



## PUBLIC DRUG PLAN DESIGNS, 2015/16

This document provides a summary of the NPDUIS public plan designs in 2015/16, as detailed in a Plan Information Document published by the Canadian Institute for Health Information.<sup>[1](#)</sup>

### BRITISH COLUMBIA

#### Plans/Eligibility

British Columbia has a universal program with a variety of beneficiary groups and sub-plans: the **Fair PharmaCare** plan provides regular assistance to residents born in 1940 or later, with enhanced assistance provided to residents who are part of a family with at least one spouse born in 1939 or earlier; permanent residents of licensed residential care facilities; recipients of income assistance and children and youth in care; individuals with cystic fibrosis who are registered with a provincial cystic fibrosis clinic; severely handicapped children 18 years and under; psychiatric medication for individuals registered by a Mental Health Services Centre; medication management services provided by pharmacies such as publicly funded vaccinations and review of a patient's medication; palliative care at home; patients enrolled at BC Centre for Excellence in HIV/AIDS; and a smoking cessation program. The BC Smoking Cessation Program's selection of eligible non-prescription nicotine replacement therapy (NRT) products expands to include specific lozenges and inhalers.

PharmaCare's Low Cost Alternative program helps control the cost of prescription drugs. When the same drug is made and sold by more than one manufacturer, PharmaCare covers the less costly version—the low cost alternative.

#### Cost Sharing

British Columbia had income-based annual deductibles for its Fair PharmaCare and enhanced Fair PharmaCare assistance programs (see tables below). There were no deductibles for other programs/plans. After deductibles had been met, there were co-payments of 30% of the prescription drug costs for the Fair PharmaCare program and 25% for the enhanced program.

### Fair PharmaCare

Net Family Income	Approximate deductible (% of net income)
<\$15,000	0%
Between \$15,000 and \$30,000	2%
>\$30,000	3%

### PharmaCare – Enhanced PharmaCare

Net Family Income	Approximate deductible (% of net income)
<\$33,000	0%
Between \$33,000 and \$50,000	1%
>\$50,000	2%

## ALBERTA

### Plans/Eligibility

Alberta has a **Seniors Drug Plan** that covers seniors 65 and older and eligible dependents; a **Widows Plan** for those who qualify and their dependents; **Palliative Coverage** for residents treated at home; and **Non-Group Coverage** for residents younger than 65. Claims dispensed to residents of long-term facilities, through Income Support, the Alberta Adult Health Benefit, the Assured Income for Severely Handicapped, the Alberta Child Health Benefit Child Intervention Services and Family Supports for Children with Disabilities programs are not submitted to NPDUIS.

Alberta Health expands pharmaceutical services covered by the Compensation Plan for Pharmacy Services. Human Services Drug Benefit programs — including drug benefits for recipients being assisted under Income Support, Adult Health Benefit, Child Health Benefit, Assured Income for the Severely Handicapped, Child Intervention Services and Family Supports for Children With Disabilities — are consolidated within the Ministry of Health.

There are several other programs, including the Outpatient Cancer Drug Program and Specialized High Cost Drug Program (includes funding for transplant drugs and HIV/AIDS drugs,

as well as several other drug costs) – information from these programs is also not submitted to NPDUIS.

## Cost Sharing

Alberta set co-payments at 30% of the prescription to a maximum of \$25 for seniors, widows, palliative care and non-group beneficiaries. Premiums for non-group beneficiaries were \$118.00/month for families and \$63.50/month for singles. Subsidized premiums for non-group beneficiaries were offered based on income as follows: \$82.60/month for families and \$44.45/month for singles. Palliative care has a maximum co-payment of \$1,000.

