

Nova Scotia Seniors' Pharmacare Programs

Effective April 1, 2018



The information in this booklet is subject to change and does not replace the *Fair Drug Pricing Act*. Please ensure your Nova Scotia Health Card number is included in all correspondence.

The Nova Scotia Seniors' Pharmacare Program

Helping seniors with the cost of their prescription drugs

What is the Program?

The Nova Scotia Seniors' Pharmacare Program is a provincial drug insurance plan that helps members with the cost of their prescription drugs.

If you are eligible, and choose to join, you pay an annual premium, which is based on your household income, and an annual copayment either at the pharmacy or paid directly to the Program. Both of those amounts have an annual maximum. The government covers the rest of the costs for your benefits under the Program.

Once you are enrolled, your Nova Scotia Health Card becomes your Pharmacare Card.

What is covered?

The Program covers a list of drugs and supplies that you get at Nova Scotia pharmacies. The drugs and supplies covered are listed in the Nova Scotia Formulary, which is updated regularly based on advice from an expert committee of pharmacists and physicians.

Certain drugs may need special approval before they are covered. Ask your health care provider, your pharmacist, or one of our customer service representatives for more information about whether your prescription is covered.

How do I become a member?

To be eligible, you must

- live in Nova Scotia
- have a valid Nova Scotia Health Card
- be 65 years old

You will automatically receive a Seniors' Pharmacare Program information package two to three months before your 65th birthday.

To join the Program, complete and return the application within 90 days of the first day of the month in which you turned 65. For example: if your birthday is January 19th, you must complete and return your forms by April 1st.

If you enrol right away, your coverage starts on the first day of the month in which you turned 65. Using the example birthday above, your coverage would start January 1st.

If you enrol after age 65, your eligibility date is determined by the date when you register. Learn more in the section "What if I didn't apply when I was eligible?"

New to Nova Scotia? You can enrol in the Program once you have applied for and received your Nova Scotia Health Card. You must enrol within 90 days of the first day of the month in which you received your valid Nova Scotia Health Card.

What does the Program cost and how do I pay?

Members pay for the Program in two ways: through an *annual premium*, paid directly to the Program, and a *copayment*, paid at the pharmacy or directly to the Program.

- **Annual Premium**

When you enrol, your premium is calculated based on your income and the number of months remaining in that Program year (April 1–March 31). Each year after, in February or March, you will receive an information package to renew your coverage. Your premium may change as your income changes.

The maximum annual premium any senior will pay is \$424. Depending on your income, you may pay a reduced premium or no premium at all.

If you receive the Guaranteed Income Supplement (GIS), you do not have to pay a premium unless you have an outstanding balance from the previous year. Pharmacare will confirm with Service Canada that you receive the GIS, or we may ask you to provide that confirmation. You will be advised if you have to contact Service Canada to provide that confirmation.

- **Income Levels**

Single Seniors: If your annual income is below \$22,986, you will not pay a premium. If your annual income is between \$22,986 and \$35,000, your premium will be reduced from the annual maximum of \$424.

Couples: If your joint annual income is below \$26,817, you will not pay a premium. If your joint annual income is between \$26,817 and \$40,000, your premium will be reduced from the annual maximum of \$424.

There is a calculator at novascotia.ca/seniorspharmacare to help you calculate your premium.

There are two ways to pay your premium:

- You can pay the full amount all at once by cheque, online banking, Visa, or MasterCard.
- You can make monthly payments by electronic funds withdrawal from your bank account, cheque, online banking, Visa, or MasterCard.

- **Annual Copayment**

All members in the Program must pay a copayment, even if you do not pay a premium, or if you have a reduced premium.

The copayment is 30 per cent of the total cost of each prescription. For example, if the total cost of your prescription is \$50, you will pay 30 per cent, which would be \$15. The balance is charged directly to the Program.

The maximum annual copayment is \$382. Once you have paid that much in a year, you will not have to pay any more until the next Program year. The Program year is from April 1–March 31. You can contact the Pharmacare office to get your copayment balance at any time.

There are two ways to pay your copayments:

- When you have your prescription filled, you can pay the 30 per cent copayment on each prescription to the annual maximum of \$382; or
- You can pay the full annual maximum (\$382) directly to the Seniors' Pharmacare Program by completing the Copayment Options Form. Copayments paid directly to the Program must be paid by the same method and schedule as any premiums paid to the Program. For example, if you pay your premium monthly, you would also pay your direct copayment monthly.

Please note: Be sure to review your annual prescription costs before you decide to pay the full copayment amount to the Program. If you choose to pay the annual maximum copayment directly to Pharmcare, and your actual copayments would have been less for that year, you will not be reimbursed any unused portion.

- **Income Tax**

You can claim the amount you pay in copayments and annual premiums on your income tax as medical expenses. Tax receipts are sent out every February. You can ask for more information at your pharmacy about your prescription expenses and details of your out-of-pocket expense. For further information regarding how to claim these expenses, please contact Canada Revenue Agency at 1-800-959-8281.

How does Pharmacare determine my income?

If you provide consent for Pharmacare to access your income information from Canada Revenue Agency, each year they will send your amount on Line 150 (Total Income) from your Notice of Assessment. If you income split, they will send the value of Line 150 minus Line 210 (deduction for pension splitting). We use this income information to assess your premium.

Example:

Spouse #1: \$50,000 (Line 150: Total income)

Spouse #1: -\$15,000 (Line 210: Deduction for elected split-income amount)

Total income: \$35,000 (The number provided by Canada Revenue Agency)

If you do not wish to provide consent for Pharmacare to receive your income information directly from Canada Revenue Agency, you may provide your Notice of Assessment or other proof of income. Please contact Pharmacare for more information.

