

PharmaCare

Titbits...on women's health

PharmaCare is the provincial health care program that subsidizes prescription drug costs. It is a government program available to residents of British Columbia. The assistance you receive from PharmaCare is based on your family income (the lower your income, the more assistance you receive). The PharmaCare program has gone through some changes in recent years – this fact sheet is designed to help you understand the PharmaCare program, how to register, and how much you can expect to pay towards drug costs. Since 2003, the PharmaCare program has been called “Fair PharmaCare” because the provincial government believes that the changes it made to the program provide greater assistance to those in financial need.

Unlike with Medical Services Plan (MSP), residents of BC are not required to register with the PharmaCare program. However, all residents are encouraged by the government to do so. To qualify for PharmaCare, you must be a resident of BC and have effective MSP coverage. In order to register for PharmaCare, you will also have to have filed an income tax return for the previous year.

How do I apply for PharmaCare coverage?

You can apply for PharmaCare via the internet or by telephone. To register online, visit pharmacare.moh.hnet.bc.ca. To register by phone, call 604-683-7151 in Vancouver, or 1-800-663-7100 in the rest of BC. In order to register, you will need to have the personal health number from the CareCard (which you get from MSP) of each member of your family. You will need you and your spouse's social insurance numbers, as well as the net income from both of your income tax returns from two years ago.

For example, if you are registering in 2006, you will need your 2004 net income information. This can be found on line 236 of your income tax return or your notice of assessment. Because the PharmaCare program determines your level of assistance based on your income, they must access information from the Canadian Customs and Revenue Agency. You must sign and submit a consent form allowing them to access this information. This form can be sent to you by mail, or you can find it on the web site.

How much of my prescription drug costs will PharmaCare cover?

You can find details about the specifics of coverage on the PharmaCare web site: www.healthservices.gov.bc.ca/pharme. The new PharmaCare program provides greater assistance to low income families and has increased the cost of drugs for some seniors. The deductible is the amount that you pay towards prescription drugs before PharmaCare assistance comes into effect. The current deductibles are as follows:

Net Annual Family Income	Deductible
Less than \$15,000	none – immediate assistance with drug costs
\$15,000 - \$30,000	equal to 2% of your family income
Over \$30,000	equal to 3% of your family income

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Once the deductible is reached, PharmaCare will pay 70% of your eligible prescription drug costs. There is also a maximum amount that each family will pay towards prescription drugs in a year, after which all costs are covered by PharmaCare. That maximum amount is between 2-4% of your family income, depending on your income bracket. People who turn 65 after 2004 qualify for the deductibles outlined above. For seniors who were born in 1939 or earlier, the rates remain at those from the original seniors' PharmaCare program. They are as follows:

Net Annual Family Income	Deductible
Less than \$33,000	none – immediate assistance with drug costs
\$33,000 - \$50,000	equal to 1% of your family income
Over \$50,000	equal to 2% of your family income

PharmaCare will pay 75% percent of the prescription drug costs for these seniors once the deductible has been reached. The family maximum for seniors is between 1.25-3% of net income. PharmaCare continues to pay 100% of prescription drug costs for people on welfare.

Is PharmaCare really fair?

The vast majority of British Columbians do not spend enough money on prescription drugs to benefit from PharmaCare coverage at all. Of the people who do receive assistance from PharmaCare, 71% are now paying more than they were under the old PharmaCare program. "Fair" PharmaCare is a cost-saving measure for the government – it costs the government about \$90 million dollars less than the previous PharmaCare program. This means individuals are paying \$90 million more for their drugs. Most of the people who are paying more now are seniors, who tend to have a relatively low fixed income as well as the greatest need for prescription medication.

In addition to the debate over whether or not PharmaCare is assisting those who need it the most, there is now an issue over the compromised privacy of our medical records. The government of BC has contracted out the administration of PharmaCare and MSP to a USA-based corporation, Maximus. This means that our medical records and information on the prescription drugs we use may be subject to the Patriot Act. Our personal information could be turned over to the American government if there is any suspicion that we may have been involved in a criminal offence.

The drugs we can be prescribed are also limited by PharmaCare. The program groups drugs that are prescribed for the same purpose, and will only pay for the cheapest ones. This policy may limit our access to the medication that we need. In addition, PharmaCare does nothing to combat the rising costs of drugs and the increasing power of pharmaceutical corporations. Drug costs ultimately come back to us, either through direct payment for prescriptions or through our tax dollars which pays for the PharmaCare program.



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