## SASKATCHEWAN

### Plans/Eligibility

The Saskatchewan provincial government has several drug plan programs for residents who are not covered under federal government programs. The **Children's Drug Plan Program** provides coverage for prescription drugs listed on the Saskatchewan Formulary and those approved under Exception Drug Status for children age 14 and under. The **Seniors' Drug Plan Program** provides coverage for prescription drugs listed on the Saskatchewan Formulary and those approved under Exception Drug Status. Saskatchewan residents over 65 with income less than the Provincial Age Tax Credit are eligible for coverage. Seniors receiving the federal *Guaranteed Income Supplement* (GIS) or the provincial Seniors' Income Supplement (SIP) *are eligible for coverage with a 35% co-payment once a deductible is met*. The **Special Support Program** is an income-tested program that helps residents with high drug costs in relation to their income. Eligible applicants receive a deductible and/or a co-payment on their prescription drugs for each calendar year. The **Palliative Care Program** covers the costs of prescription drugs for palliative care patients who are in the late stages of terminal illnesses with a life expectancy measured in months, who have no appropriate treatment options to cure the illness or prolong life and who require care to maintain quality of life. The **Saskatchewan Aids to Independent Living (SAIL) Program** assists people with physical disabilities achieve a more active and independent lifestyle and assists people in the management of certain chronic health conditions. The program provides a basic level of coverage for disability related equipment, devices, products and supplies in order to achieve the best possible care, experience and health for beneficiaries. The **Supplementary Health Benefit Program** provides drug coverage to residents enrolled in a variety of provincial income support programs. Eligibility is determined by Saskatchewan's Ministry of Social Services. The **Family Health Benefits Program** provides a range of health benefits, including drug coverage, to low-income working families who meet the standards of an income test or are receiving the Saskatchewan Employment Supplement or the Saskatchewan Rental Housing Supplement. **Emergency Assistance for Prescription Drugs** provides one-time assistance for residents who require immediate treatment with benefit prescription drugs and are unable to cover their share of the cost. The resident is then required to submit a completed Special Support Application to the Drug Plan in order to receive future

assistance. Claims for Formulary and Exception Drug Status drugs are submitted to NPDUIS, while drugs covered under special programs such as the Saskatchewan Cancer Agency are not submitted to NPDUIS.

## Cost Sharing

Drug Plan/Program	Deductible/Co-pay
Children's Drug Plan	Up to \$20.00 per prescription
Family Health Benefits	\$100.00 semi-annual, then 35% co-payment (co-payment does not apply on benefits for children under age 18)
GIS Recipients	If living in a special care home: \$100.00, then 35% co-payment. If living in the community: \$200.00, then 35% co-payment
Seniors' Drug Plan	Up to \$20.00 per prescription
Special Support Program	3.4% of total family income
SIP Recipients	\$100.00 semi-annual
Supplementary Health Program	\$0.00 or \$2.00 per prescription

## MANITOBA

### Plans/Eligibility

**Manitoba Pharmacare** drug cost assistance to eligible Manitobans who do not have coverage under a federal or other provincial program. Pharmacare is income based, which means a deductible is calculated based on the total adjusted family income. It covers all provincial residents who are eligible for benefits under *the Prescription Drugs Cost Assistance Act*, and includes residents as defined by *the Health Services Insurance Act*. To be eligible, the person must be a member of a family that has spent more on specified drugs in a benefit year than the allowed deductible amount.

Other sub-plans cover those who receive benefits from the **Employment and Income Assistance Program**; residents in personal care homes who receive benefits from the **Personal Care Home Drug Program**; individuals who are terminally ill and wish to remain at home from the **Palliative Care Drug Program**; and individuals requiring out-patient cancer treatment with

eligible oral cancer and specific supportive drugs from the **Home Cancer Drug Program**. Drug products approved for coverage under the Exception Drug Status (EDS) Program listed under Part 3 of the Manitoba Drug Formulary are not submitted to NPDUIS.

## Cost Sharing

Manitoba had an annual deductible based on total family income, with a minimum deductible of \$100. The deductible increased to between 2.97% and 6.73% for 2015/2016.

Lower Limit	Upper Limit	Deductible
≤\$15,000		2.97%
>\$15,000	≤21,000	4.22%
>21,000	≤22,000	4.26%
>22,000	≤23,000	4.34%
>23,000	≤24,000	4.40%
>24,000	≤25,000	4.44%
>25,000	≤26,000	4.50%
>26,000	≤27,000	4.55%
>27,000	≤28,000	4.60%
>28,000	≤29,000	4.64%
>29,000	≤40,000	4.67%
>40,000	≤42,500	5.07%
>42,500	≤45,000	5.20%
>45,000	≤47,500	5.30%
>47,500	≤75,000	5.37%
>75,000		6.73%

## **Plans/Eligibility**

The **Ontario Drug Benefit (ODB) Program** covers Ontario residents that are 65 and older, residents of long-term care homes and homes for special care, recipients of professional home services, recipients of social assistance, and recipients under the **Trillium Drug Program**, which provides drug benefits for Ontario residents who have high drug costs in relation to their household income. The **Special Drugs Program** covers certain outpatient drugs used to treat specific diseases. The **New Drug Funding Program** covers drug benefits for intravenous cancer drugs, administered to outpatients at hospitals and cancer care facilities.