How can I appeal my premium?

We understand that your income may vary from year to year. If at any time you feel the premium you are being charged does not reflect your actual income, please contact us and we will work with you to determine what is fair and accurate.

What if I didn't apply when I was eligible? Or left and now want to come back?

If you did not enrol when you were eligible, or if you left the Program and now want to join again, you may have to pay a penalty.

The penalty means you have to

- wait 90 days for your coverage to start once you are accepted into the Program; and
- pay one-and-a-half times your assessed premium for your first five Program years.

The penalty is in place to encourage you and all seniors to join the Program as soon as you are eligible.

More Frequently Asked Questions

Who is not eligible?

You are not eligible if you have

- coverage through Veterans Affairs Canada
- coverage through Non-Insured Health Benefits
- coverage through Nova Scotia Family Pharmacare
- a public or private plan that covers most of your drugs and supplies after age 65—check with your private plan to see if your coverage is continued after you turn 65, and whether or not your coverage is reduced in any way
- if your public or private plan continues after age 65, please contact us

What if I have other coverage after age 65?

If you have another drug coverage plan after age 65, and the amount you paid in copayments to the private plan adds up to more than what you would have paid in premiums and copayments as a member of the Seniors' Pharmacare Program, you can apply to have the difference reimbursed.

Here's how:

1. If you submit your claims manually, send us a duplicate official prescription receipt and an explanation of benefits from your insurer.
2. If your pharmacy submits them electronically, submit either your official prescription receipt or medical expense report from your pharmacy.
3. Clearly indicate the total cost of the prescription; the amount paid by your insurer; and the amount you paid out of pocket.
4. Claims must be submitted by June 30th for the preceding year (April 1st–March 31st). You can submit your claims monthly. In fact, monthly submissions are processed more quickly than annual ones.

Please note: To be considered for this reimbursement, the claims being submitted must be for drugs or supplies that are benefits under the Seniors' Pharmacare Program.

What if I had other private drug coverage, and it ended?

If your other coverage ends for any reason after you are 65, you can join the Seniors' Pharmacare Program with no penalty. To do this, you must provide a letter from your other coverage provider within 90 days of the first day of the month your plan ended indicating that you had coverage and the date it ended. To learn more about what you need in this situation, contact Pharmacare.

Will I ever have to pay more than my copayment?

Under certain circumstances, yes. Those are

- if you want a brand-name drug that is more expensive than the generic
- if the prescribed drug or supply costs more than the maximum amount the Pharmacare Program will pay
- if the prescribed drug is not covered by the Program

Any extra you have to pay does not count toward your annual maximum copayment. Talk to the health-care provider who writes your prescription to ensure your drugs are covered.

What about refunds and reimbursements?

If you chose to pay the annual maximum copayment directly to Pharmacare, you will not be reimbursed for any unused portion. Be sure to review your annual prescription costs before you decide to pay the full copayment amount directly to the Program.

If you leave the province, or if a member has died, you may get a refund on any months that were fully paid in advance. The Seniors' Pharmacare Program must be advised in writing within one year of your relocation or death for a refund to be issued.

If you had to pay the full price of a prescription that is covered by the Seniors' Pharmacare Program at a Nova Scotia pharmacy and you are an eligible Seniors Pharmacare member, you can be reimbursed for the portion the Program would have paid (minus any copayment). Just send the original prescription receipts to Pharmacare within six months of the date of purchase. Any receipts received after six months will not be reimbursed.

For more information on how to apply for reimbursements, please call:

In HRM: 902-429-6565

Toll-free: 1-800-544-6191

What if I am travelling or moving outside Nova Scotia?

If you are travelling, make sure you have enough medication and supplies for your trip. The Program will not pay for prescriptions filled in a pharmacy outside of Nova Scotia. Exceptions may be considered on a case-by-case basis. However, there is no reimbursement for prescriptions filled outside of Canada.

If you are moving outside Nova Scotia, your Program benefits end the day you leave.

Who administers the Program?

Medavie Blue Cross administers the daily operations of the Seniors' Pharmacare Program under contract with the Nova Scotia Department of Health and Wellness.



Contact the Nova Scotia Seniors' Pharmacare Program

Please include your Nova Scotia Health Card Number in all correspondence.

By mail:

*Nova Scotia Seniors'
Pharmacare Program*
PO Box 9322
Halifax, NS B3K 6A1

In person:

*Nova Scotia Seniors'
Pharmacare Program*
230 Brownlow Ave.
Dartmouth, NS

By phone:

In HRM: 902-429-6565
Toll-free: 1-800-544-6191

By email:

*SeniorsPharmacare@
medavie.bluecross.ca*

By fax: 902-468-9402

Online:

*novascotia.ca/
seniorspharmacare*

Guaranteed Income Supplement (GIS) Service Canada

*Toll-Free (English):
1-800-277-9914*

*Toll-Free (French):
1-800-277-9915*

Online: canada.ca

Health Card Questions

Medical Services Insurance
PO Box 500
Halifax, NS B3J 2S1

Phone: 902-496-7008

Toll-free: 1-800-563-8880

Online:
novascotia.ca/dhw/MSI

Income Tax Notice of Assessment

*Canada Revenue
Agency Tax Centre*
PO Box 12077 Station A
St. John's NL A1B 3Z2

Toll-free: 1-800-959-8281

Online: