

Nova Scotia Pharmacare Programs

The Nova Scotia Seniors' Pharmacare Program

Effective April 2013

The information in this booklet is subject to change and does not replace the Health Services and Insurance Act.

The Nova Scotia Seniors' Pharmacare Program

■ The Program

The Nova Scotia Seniors' Pharmacare Program is a provincial drug insurance plan that helps seniors, who qualify for the Program, with the cost of their prescription drugs.

Medavie Blue Cross is under contract with the Nova Scotia Department of Health and Wellness to administer the daily operations of the Nova Scotia Pharmacare Programs.

■ What Is Covered?

Pharmacare pays for certain prescribed drugs, supplies and related services dispensed by pharmacies in Nova Scotia. Drugs and supplies covered by the Program are listed in the Nova Scotia Formulary. A committee of pharmacists and physicians reviews evidence-based research, which is used to determine the drugs that are included as benefits under the Program.

Before prescribing certain drugs, the medical professional prescribing will need to obtain special approval from Pharmacare. Our customer service representatives, your prescriber and pharmacist can answer questions about this process. You can also get information on our website: www.nspharmacare.ca.

■ Who Is Eligible?

You are eligible to join the Program if you:

- are a permanent resident of Nova Scotia;
- have a valid Nova Scotia Health Card; and
- are at least 65 years old.

You are not eligible to join the Program if you:

- have coverage through Veterans Affairs Canada;
- have coverage through Non-insured Health Benefits;
- Have coverage through Nova Scotia Family Pharmacare; or
- have any other public or private plan that covers most of your medications and supplies after your 65th birthday.

■ What If I Have Private Or Other Public Drug Coverage?

If you have private or other public drug coverage, you cannot join the Seniors' Pharmacare Program. However, if your coverage ends for any reason, you can join the Seniors' Pharmacare Program. To be sure you are not charged a late penalty you must show that you had other drug coverage after your 65th birthday. You must apply for the Seniors' Pharmacare Program within 90 days of your private plan ending to avoid the late entry penalty. To learn more about what you need in this situation, please call 1-902-429-6565 or Toll Free 1-800-544-6191.

Four Important Things to Know If You Have Private Insurance

1. If you have private drug coverage, check with your private drug plan to see if your coverage is continued after your 65th birthday and whether or not the coverage is reduced in any way.
2. If you have other drug insurance after your 65th birthday and the copayments you paid under that insurance plan add up to more than what you would have paid had you been enrolled in the Seniors' Pharmacare Program, you can apply to the Seniors' Pharmacare Program to have the difference reimbursed.
3. If your claims are submitted electronically by your pharmacy to your private insurer, you may send either your official prescription receipt or medical expense report from the pharmacy. If your claims are submitted manually to your private insurer, we require a duplicate official prescription receipt and an explanation of benefits from your private insurer. Submissions should clearly indicate 1) the total cost of the prescription; 2) the amount paid by your private insurer and 3) the amount you have paid out of pocket.
4. If your private insurance ends you may join Seniors' Pharmacare. To avoid a late entry penalty you must: 1) apply for Seniors' Pharmacare within 90 days of the day your private insurance ends 2) provide a letter from your private insurer indicating the date your private coverage ended.

■ What If I Am A New Resident to Nova Scotia?

If you have just moved to Nova Scotia, you must first apply for and receive a Nova Scotia Health Card before you can register with the Nova Scotia Seniors' Pharmacare Program.

You must apply for the Senior's Pharmacare Program within 90 days of receiving your Nova Scotia Health Card to avoid the late entry penalty.

■ What Does The Program Cost Me?

Seniors contribute to the Seniors' Pharmacare Program in two ways – by paying a premium and by paying a copayment. Both have an annual maximum.

The **premium** is the fee you must pay each year to join the Seniors' Pharmacare Program. Some seniors may have their premium reduced or may not have to pay one at all depending on their income level or whether they receive the Guaranteed Income Supplement (GIS).

The **copayment** is the percentage of the prescription cost that you must pay each time you have a prescription filled at the pharmacy.

■ How Much Premium Do I Have To Pay?

When you sign up for the Seniors' Pharmacare Program, your premium is calculated based on your income and the number of months remaining in the program year (April 1 – March 31). The maximum annual premium a senior would pay is currently \$424.

If you receive the Guaranteed Income Supplement (GIS) you still have to pay the copayment, but 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 Guaranteed Income Supplement. In some cases you may have to contact GIS to obtain confirmation that you receive GIS. Pharmacare will advise you if you have to contact GIS for the confirmation.

■ **Income Levels:**

Single Seniors:

If your annual income is below \$18,000 you may not have to pay a premium. If your annual income is between \$18,000 and \$24,000, you may be able to pay a reduced premium.

Married Seniors:

If your joint annual income is below \$21,000 you may not have to pay a premium. If your joint annual income is between \$21,000 and \$28,000, you may be able to pay a reduced premium.

NOTE: All seniors must pay a copayment, even when the premium is reduced.

■ **How Much Copayment Do I Have To Pay?**

The copayment you must pay is 30 percent of the total cost of each prescription. For example, if the total cost of your prescription is \$50, you must pay 30 percent, which would be \$15. Currently the maximum annual copayment is \$382. When you have paid the annual maximum copayment, Pharmacare will pay the approved cost of your medications that are covered under the Seniors' Pharmacare Program until the end of the program year, which is March 31st. You can contact the Pharmacare office to get your copayment balance at any time.