The **Exceptional Access Program** covers most of the cost of various drug products that are not on the approved ODB Program list. This includes cases where drugs on the ODB list have been tried and do not work; or, where an alternative drug is not available through ODB. The **Respiratory Syncytial Virus (RSV) Prophylaxis for High-Risk Infants Program** covers the full cost of the drug palivizumab used to prevent a serious lower respiratory tract infection in certain high risk infants. The **Visudyne Program** covers the full cost of the drug verteporfin used to slow the advance of age-related macular degeneration. The **Inherited Metabolic Diseases (IMD) Program** covers the full cost of certain outpatient drugs, supplements and specialty foods used to treat metabolic disorders.

## **Cost Sharing**

The **Ontario Drug Benefit (ODB) Program** had a \$100.00 annual deductible for single seniors with an annual net income equal to or greater than \$16,018; and senior couples with a combined annual income equal to or greater than \$24,175. Trillium Drug Program applicants paid a quarterly deductible that was based on income.

ODB recipients paid co-payments up to \$2.00 per prescription if they were:

- A senior single person with an annual net income of less than \$16,018; a senior couple with a combined annual net income of less than \$24,175
- Receiving benefits under the *Ontario Works Act* or the *Ontario Disability Support Program Act*
- Receiving professional services under the Home Care Program
- Residents of long-term care facilities and homes for special care
- Eligible under the Trillium Drug Program (once their quarterly deductible is reached)

ODB recipients paid up to \$6.11 toward the dispensing fee per prescription once they reached their \$100.00 annual deductible if they were:

- A senior single person with an annual net income equal to or greater than \$16,018
- A senior couple with a combined annual net income equal to or greater than \$24,175

A co-payment of up to \$2.83 was made for each prescription dispensed from an outpatient hospital pharmacy.

Changes are made to maximize the utilization of lower-cost generics through changes to the current “no substitution” provisions. Patients are now required to try two or more generics (and therefore experience two documented adverse reactions to the two formulations) prior to having a brand-name product paid for by the public plan.

## NEW BRUNSWICK

### Plans/Eligibility

The New Brunswick government-sponsored drug plans include:

- The New Brunswick Prescription Drug Program (NBPDP) provides coverage to low-income seniors, clients of the Department of Social Development, nursing home residents and individuals with certain medical conditions (Cystic Fibrosis, Growth Hormone deficiency, HIV/AIDS, Multiple Sclerosis, organ transplant recipients).
- The New Brunswick Drug Plan provides coverage for uninsured residents.
- The Medavie Blue Cross Seniors’ Prescription Drug Program provides coverage for uninsured seniors.

### Cost Sharing

Premiums and co-payments vary depending on the plan.

#### New Brunswick Prescription Drug Program (NBPDP)

Plans and Eligible Beneficiaries	Annual Premium	Co-pay per Prescription	Annual Co-pay Ceiling
<b>Seniors (age 65 and over) who receive the Guaranteed Income Supplement (GIS)</b>	None	\$9.05	\$500 per person
<b>Seniors (age 65 and over) who qualify via Declaration of Income</b> <ul style="list-style-type: none"> <li>• single person (65 years of age or older) with an annual income of</li> </ul>	None	\$15.00	None

## New Brunswick Prescription Drug Program (NBPDP)

Plans and Eligible Beneficiaries	Annual Premium	Co-pay per Prescription	Annual Co-pay Ceiling
<p>\$17,198 or less</p> <ul style="list-style-type: none"> <li>couple with both persons 65 years of age or older, with a combined annual income of \$26,955 or less</li> <li>couple with one person 65 years of age or older, and the other person under 65 years of age, with a combined annual income of \$32,390 or less</li> </ul>			
<p><b>Social Development (SD) clients</b></p> <ul style="list-style-type: none"> <li>under age 18</li> <li>18 and older</li> </ul>	None	<p>\$2.00</p> <p>\$4.00</p>	\$250 per family
<b>Adults in Licensed Residential Facilities (SD)</b>	None	\$4.00	\$250 per individual
<b>Children in Care of the Minister (SD) and Special Needs Children (SD)</b>	None	None	N/A
<b>Nursing Home Residents</b>	None	None	N/A
<p><b>Specific Medical Conditions</b></p> <ul style="list-style-type: none"> <li>Multiple Sclerosis</li> </ul>	\$50	Based on income	None
<ul style="list-style-type: none"> <li>Cystic Fibrosis, HIV/AIDS, organ transplant recipients, persons with growth hormone deficiency</li> </ul>	\$50	20% to a maximum of \$20.00	\$500 per family



