

DRUG COVERAGE AVAILABLE FOR ALL CANADIANS



In Canada, health care is a provincial/territorial responsibility meaning each province/territory has its own set of plans and programs. Below is a brief description of the drug programs currently available by province and territory. Additional specialty programs may also be available within each province/territory.

PROVINCIALY FUNDED DRUG PLANS

Note: Most of these programs are the first payor prior to accessing private drug coverage – excluding Quebec. Provincial drug deductibles and/or co-payments may be eligible through a GSC benefits plan.

BRITISH COLUMBIA

Fair PharmaCare: For all residents with valid Medical Services Plan coverage. A deductible and family maximum is based on individual/family income.

Additional information: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents>

ALBERTA

Non-Group Coverage: For residents who are less than 65 years old. Alberta Blue Cross Non-Group Coverage is available on a premium-paying basis, billed monthly. A 30 per cent co-payment up to a maximum of \$25 applies per prescription.

Additional information: <https://www.alberta.ca/non-group-coverage.aspx>

Coverage for Seniors: For residents aged 65 years and older, the program is the first payor vs. private plans. A 30 per cent co-payment up to a maximum of \$25 applies per prescription.

Additional information: <https://www.alberta.ca/seniors-health-benefits.aspx>

SASKATCHEWAN

Special Support Program: For residents with high drug costs in relation to their income. For those eligible, an appropriate deductible, based on income is applied to prescription medications.

Additional information: <https://www.saskatchewan.ca/residents/health/prescription-drug-plans-and-health-coverage/extended-benefits-and-drug-plan/special-support-program>

MANITOBA

Manitoba Pharmacare: For all residents enrolled in Manitoba Health; eligibility for coverage is based on income and drug costs. The program provides 100 per cent of the cost of eligible drugs, once the annual deductible has been satisfied. This deductible is based on income and is established by the province.

Additional information: <https://www.gov.mb.ca/health/pharmacare/>

ONTARIO

Trillium Drug Program: For individuals who spend three to four per cent of their household income on prescription drugs. Once the deductible (three to four per cent of household income after taxes) is reached, the individual pays up to \$2 per prescription.

Additional information: <https://www.ontario.ca/page/get-help-high-prescription-drug-costs>

Ontario Drug Benefit Program: For individuals aged 65 years and older. This program offers coverage for eligible medications and medical supplies. There is an associated deductible (the first \$100 of total prescription costs) and a co-payment based on the individual's income and marital status (up to \$6.11 per prescription filled or refilled).

Additional information: <https://www.ontario.ca/page/get-coverage-prescription-drugs#seniors>

OHIP+: Individuals who are 24 years old and younger, have OHIP coverage, and are not covered by private insurance can access eligible medications at no cost.

Additional information: <https://www.ontario.ca/page/learn-about-ohip-plus#section-1>

QUEBEC

Régie de l'assurance maladie du Québec (RAMQ): For residents who are not eligible for private coverage, individuals aged 65 years and up (can choose between private or public plan), recipients of last-resort financial assistance and holders of a claim slips, and children of individuals covered by the public plan.

Additional information: <https://www.ramq.gouv.qc.ca/en/citizens/prescription-drug-insurance/Pages/prescription-drug-insurance.aspx>

NEW BRUNSWICK

New Brunswick Drug Plan: For uninsured New Brunswick residents who have an active Medicare card. Individuals under the age of 18 are not charged a premium, but a parent must be enrolled in the program. All other individuals pay an annual premium and a per prescription co-payment based on their household income.

Additional information: <http://www.gnb.ca/drugplan>

NOVA SCOTIA

Family Pharmacare Program: For families who have no drug coverage or are experiencing high drug costs. All Nova Scotians with a valid Nova Scotia Health Card are eligible. Covered benefits are per the Nova Scotia Formulary. There is no premium, but the program has an annual family co-payment and maximum deductible based on a family's size and annual income. 20 per cent of the cost of each prescription is applied to the annual family co-payment; 80 per cent is applied to the deductible. Once both are satisfied, Pharmacare will pay the cost of the covered drug until the end of the benefit year: April 1 to March 31.