Sometimes, you may have to pay more than the annual maximum copayment. This could happen when:

- you want the brand name drug, which is more expensive than the generic; or
- the prescribed drug or supply costs more than the maximum amount the Seniors' Pharmacare Program will pay; or
- the prescribed drug is not covered by the Seniors' Pharmacare Program.

Please note the extra money you may pay for these prescriptions does **not** count towards reaching your annual maximum copayment. If you find yourself in one of these situations, you may want to talk to the medical professional who prescribed the medication or to your pharmacist. They may be able to recommend a comparable medication that is covered by the Seniors' Pharmacare Program.

■ **How Does The Program Work?**

When you enrol, your Seniors' Pharmacare coverage starts on the first day of the month in which you turn age 65. Your Nova Scotia Health Card is also your Pharmacare Card. When you take your prescriptions to the pharmacy, you must show your Nova Scotia Health Card.

The portion of the cost of the prescription covered by the Seniors' Pharmacare Program is billed directly to the Program. You will be required to pay only the copayment portion when you receive your prescription.

■ **How Do I Sign Up?**

If you live in Nova Scotia and have a Nova Scotia Health Card, you will receive a Seniors' Pharmacare Program information package two to three months before your 65th birthday. If you decide to join the program, you must return the completed application form within 90 days of the **first day of the month in which you turned age 65**. For example: If your birthday is January 19, your completed forms must be returned by April 1.

■ **What If I Don't Apply When I Am Eligible?**

If you **do not** apply for Seniors' Pharmacare Program coverage within 90 days of the first day of the month in which you were eligible, or if you decide to leave the program for any reason and decide to rejoin later, you may have to pay a **late entry penalty**.

■ What Is The Late Entry Penalty?

The late entry penalty means:

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

■ Annual Registration Renewal

You must renew your Seniors' Pharmacare Program coverage by April 1st of each year. In February or March, you will receive an information package from the Seniors' Pharmacare Program with information about renewing your coverage for the upcoming year (April 1 - March 31).

FREQUENTLY ASKED QUESTIONS

■ How Can I Pay My Premium?

There are two ways to pay your premium:

1. A yearly payment can be made by cheque, online banking, Visa or MasterCard; or
2. Monthly payments can be made by electronic funds withdrawal from your bank account or you can pay by cheque, online banking, Visa or MasterCard.

■ Under What Circumstances Can The Premium Be Reimbursed?

Premiums can be refunded for any full months you have paid in advance if you move out of the province or are deceased during the program year. The Seniors' Pharmacare Program must be advised in writing within one year of your relocation or death for a refund to be issued.

■ How Can I Pay My Copayment?

You have two choices for paying your copayments.

1. Thirty percent on every prescription can be paid to the pharmacy when you have your prescription filled to a maximum of \$382 per year.
2. The \$382 annual maximum copayment can be paid directly to the Seniors' Pharmacare Program. You must complete the Copayment Options Form. If you choose to pay the annual maximum copayment of \$382 for the Program year, **you will not be reimbursed** any portion of \$382 that you do not use in the year. You should review your prescription costs from the previous year to help decide which option would work best for you.

■ What If I Have to Pay For A Prescription?

Some circumstances may result in you paying cash for the prescription at the pharmacy. For example, if you forget your card. In such cases, you can be reimbursed for the portion Pharmacare would have paid. To obtain this reimbursement, send original prescription receipts to Pharmacare within six months of the date of purchase. If received after six months, receipts will not be considered for reimbursement. For more information on how to apply for reimbursements, please call 1-902-496-7001 or Toll Free 1-800-305-5026.

■ **Traveling Outside Nova Scotia**

If you plan to travel outside the province, you must make sure you have enough medication and supplies for your trip. We recommend you purchase health insurance before you depart.

The Seniors' Pharmacare Program will not pay for prescriptions filled in a pharmacy outside Nova Scotia. Exceptions may be considered on a case by case basis. For prescriptions filled outside of Canada, there is no reimbursement, emergency or otherwise.

■ **You Can Claim Your Premium and Copayments on your Income Tax**

Tax receipts for the previous calendar year will be sent to seniors enrolled in the Program each February.

The amounts you pay as your Seniors' Pharmacare copayment are considered medical expenses for taxation purposes. 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.

FOR MORE INFORMATION, PLEASE CONTACT:

By Mail

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

In Person

Nova Scotia Seniors' Pharmacare Program
Nova Scotia Pharmacare Programs
230 Brownlow Avenue
Dartmouth, NS

By Phone

Metro Halifax: 902-429-6565
Toll Free: 1-800-544-6191

By E-mail

SeniorsPharmacare@medavie.bluecross.ca

By Fax

902-468-9402

Website

www.nspharmacare.ca

Guaranteed Income Supplement (GIS)

Service Canada
Toll Free (english): 1-800-277-9914
Toll Free (french): 1-800-277-9915
www.servicecanada.gc.ca/eng/isp/contact/contact_us.shtml

Health Card Questions

Medical Services Insurance
PO Box 500
Halifax, NS B3J 2S1
Telephone: 902-496-7008
Toll Free: 1-800-563-8880
www.gov.ns.ca/health/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
www.cra-arc.gc.ca