### New Brunswick Drug Plan

Plans and Eligible Beneficiaries		Annual Premium	Co-pay per Prescription	Annual Co-pay Ceiling
<b>Uninsured New Brunswickers</b> (based on gross income levels)				
<i>Individual</i>	<i>Single with children / Couple with or without children</i>	<i>Premium per adult</i>	<i>30% to a maximum per prescription</i>	
\$17,884 or less \$17,885 to \$22,346 \$22,347 to \$26,360 \$26,361 to \$50,000 \$50,001 to \$75,000 More than \$75,000	\$26,826 or less \$26,827 to \$33,519 \$33,520 to \$49,389 \$49,390 to \$75,000 \$75,001 to \$100,000 More than \$100,000	\$200 \$400 \$800 \$1,400 \$1,600 \$2,000	\$5.00 \$10.00 \$15.00 \$20.00 \$25.00 \$30.00	None

### Medavie Blue Cross Seniors' Prescription Drug Program

Plans and Eligible Beneficiaries	Annual Premium	Co-pay per Prescription	Annual Co-pay Ceiling
Uninsured Seniors	\$1,380	\$15.00	None

### Plans/Eligibility

Nova Scotia provides assistance to residents through various programs with the cost of drugs and devices listed as benefits in the Nova Scotia Formulary, as well as with the cost for some services to which a level of coverage applies under a particular program.

The **Family Pharmacare Program** provides assistance with prescription drug coverage for residents of Nova Scotia with a valid Nova Scotia health card. Other programs/plans include **Drug Assistance for Cancer Patients** for families with a gross income no greater than \$15,720 that do not have drug coverage under any other program, except Family Pharmacare; **Diabetes Assistance Program** (this program is closed to new enrollees); **Seniors' Pharmacare Program** available for residents who are age 65 or older. The Insulin Pump Program expands to help cover the cost of both insulin pumps and pump supplies for patients with type 1 diabetes who are age 25 and younger. Claims dispensed through the **Department of Community Services** programs for residents on income assistance are not submitted to NPDUIS.

Effective February 1, 2012, Nova Scotia introduced the **Palliative Care Drug Program** to help cover the cost of drugs needed for end-of-life care at home. It covers the cost of drugs needed to manage symptoms associated with end-of-life-care beyond the patient's regular coverage. The list of drugs – [Palliative Care Drug Program Formulary](#) – is based on the pan-Canadian Gold Standards for Palliative Care.

### Cost Sharing

For the Seniors' Pharmacare Program, Nova Scotia had a maximum annual premium of \$424.00. There was no premium for single seniors with an income lower than \$18,000 or for seniors who are married and have a joint income less than \$21,000. Seniors receiving the Guaranteed Income Supplement were also exempt from premiums. Other senior beneficiaries may have had a reduced premium: for singles with an income between \$18,000 and \$24,000 and those who were married and had a joint income between \$21,000 and \$28,000.

Nova Scotia's Family Pharmacare and Diabetes Assistance programs had annual maximum deductibles based on sliding-scale percentages in relation to family size and income. The Nova Scotia Family Pharmacare program also had an annual maximum co-payment based on family size and income.

For co-payments, recipients of the Family Pharmacare and Diabetes Assistance programs paid 20% per prescription (to the maximum for Nova Scotia Family Pharmacare. There was no maximum for the Diabetes Assistance Program). Senior Pharmacare beneficiaries paid 30% of the prescription cost as a co-payment to a maximum of \$382.00 per year.

## Plans/Eligibility

**Prince Edward Island Pharmacare** is the payer of last resort for public drug programs. Residents using a public drug program who are also members of private insurance programs must bill their private insurance first and Pharmacare second. The public drug programs are listed in the table below.

AIDS/HIV Drug Program	Generic Drug Program	Nursing Home Drug Program
Catastrophic Drug Program	Growth Hormone Drug Program	Nutrition Services Program
Children in Care Drug Program	Hepatitis Drug Program	Phenylketonuria Supplement Program
Community Mental Health Drug Program	High Cost Drug Program	Quit Smoking Drug Program
Cystic Fibrosis Drug Program	Home Oxygen Program	Rabies Vaccine Program
Diabetes Drug Program	Immunization Program	Seniors' Drug Program
Erythropoietin Drug Program	Institutional Pharmacy Program	Sexually Transmitted Disease Drug Program
Family Health Benefit Drug Program	Insulin Pump Program	Transplant Anti-rejection Drug Program
Financial Assistance Drug Program	Meningitis Drug Program	Tuberculosis Drug Program

Source: <http://www.healthpei.ca/drugprograms>

In October 2015, the **Generic Drug Program** was introduced to limit out-of-pocket costs for generic prescription drugs to a maximum of \$19.95.

