

Nova Scotia Pharmacare Programs

The Nova Scotia Seniors' Pharmacare Program

February 2008

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Nova Scotia Seniors' Pharmacare Program

The Program

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

What's New

Effective April 1, 2008, the \$30 per prescription copayment maximum has been removed. [\[please refer to question 11 \(Q11\) for more information\]](#)

New payment options for copayments to help seniors choose a payment plan that works best for them. [\[Please refer to question 12 \(Q12\) for more information\]](#)

Q1. Who is Eligible?

You are eligible to join the program if you:

- are a permanent Nova Scotia resident
- have a valid Nova Scotia Health Card (If you are a new resident of Nova Scotia, you have to apply for a Nova Scotia Health card before applying to the program)
- are at least 65 years old
- do not have drug coverage through Veterans Affairs Canada, Non-Insured Health Benefits, Nova Scotia Family Pharmacare, or any other public or private plan that covers most of your medications and supplies after age 65.

Q2. How does the Program work?

If you join the Seniors' Pharmacare Program, your coverage will start on the first day of the month of your 65th birthday. When you take your prescriptions to the pharmacy you must show your Nova Scotia Health Card. The part of the prescription cost that is covered by the Seniors' Pharmacare Program is billed directly to the Program.

Q3. What Benefits are covered?

The Nova Scotia Seniors' Pharmacare Program pays for certain prescribed drugs and supplies listed as benefits under the Nova Scotia Formulary. A committee of experts keep the benefit list updated based on the latest evidence. Prescriptions must be filled by a Nova Scotia pharmacy to be paid for by the Seniors' Pharmacare Program. For some drugs, your prescriber will need to obtain special approval from the Seniors' Pharmacare Program to have the drug paid for. Your prescriber has a list of drugs that he or she must write to the Seniors' Pharmacare Program for special approval for coverage.

Q4. How do I Enroll?

If you are a Nova Scotia resident, you will receive a Seniors' Pharmacare information package two to three months before you turn 65. If you wish to join the Seniors' Pharmacare Program, you must return the completed application within 90 days of your 65th birthday.

If you just moved to Nova Scotia, you have to apply for and receive a Nova Scotia Health Card before you can apply for Seniors' Pharmacare.

Q5. What if I do not Apply when I am Eligible?

If you **do not** apply for Seniors' Pharmacare coverage within 90 days of your 65th birthday; or if you decide to leave the Seniors' Pharmacare Program but then want to join again later, you may have to pay a **late entry penalty** which means you:

- Must wait 90 days for your coverage to start once you are accepted into the Seniors' Pharmacare Program; and
- Must pay one and a half times the premium for your coverage for five (5) years.

As a new resident to Nova Scotia, you will not be charged the late entry penalty if you are applying to the program after turning age 65.

Q6. What if I have Private or other Public Drug coverage?

If you have private or other public drug coverage, you are not eligible to join the Seniors' Pharmacare. However, if that coverage ends for any reason and you provide proof to Seniors' Pharmacare that you had other drug coverage since turning 65, the late entry penalty does not apply. You should contact Seniors' Pharmacare immediately if your private drug coverage ends, to avoid the late entry penalty.

NOTE: If you paid copayments in your private insurance that add up to more than the total cost of the maximum premium (\$424) **and** the annual maximum copayment (\$382) of Seniors Pharmacare you can apply to have the difference reimbursed

To apply, you must send the original receipts, or a statement confirming your prescription receipts from your private insurance plan, to Seniors' Pharmacare. Please include your health card number, your name, phone number and address so the reimbursement can be processed as quickly as possible.

Note:

Some private insurance companies reduce coverage for people once they turn 65. Please check your private drug plan to see if your coverage has been reduced, to help you make the decision that is right for you.

Q7. What does the Program cost me?

Seniors contribute to the Seniors' Pharmacare Program in two ways – through a "premium" and a "copayment".

The premium is the fee you must pay each year to join the Seniors' Pharmacare Program. Some seniors may have their premium reduced or waived entirely depending on their income level, or if they receive the [Guaranteed Income Supplement \(GIS\)](#).

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

Q8. How much premium do I have to pay?

When you enroll, your premium will be calculated based on your income and the number of months remaining in the program year (April 01 – March 31). Currently, the maximum annual premium a senior would pay is \$424.

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. An outstanding balance would appear on your Seniors' Pharmacare statement. You must provide confirmation that you receive the GIS and sign the [Authorization for Release of Guaranteed Income Supplement \(GIS\) Information Form](#).

