



BC PHARMACARE SUMMARY FOR PATIENTS (2019)

- Pharmacare is the drug coverage department of BC's Ministry of Health. All BC citizens should register under Pharmacare, and will then be covered under one or more of several coverage plans. The most common is the income-based Fair Pharmacare plan, where patients must pay out of pocket annually up to a certain amount based on their income ("the deductible") before the government will start to pay 70% -- note that families with incomes lower than \$33,000 lower income families will have no deductible, and receive full coverage right away. Some Pharmacare patient plan groups have NO deductible for covered medications -- meaning the province pays fully and right away. These include Plan C (Low Income, needing registration through social worker), Plan G (Psychiatric), Plan W (First Nations), and others. Each plan covers a different selection of medications, and some patients can belong to more than one plan to receive greater drug coverage. After an immediate family's drug costs have been paid up to a second threshold ("the family max"), BC Pharmacare will pay 100% of all covered drug costs.
- Medications under the BC Pharmacare system are covered, not covered, or have limited coverage. Covered medications are typically proven to be safer, effective, and have less drug contraindications, as evaluated by BC Drug Benefit Council. Note that for covered medications, BC Pharmacare will only pay up to a certain amount comprised of the drug wholesale cost and a flat \$10 dispensing fee – any extra costs will need to be paid by the patient.
- Limited coverage medications may be covered only if the patient meets specific health criteria. These are called Special Authority medications, and require the Dr to sign a form and fax it to Pharmacare before coverage can be approved (usually 1-2 week application time). In exceptional situations where a patient has unsuccessfully exhausted all the usual drugs, a physician may apply for Exceptional Coverage Requests, which are done on a case by case basis.
- **For patients to satisfy their annual deductible, only costs from covered drugs are used. Non-covered drug costs do NOT go towards the deductible, thus more use of non-covered medications delays or even prevents government assistance completely!**
- For patients with Extended Benefits (e.g. Blue Cross, Manulife, Sun Life, Great West etc) – note that most plans have a lifetime maximum payout amount, thus it is critical to ensure that Pharmacare pays as much as possible to stretch extended insurance longer.
- For patients to find out their Pharmacare deductible, family max, or how close they are to reaching either threshold, they must call Pharmacare at 604-683-7151 (in Vancouver), or 1-800-663-7100 (if outside Vancouver).

Use WWW.DRUGSEARCH.CA with your Dr to find drugs that are covered, if they have a Special Authority coverage option (with direct links to forms), and their retail prices!

Contact us at info@drugsearch.ca for feedback or questions!