

1 **Q. Further to CA-NP-325, please provide a copy of the information which the company**
2 **obtained in 2005 as referred to in (d) (iv) to the reply of the company.**

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4 A. Attachment A contains information on the Nova Scotia Seniors' Pharmacare Program
5 that assists seniors with the cost of their prescription drugs.

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7 Attachment B contains information on the New Brunswick Prescription Drug Coverage
8 for New Brunswick Seniors.

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10 Attachment C contains information on the Prince Edward Island Seniors' Drug Cost
11 Assistance Program for residents aged 65 and older.

Nova Scotia Seniors' Pharmacare Program

Nova Scotia Pharmacare Programs

The Nova Scotia Seniors' Pharmacare Program

Effective April 2009 amended

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 with the cost of their prescription drugs.

What's New

Effective April 1, 2009, the copayment you would pay for each prescription has been lowered to 30% from the previous 33% [Please refer to question 11 (Q11) for more information].

Q1. 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 (If you are a new resident of Nova Scotia, must apply for a Nova Scotia Health Card before applying to the Program);
- are at least 65 years old; and
- do not have 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 is covered?

The Nova Scotia Seniors' Pharmacare Program 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 experts keeps the list up-to-date based on the latest evidence.

For some drugs, your prescriber will need to get special approval from the Seniors' Pharmacare Program to have the drug covered. Our customer service representatives, your prescriber, or your pharmacist can answer questions about this process. You can also get this information online at: www.gov.ns.ca/health/pharmacare/benefitsfaq.asp

Q4. How do I enroll?

If you are a Nova Scotia resident, you will receive a Seniors' Pharmacare Program information package two to three months before you turn age 65. If you wish to join the program, you must return the completed application form within 90 days of the first day of the month 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 to the Seniors' Pharmacare Program.

Q5. What if I do not apply when I am eligible?

If you **do not** apply for the Seniors' Pharmacare Program coverage within 90 days of the first day of the month of your 65th birthday; or if you decide to leave the program for any reason and decide to join again later, you may have to pay a **late entry penalty**. This 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 Program. However, if your coverage ends for any reason, you can join the Seniors' Pharmacare Program without having to pay the late entry penalty. To ensure that you are not charged a late penalty, you must provide proof that you had other drug coverage since turning age 65. To learn more about what you need in this situation, please call 429-6565 or toll free 1-800-544-6191.

NOTE: Even though you may have other drug insurance, you can have certain costs reimbursed through the Seniors' Pharmacare Program. If you paid copayments to your drug insurance that add up to more than the total cost of the maximum premium (\$424) **and** the annual maximum copayment (\$382) in the Seniors' Pharmacare Program, you can apply to have the difference reimbursed. You do not have to be enrolled in the Seniors' Pharmacare Program to be reimbursed for those costs.

To be reimbursed, you must send the original receipts, or a statement confirming your prescription receipts from your insurance plan, to the Seniors' Pharmacare Program. Please include your name, health card number, phone number, and address so that your reimbursement can be processed as quickly as possible. For more information on how to apply for reimbursements, please call 429-6565 or toll free 1-800-544-6191.

Note: Some private insurance companies reduce coverage for people once they turn age 65. Please check with 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 in the Seniors' Pharmacare Program, your premium is 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 still have to pay the copayment [Refer to question 11 (Q11) for more information], but 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 Program statement). You must provide confirmation that you receive the GIS and sign the [Authorization for Release of Guaranteed Income Supplement \(GIS\) Information Form](#). The form is available on our website (www.nspharmacare.ca) or by calling 429-6565 or toll free 1-800-544-6191.

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 still have to pay the copayment [Refer to question 11 (Q11) for more information], but you do not have to pay a premium. Also, 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 income add up to less than \$28,000. Your eligibility for a reduced premium will automatically be determined when the Seniors' Pharmacare Program verifies your income with the Canada Revenue Agency.

Q9. How can I pay my premium?

There are three ways to pay your premium:

1. Yearly payment can be made by cheque, electronic funds withdrawal from your bank account, Visa, or MasterCard.
2. Quarterly payments (every three months) can be made by electronic funds withdrawal from your bank account.
3. Monthly payments can be made by 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. The Seniors' Pharmacare Program must be notified in writing within one year of the senior's death or relocation for you to receive 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 30% of the total cost of each prescription as a copayment. Currently, the maximum copayment a senior would pay in the program year is capped at \$382. Once your copayments reach a total of \$382 for the year, the Seniors' Pharmacare Program 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 the Seniors' Pharmacare Program will pay; or
- the drug you are prescribed is not covered by the Seniors' Pharmacare Program. 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 covered under 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 Program to get your copayment balance anytime during the year by calling 429-6565 or toll free 1-800-544-6191.

Q12. How can I pay my copayment?

Seniors have the option to pay the 30% copayment on every prescription to the pharmacy at the time of purchase; or, to pay the \$382 annual maximum copayment directly to the Seniors' Pharmacare Program.

If you do not pay a premium and you wish to pay the \$382 annual maximum copayment directly to the Seniors' Pharmacare Program, you must complete the [Copayment Options Form](#) to indicate your payment method and schedule. If you pay a premium under the Program, you must also complete the Copayment Options Form and you must use the same payment method as you use to pay your premiums. For example, if you pay your premiums on a monthly basis, you must pay your copayments on a monthly basis. The Copayment Options Form is available on our website (www.nspharmacare.ca) or by calling 429-6565 or toll free 1-800-544-6191.

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.

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 the Seniors' Pharmacare Program would have paid. To do this, you must send the original receipt to the Seniors' Pharmacare Program within six months of the date of the purchase. If received after six months, 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.

