social groups in the Canadian society by province: Fraser Group and Tristat Resources. 2002. Canadians' Access to Insurance for Prescription Medicines: Volume 1: Range and Extent of Coverage. Online.

www.frasergroup.com/downloads/volume_1.pdf

DESMOPRESSIN AND ANTI-FIBRINOLYTICS ON PROVINCIAL GOVERNEMENT FORMULARIES

	Octostim spray	Octostim, liq. inj.	DDVAP inj.	Cyklokapron
DIN	02237860	02024179	00873993	02064405
British Columbia	Yes	No	Yes	Yes
Alberta	Yes	No	Yes	Yes
Saskatchewan	Yes, exceptional status	Yes, exceptional status	Yes, exceptional status	No
Manitoba	Yes	No	Yes	Yes
Ontario	Yes	No	No	No
Quebec	Yes	Yes	Yes	Yes
New Brunswick	No	No	Yes	Yes
Prince Edward Island	No	No	No	No
Nova Scotia	No	No	No	Yes *
Newfoundland and Labrador	No	No	No	Yes
Northwest Territories (non-insured health benefits)	No	No	Yes	Yes
Yukon (non-insured health benefits)	No	No	Yes	Yes
Nunavut	No	No	Yes	Yes

* Available for eligible Community Services Pharmacare and Family Pharmacare and Seniors Pharmacare programs persons. Amicar is discontinued since 2006.

This table reveals important differences of coverage of medication per province. At the time of doing this research (summer 2009), only two provinces and territories are covering Octostim Liquid while Cyklokapron is covered in ten provinces and territories. Quebec is the only province that is covering all those medications and Prince Edward Island is the only one that is not covering any.

ANTI-RETROVIRAL DRUG PLANS

In regards to the high cost of anti-retroviral drugs, some provinces have established special programs to provide those medications. Other provinces provide coverage under their regular drug plans.

Province	Eligible beneficiaries	Eligible drug benefits	Other eligible benefits or program features
British Columbia	All residents with HIV/AIDS	Specific anti-retroviral provided through hospital based programs (by the British Columbia Center for Excellence in HIV/Aids).	No deductible or co-payment required.
Alberta	All residents with HIV/AIDS	Anti-retroviral listed on the provincial drug list (the drugs are provided through Alberta Health and Wellness Prescription Program).	No deductible or co-payment required.
Saskatchewan	All residents with HIV/AIDS and eligible for Prescription Drug Plan Benefits (The Special Support Program helps individuals whose drugs cost are high in relation to their income.)	All anti-retrovirals listed in the Saskatchewan formulary	Normal deductibles and co-payments apply.
Manitoba	All residents with HIV/AIDS and eligible for Manitoba Pharmacare benefits	Anti-retrovirals therapies listed in the Manitoba Formulary.	Normal deductibles and co-payments apply.
Ontario	All residents with HIV/AIDS and eligible for Trilium or an Ontario Drug Benefit program (must be approved for the facilitated access mechanism for HIV) All residents with HIV/AIDS (Special Drugs Program)	Anti-retrovirals listed in the Ontario Drug Benefit Formulary AZT, ddI, ddC and pentamidine	Normal deductibles and co-payments apply. ODB Specific products used to treat ODB-eligible people with HIV/AIDS are reimbursed through the Facilitated Access process under the Exceptional Access Program (EAP). Under this process, approved physicians are exempt from the usual paperwork associated with the provision of these products No deductible or co-payment required.
Quebec	All residents with HIV/AIDS	Anti-retrovirals listed in the Liste de médicaments	Normal deductibles and co-payments apply.

