



Nova Scotia Pharmacare Programs

The Nova Scotia Family Pharmacare Program

Effective February 2011

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



The Nova Scotia Family Pharmacare Program

■ The Program

The Province of Nova Scotia created the Family Pharmacare Program to assist Nova Scotians who do not have drug coverage or are experiencing high drug costs not covered by their private insurance.

The Program helps cover the costs of certain prescribed medications, supplies and related services. Anyone with a valid Nova Scotia Health Card can enrol in the Program.

There are no Family Pharmacare premiums and the Program's copayment and deductible have yearly maximums that are set depending on a family's size and annual income.

Medavie Blue Cross is under contract with the Nova Scotia Department of Health 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 or pharmacist can answer questions about this process. You can also get information on our website, www.nspharmacare.ca.

■ Who Is Eligible?

You may register for this Program if you:

- are a permanent Nova Scotia resident; and
- have a valid Nova Scotia Health Card.

You are not eligible if you are receiving drug coverage through:

- the Nova Scotia Seniors' Pharmacare Program;
- the Nova Scotia Diabetes Assistance Program;
- the under 65-Long Term Care Pharmacare Plan; or
- any Department of Community Services Pharmacare Benefits.

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 Family Pharmacare Program.

■ The Value To You

The amount of assistance your family receives will depend on your drug costs, family income and the size of your family. Lower income families will receive the greatest financial assistance toward the cost of certain prescription drugs and supplies through the Program.

There are no yearly premiums. In other words, you do not have to pay a fee when you register. If you do not need any prescriptions, you will not be required to pay anything.

■ What Is A Family?

For the purposes of the Nova Scotia Family Pharmacare Program, a family is:

- a single adult (age 18 years or older whether or not you are living with your parents)
- an adult and spouse (a spouse is a person who is married to you or with whom you are living in a marriage-like relationship. A spouse may be of the same gender).
- an adult and all dependant children (a dependant child can only be registered with one family at any given time). A dependant child is defined as follows:
 - a child or a legal ward of you or your spouse
 - supported by you or your spouse
 - younger than 18 years of age
 - not married and not living in a marriage-like relationship
- an adult, spouse and all dependant children

Note: Include all family members on the registration form, even if some family members have drug coverage through other programs. All family members are included in the copayment and deductible calculations.

■ How It Works

Your Family Pharmacare coverage starts on the first day of the month you join. Your Nova Scotia Health Card is also your Pharmacare Card. Each family member must show their Nova Scotia Health Card at the pharmacy when they have a prescription filled.

Your family will be required to cost share the Program. The first 20 percent of every prescription is applied towards your annual family copayment maximum. The remaining 80 percent of the total will be applied against your annual family deductible.

When your total deductible is paid, you will continue to pay 20 percent per prescription until your annual copayment is also paid in full.

When you have paid both the annual maximum copayment and annual maximum deductible, Pharmacare will pay the approved cost of your medications that are covered under the Family Pharmacare Program until the end of the program year, which is March 31st. You can contact the Pharmacare office for your copayment and deductible balance at any time.

■ **Calculating Your Annual Family Copayment and Deductible**

Your family deductible is calculated each year. It is based on the number of people in your family and your total family income. Total family income is the sum of line 150 of the Canada Revenue Agency Notice of Assessment for each family member, as verified by Canada Revenue Agency.

To take family size into consideration, the total family income is reduced by \$3,000 for your spouse and every person in your family under the age of 18 years. This reduced amount, called the “adjusted annual family income,” is used to determine the amount of your family deductible.

Our website www.nspharmacare.ca offers an electronic calculator you can use to help determine your annual family copayment, deductible and out-of-pocket expense.

■ **Annual Registration Renewal**

The Nova Scotia Family Pharmacare Program has an annual renewal. Each year you will be required to re-register your family by April 1st. The Program coverage year runs from April 1st to March 31st of the following year. Each year Pharmacare will send a renewal package to each family registered in the Program.

■ **How To Enrol**

If you wish to join the Nova Scotia Family Pharmacare Program, you must complete the Registration Form and forward it to our office.

As enrolment in the Program is by family, be sure to include all family members even if they may not be eligible for the Program. For example, if a member of your family is in another Pharmacare Program, they are not eligible for Family Pharmacare Program but should be included in your family to ensure they are included in the adjusted family income calculation.

Please visit the Pharmacare website at www.nspharmacare.ca or call **902-496-5667** or **1-877-330-0323** for additional copies of the registration form.

Mail or fax the completed registration form to:

Nova Scotia Family Pharmacare Program
Nova Scotia Pharmacare Programs
PO Box 500
Halifax, NS B3J 2S1
Fax: 902-468-9402

■ **Information About Your Coverage**

Once your registration form has been received and processed, you will receive a letter confirming your enrolment. This letter will also tell you your family’s annual maximum copayment and deductible.

FREQUENTLY ASKED QUESTIONS

■ **What If I Have Private Insurance?**

You can join the Family Pharmacare Program and also have private insurance. It is important that you let your pharmacy know you have both private insurance and Family Pharmacare, so they can coordinate benefits between the two insurances.

The Nova Scotia Family Pharmacare Program is the payer of last resort. This means that your private insurance would be the first to pay any claim. Any portion unpaid by your private insurance would then be sent to Family Pharmacare for coverage.

■ **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.

■ **Travelling 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 also recommend you purchase health insurance before you depart.

The Family 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 Copayment And Deductible On Your Income Tax Return**

The amount you pay as your copayment and deductible is considered medical expenses for taxation purposes. Your pharmacy can provide you with more information on your out-of-pocket prescription expenses.

For further information on how to claim these expenses, please contact Canada Revenue Agency at 1-800-959-8281.

FOR MORE INFORMATION, PLEASE CONTACT:

Program Questions

By Mail

Nova Scotia Family Pharmacare Program
Nova Scotia Pharmacare Programs
PO Box 500
Halifax, NS B3J 2S1

In Person

Nova Scotia Family Pharmacare Program
Nova Scotia Pharmacare Programs
230 Brownlow Avenue
Dartmouth, NS

By Phone

Telephone: 902-496-5667
Toll Free: 1-877-330-0323

By Fax

902-468-9402

Website

www.nspharmacare.ca

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