Claiming Premiums and Copayments on Your Income Tax Return

Program premiums and copayments are considered medical expenses for taxation purposes. For more information, please contact Canada Revenue Agency at 1-800-959-8281. Tax receipts for the previous calendar year are sent to seniors in January.

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.

Travelling Outside Nova Scotia

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

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: 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/gismain.s.html

Health Card Questions

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



**New Brunswick Prescription Drug Coverage for
New Brunswick Seniors**



PRESCRIPTION DRUG COVERAGE For New Brunswick Seniors

The New Brunswick Prescription Drug Program (NBPDP) provides prescription drug coverage to eligible seniors.

Who is eligible?

New Brunswick seniors are eligible to apply for coverage provided they:

- are 65 years of age or older;
 - are registered with New Brunswick Medicare;
 - do not receive prescription drug coverage from any other plan after age 65.
-

How do I apply?

Determine which of the **three** categories on the following pages applies to you and follow the applicable instructions.

Please note: If you choose **NOT** to apply for coverage under the New Brunswick Prescription Drug Program or the Medavie Blue Cross Senior's Health Program, it is important you **complete the Opt Out form** and mail to the address below or fax to 1-888-455-8322.

- 1. GUARANTEED INCOME SUPPLEMENT (GIS)** – If you qualify to receive GIS benefits through Human Resources and Social Development Canada, you are also eligible for coverage under the NBPDP. You must provide confirmation that you are receiving GIS benefits in **ONE** of the following ways:
 - a) A photocopy of your Old Age Security (OAS) cheque received after you reach age 65. The GIS benefit is included in the amount of the OAS cheque.
 - b) A letter from your financial institute (bank or trust company) indicating the amount deposited to your account by the Government of Canada – OAS.
 - c) Obtain a letter from Human Resources and Social Development Canada that indicates the month in which the GIS benefit will be added to your Old Age Security cheque by calling: 1-800-277-9914 (English) or 1-800-277-9915 (French)

Submit one of the above to:
NBPDP, PO Box 690, Moncton, New Brunswick E1C 8M7
or fax to 1-888-455-8322

OR

- 2. DECLARATION OF INCOME** – Compare your previous year's total income to the specific income level for your category below. If you fall into one of these categories, complete the enclosed Declaration of Income form using income received during the previous calendar year for both you and your spouse (if applicable).

You are eligible for NBPDP coverage if:

- You are a single applicant 65 years of age or older and have a total income of less than \$17,198
- Both you and your spouse are 65 years of age or older and your combined total income is less than \$26,955
- You are 65 years of age or older, your spouse is under age 65 and you have a combined total income of less than \$32,390.

Return the completed form to:
NBPDP, PO Box 690, Moncton, New Brunswick E1C 8M7
or fax to 1-888-455-8322.

If you have questions or require assistance in applying for NBPDP benefits, please contact us by:

Telephone: 1-800-332-3692

Fax: 1-888-455-8322

E-mail: nb inquiry@nbpdp.ca

OR

- 3. MEDAVIE BLUE CROSS SENIORS' PRESCRIPTION DRUG PROGRAM** – If you do not qualify for NBPDP coverage you may apply to purchase prescription drug coverage through the Medavie Blue Cross Seniors' Prescription Drug Program.

If you do not apply for coverage within 60 days following **either** your 65th birthday, the cancellation of other drug coverage **or** eligibility for NB Medicare as a new resident, you will be subject to a medical questionnaire. Based on your medical history, you may be declined for coverage.

EXTENDED HEALTH BENEFITS

Any New Brunswick senior may apply to purchase extended health benefits (does not include prescription drug coverage) from the Medavie Blue Cross Seniors' Health Program. If you do not apply by the applicable deadline, you will face a one-year waiting period for certain benefits.

For more information on the Medavie Blue Cross Seniors' Prescription Drug Program or Extended Health Benefits call **1-800-565-0065**.

Prince Edward Island Seniors' Drug Cost Assistance Program

Seniors' Drug Cost Assistance Program

Where can I find information about the seniors drug cost assistance plan?

Beneficiaries: Persons eligible for PEI Medicare and 65 years of age or older.

Benefits: (Note: A prescription is required for all benefits) Approved prescription medications.

Fee: The senior must pay the first \$11.00 of the medication cost plus the pharmacy professional fee for each prescription.

Does the plan cover all items requested by a prescription?

No, the plan is intended to assist seniors with the cost of approved benefits only. All pharmacies have a list of approved benefits. If you have questions about whether a particular item is a benefit, please contact your pharmacist.

What items are not included as benefits under the plan?

- Most non-prescription medications, such as cough and cold preparations, stomach and bowel preparations, vitamin preparations, and mineral supplements
- Diagnostic agents, prostheses and other medical devices Therapeutic nutrient supplements
- All benefits a person is entitled to under any other provincial or federal program (Worker's Compensation, Diabetic Control Program, Department of Veteran Affairs, etc.) or other legislation
- Charges for medications which are not approved by the Seniors' Drug Cost Assistance Program

How do I apply?

There is no requirement to apply for this program. All Island residents who are eligible for medicare are automatically registered in the Drug Cost Assistance Plan when they turn 65 years of age.

For more information on claims or benefits, contact:

Drug Program Manager
Drug Cost Assistance Plan
Department of Social Services and Seniors
P. O. Box 2000, Charlottetown, PEI, C1A 7N8
1-877-577-3737 (Toll Free in PEI)
902-368-4947 (Charlottetown)

Contact

Charlottetown

Sullivan Building

Inman, Fonda (Receptionist) 



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URL: <http://www.gov.pe.ca/sss/index.php3?number=18135&lang=E>

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