Additional information: <https://novascotia.ca/dhw/pharmacare/family-pharmacare.asp>

Seniors' Pharmacare Program: For individuals age 65 and older who do not have any other prescription drug coverage. The program assists with the costs of approved drugs and devices. Members pay an annual premium based on income, up to a maximum of \$424. If the individual receives the Guaranteed Income Supplement, they will not need to pay a premium. Individuals also pay a co-payment of 30 per cent of each prescription up to a maximum of \$382. The program year is from April 1 to March 31.

Additional information: <https://novascotia.ca/dhw/pharmacare/seniors-pharmacare.asp>

PRINCE EDWARD ISLAND

PEI Pharmacare: Islanders may be eligible for one of the many drug-cost assistance programs offered. All programs offer either partial or full coverage to help with the cost of eligible prescription medications, certain medical supplies, and pharmacy services.

Additional information: <https://www.princeedwardisland.ca/en/information/health-pei/pei-pharmacare>

NEWFOUNDLAND AND LABRADOR

Newfoundland and Labrador Prescription Drug Program (NLPDP): Provides financial assistance for the purchase of eligible prescription medications for those who reside in the province. There are five main plans under the program: The Foundation Plan, The 65Plus Plan, The Access Plan, The Assurance Plan, and The Select Needs Plan. The NLPDP is the payor of last resort.

Additional information: <https://www.health.gov.nl.ca/health/prescription/>

TERRITORIALLY FUNDED DRUG PLANS

YUKON

Pharmacare and Extended Health Benefits: Assists registered senior citizens with the cost of prescription drugs, dental care, eye care, and medical/surgical supplies and equipment.

Additional information: <http://www.hss.gov.yk.ca/pharmacare.php>

Children's Drug and Optical Program: Assists low-income families with the cost of prescription drugs and eye care for children under the age of 19.

Additional information: <http://www.hss.gov.yk.ca/childdrugoptical.php>

Chronic Disease and Disability Benefits Program: Provides financial assistance for prescription drugs, medical/surgical supplies, medical equipment, food supplements, or prostheses that are medically required for the management of a condition and are recommended by a medical practitioner licensed to practice in the Yukon.

Additional information: <http://www.hss.gov.yk.ca/chronicdisease.php>

NORTHWEST TERRITORIES

Extended Health Benefits Program: Provides non-Aboriginal and Métis residents of the Northwest Territories who have specified disease conditions with certain benefits not covered by hospital and medical care insurance. Coverage may include eligible prescription drugs, medical supplies and equipment as well as benefits related to medical travel such as meals and accommodation.

Additional information: <https://www.hss.gov.nt.ca/en/services/supplementary-health-benefits/extended-health-benefits-specified-disease-conditions>

Extended Health Benefits for Seniors Program: Provides non-Aboriginal and Métis residents of the Northwest Territories who are 60 years of age and over access to a range of benefits not covered by hospital and medical care insurance. Coverage includes eligible prescription drugs, dental services, vision care, medical supplies and equipment, as well as benefits related to medical travel such as meals, accommodation, travel, and ambulance services.

Additional information: <https://www.hss.gov.nt.ca/en/services/supplementary-health-benefits/extended-health-benefits-seniors-program>

NUNAVUT

Extended Health Benefits Full Coverage Plan for Chronic Health Conditions: For those enrolled with the Nunavut Health Care Plan and who are non-beneficiary Nunavut residents with a chronic disease or illness and no other insurance plan. Eligible residents are offered coverage for medical travel, prescription drugs, and medical supplies and equipment.

Additional information: <https://gov.nu.ca/health/information/ehb-full-coverage-plan>

NATIONALLY AVAILABLE DRUG PLAN

The Non-Insured Health Benefits (NIHB): Program provides eligible First Nations and Inuit clients with coverage for a range of health benefits that are not covered through other social programs, private insurance plans, and provincial or territorial health insurance.

Additional information: <https://www.sac-isc.gc.ca/eng/1572537161086/1572537234517>