If you are single, and your income is below \$18,000; or, if your income and your spouse's income add up to less than \$21,000 you do not have to pay a premium. You may qualify for a **reduced premium** if you are single and your annual income is less than \$24,000; or, if your income and your spouse's annual incomes add up to less than \$28,000. If you believe you may qualify for a reduced premium, please complete the [Application for Reduced Premium Form](#).

Q9. How can I pay my premium?

There are three ways to pay your premium:

1. Yearly payment can be made by cheque, money order, electronic funds withdrawal from your bank account, Visa or MasterCard.
2. Quarterly payments (every three months) can be made by four quarterly post-dated cheques or electronic funds withdrawal from your bank account.
3. Monthly payments can be made by twelve post-dated cheques or electronic funds withdrawal from your bank account.

Q10. Can my premium be reimbursed, if requested?

If a senior moves out of the province or dies, premiums will be refunded for any full months prepaid by the senior. Seniors' Pharmacare must be notified in writing within one year of the death or relocation to process a refund.

Q11. How much Copayment do I have to pay?

The copayment is the portion of the cost you must pay toward your prescriptions. You are required to pay 33% of the total cost of each prescription as a copayment. Currently, the annual maximum copayment a senior would pay is \$382. Once your copayments reach a total of \$382 for the year, Seniors' Pharmacare will pay the full cost of your prescriptions that are covered under the Program until the end of the program year, which is March 31.

Sometimes, you may have to pay more than the \$382 annual maximum copayment. This could happen when:

- you want the brand name drug which is more expensive than the generic; or,
- the drug or supply you are prescribed costs more than the maximum amount Seniors' Pharmacare will pay; or
- the drug you are prescribed is not covered by Seniors' Pharmacare. In this case you would be responsible for the entire cost of the prescription.

In these situations, you may want to talk to the person who prescribed the medication or to your pharmacist about alternative medications that are fully paid for by the Seniors' Pharmacare Program.

Note: The additional amount you pay for these prescriptions does not count toward reaching your annual maximum copayment.

You can contact the Seniors' Pharmacare office to get your copayment balance anytime during the year by calling 1-800-544-6191.

Q12. How can I pay my Copayment?

Seniors now have the option to pay the 33% copayment on every prescription to the pharmacy at the time of purchase; or, to pay the \$382 annual maximum copayment directly to the Senior's Pharmacare Program.

If you choose to pay the \$382 annual maximum copayment directly to Seniors Pharmacare, you must complete the [Copayment Options Form](#), and use the same payment method as you use to pay your premiums under the program. For example, if you pay your premiums on a monthly basis, you must pay your copayments on a monthly basis.

If you do not pay a premium, and wish to pay the annual maximum copayment directly to Seniors' Pharmacare, you must complete the [Copayment Options Form](#) to indicate your payment method and schedule. (A downloadable PDF version of the Copayment Options Form is available online at www.nspharmacare.ca)

Note: If you choose to pay the annual maximum copayment of \$382 for the program year, **you will not be reimbursed** any portion of the \$382 that you do not use in the year. You should review your prescription costs from last year to help choose the option that works best for you. If you have any questions, please call 1-800-544-6191.

Q13. What if I have to pay for a prescription?

If you forget your Nova Scotia health card, you will have to pay for the prescription at the pharmacy. You can get reimbursed for the portion Seniors' Pharmacare would have paid. To do this, you must send the original receipts to the Seniors' Pharmacare Program within 90 days of the purchase. If received after 90 days, receipts will not be considered for reimbursement. To avoid processing delays, ensure you include your name, address, phone number and Nova Scotia health card number.

Annual Registration Renewal

You must renew your coverage by April 1st of each year. In February or March, you will receive an information package from the Seniors' Pharmacare Program regarding renewal of your coverage.

Claiming Premiums and Copayments on Your Income Tax Return

Program premiums and copayments are considered medical expenses for taxation purposes. For further information, please contact Canada Revenue Agency at 1 (800) 959-8281. Tax receipts for the previous calendar year will be sent to seniors in the program each February.

Travelling Outside Nova Scotia

Be sure to take enough medication and supplies for your trip, plus extra in case of delays. Prescriptions filled in a pharmacy outside Nova Scotia, but inside Canada, will be reimbursed in medical emergencies only. Outside Canada, there is no reimbursement. We recommend that you purchase health insurance before you depart on your trip.

For more information, please contact Program Information:

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
7 Spectacle Lake Drive, Dartmouth, NS

By Phone

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

By Internet

www.nspharmacare.ca

Guaranteed Income Supplement (GIS)

Human Resources and Social
Development Canada
Toll Free: 1 (800) 277-9914
[www.sdc.gc.ca/en/isp/pub/oas/qismain.s
html](http://www.sdc.gc.ca/en/isp/pub/oas/qismain.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.htm

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.car-arc.gc.ca