## Cost Sharing

Prince Edward Island had co-payments per prescription that varied for each program/plan and some medications.

## Plans/Eligibility

The **Newfoundland and Labrador Prescription Drug Program** (NLPDP) provides financial assistance for the purchase of eligible prescription medications for those who reside in the province. [Footnote 2](#) The program covers a variety of drugs that require a prescription, plus a small number of other over-the-counter items that do not legally require a prescription. However, these products must be prescribed to be covered under NLPDP plans. In addition, some drugs are covered under special authorization, meaning that certain medical criteria must be met.

There are five main plans under the NLPDP program: (1) **The 65Plus Plan** for residents 65 years or older who receive old age security benefits and the Guaranteed Income Supplement, (2) **The Foundation Plan** covers persons and families in receipt of Income Support benefits through the Department of Advanced Education, Skills and Labor, children in care of the Regional Health Authorities or the Department of Child, Youth and Family Services, as the case may be, individuals involved with Community Youth Corrections, persons in receipt of community supports, and persons who are subsidized residents in Long Term Care Homes and Personal Care Homes, (3) **The Access Plan** covers residents with a low income determined by family net income level, (4) **The Assurance Plan** covers residents with the financial burden of eligible high drug costs, and (5) **The Select Needs Plan** covers residents who have been diagnosed with cystic fibrosis and residents aged 18 years or younger with growth hormone deficiency. **The 65Plus Plan** contains a sub program entitled **The Ostomy Subsidy Program**.

## Cost Sharing

Both **The Foundation Plan** and **The Select Needs Plan** provide 100 per cent coverage of eligible prescription drugs. The maximum dispensing fee under **The 65Plus Plan** is \$6.00 per prescription. Those who qualify for a drug card under **The 65Plus Plan** also qualify for **The Ostomy Subsidy Program** which reimburse for 75% of the retail cost of benefit ostomy items. The beneficiary is responsible for the remaining 25% costs. **The Assurance Plan** provides prescription drug coverage to individuals/families where eligible drug costs exceed: (1) 5.0% of net income for those who earn below \$40,000, (2) 7.5% of net income for those who earn from \$40,000 to under \$75,000, and (3) 10.0% of net income for those who earn from \$75,000 to under \$150,000. **The Access Plan's** co-payment structure is based on the annual income and family status as shown in the table below.

### The Access Plan – Co-payment Estimator

Family with children		Couples with no children		Single Individuals	
Income	Co-payment	Income	Co-payment	Income	Co-payment
<\$30,009	20.0%	<\$21,435	20.0%	<\$18,577	20.0%
\$31,000	23.9%	\$22,000	23.3%	\$19,000	22.5%
\$32,000	27.7%	\$23,000	29.1%	\$20,000	28.3%
\$33,000	31.6%	\$24,000	35.0%	\$21,000	34.1%
\$34,000	35.5%	\$25,000	40.8%	\$22,000	40.0%
\$35,000	39.4%	\$26,000	46.6%	\$23,000	45.8%
\$36,000	43.3%	\$27,000	52.4%	\$24,000	51.6%
\$37,000	47.2%	\$28,000	58.3%	\$25,000	57.5%
\$38,000	51.1%	\$29,000	64.1%	\$26,000	63.3%
\$39,000	55.0%	\$30,000	69.9%	\$27,000	69.1%
\$40,000	58.8%	\$30,009	70.0%	\$27,151	70.0%
\$41,000	62.7%	–	–	–	–
\$42,000	66.6%	–	–	–	–
\$42,870	70.0%	–	–	–	–

## Plans/Eligibility

The **Non-Insured Health Benefits Program** provides registered First Nations and recognized Inuit with coverage for prescription drugs and some over-the-counter products listed on the NIHB Drug Benefit List (DBL). To be eligible, an individual must be a resident of Canada and a registered First Nations according to the *Indian Act*; an Inuk recognized by one of the Inuit Land Claim organizations; or an infant of less than one year of age whose parent is an eligible recipient. Those individuals who are otherwise covered under a separate agreement (e.g., a self-government agreement) are not eligible for coverage.

## REFERENCES

- 1 Canadian Institute for Health Information. 2016. *National Prescription Drug Utilization Information System Plan Information Document, July 2016*. Ottawa: CIHI. Available at: <https://secure.cihi.ca/estore/productFamily.htm?pf=PFC3234&lang=en&media=0> (Accessed January 2017).
- 2 <http://www.health.gov.nl.ca/health/prescription/index.html>