Province	Eligible beneficiaries	Eligible drug benefits	Other eligible benefits or program features
		du Québec.	
New Brunswick	HIV/AIDS patients registered and deemed eligible by NB U Plan	Anti-retroviral listed in the New Brunswick Prescription Drug Formulary.	Individuals are required to pay a co-payment of 20% of the costs for each prescription up to a maximum of \$20 to an annual family maximum of \$500. There is an annual registration fee of \$50.
Prince Edward Island	All residents with HIV/AIDS	All anti-retroviral drug therapies provided by the AIDS/HIV program from the PEI DRUG Cost Assistance Program.	No deductible or co-payment required.
Nova Scotia	All residents with HIV/AIDS who have no other means of obtaining funding for the drugs	Anti-retroviral drug therapy provided through hospital based programs.	A co-payment of \$8.65 per prescription is required.
Newfoundland and Labrador	All residents with HIV/AIDS	All anti-retroviral drugs listed in the NFL and Labrador Coverage Table.	No deductible or co-payment required.
Yukon	All residents with HIV/AIDS (except persons covered by NIHB or private plans)	Anti-retroviral drug therapies	Annual maximum co-payment of \$250 per person or \$500 per family-may be waived depending of income.
Northwest Territories	All residents with HIV/AIDS	Disease specific therapies	Normal deductibles and co-payments apply.
NIHB	Registered Indians and eligible Inuit and Innu	Anti-retroviral drug therapies	Normal deductibles and co-payments apply.

This table is a review of: Fraser Group and Tristat Resources. 2002. *Canadians' Access to Insurance for Prescription Medicines: Volume 1: Range and Extent of Coverage*. Online at www.frasergroup.com/downloads/volume_1.pdf.

The information provided in this table is based on provincial government's Websites.

PROVINCIAL DRUG COVERAGE AND CHRONIC HEPATITIS C MEDICATION

This table provides information about the drug coverage and eligible beneficiaries of interferon alpha in every province.

Province	Eligible Beneficiaries	Eligible Drugs	Other information
British Columbia	British Columbia Pharmacare beneficiaries	Interferon alfa (a and b)	Special Authority Request forms needed.
Alberta	Alberta Drug Plan beneficiaries	Interferon alfa-2a (Pegasys) Interferon alfa-2b (Pegetron, Unitron) Interferon alfa-2a (Pegasys RBV)	Pegasys for Chronic Hepatitis C Special Authorization form needed Special authorization form needed (signature by physician and beneficiaries).
Saskatchewan	Saskatchewan Drug Plan Beneficiaries	Interferon alfa-2b (Intron A, Pegetron) Interferon alfa-2a (Pegasys RBV, Pegasys)	Practitioners must apply for Exception drug status approval.
Manitoba	Manitoba Pharmacare beneficiaries	Interferon alfa-2b (Intron A et Pegetron) Interferon alfa-2a (Pegasys RBV)	
Ontario	ODB and Trilium beneficiaries approved under the Exceptional Access Program	Interferon alpha 2b	Medication classified as limited use. Beneficiaries must be approved under the Exceptional Access Program (EAP).
Quebec	RAMQ beneficiaries	Interferon alfa 2b (Intron A, Pegetron) Alfa-2a (Pegasys Pegasys RBV)	
New Brunswick	NB Prescription drug plans beneficiaries not registered under a specific disease plan Upon request from internal medicine specialists: for all hepatitis C patients	Interferon alfa-2b (Intron A) Interferon alfa-2b et alpha-2a (Rebetron et Pegasys, Pegasys RBV)	Initial coverage will be approved for all patients + 24 weeks for patients with genotype 1
Prince Edward Island	Persons diagnosed with hepatitis	Interferon alfa-2b (Intron A) Interferon alfa-2b et alfa-2a (Rebetron et Pegetron)	Available under the Intron A program Available under the Hepatitis Program
Nova Scotia	Exceptions status for beneficiaries of Family Pharmacare, Seniors	Interferon alpha-2b (Intron A)	

Province	Eligible Beneficiaries	Eligible Drugs	Other information
	Pharmacare and Community Services Pharmacare Exception status for Seniors and Family Pharmacare beneficiaries	Interferon alpha-2a (Pegasys et Pegetron)	
Newfoundland & Labrador	Newfoundland Drug Plan Beneficiaries	Interferon alfa-2b (Intron A, Pegetron) Interferon alfa-2a (Pegasys)	Need a special authorization

This table is the review of: Fraser Group and Tristat Resources. 2002. *Canadians' Access to Insurance for Prescription Medicines: Volume 1: Range and Extent of Coverage*. Online at www.frasergroup.com/downloads/volume_1.pdf.

Those entitled to federal compensation for individuals infected between 1986 and 1990 are reimbursed for the share of medication costs not covered by a public or private drug insurance plan.