

Medication Coverage--Insurance

Medication Coverage-- Your Insurance Plan

My doctor gave me a prescription today, but I'm not sure if my private drug plan covers it. How do I check?

You can ask your pharmacist to check if your private plan covers the medication. If you do not yet have a prescription but wish to check on a drug, you can call your insurer or check with the benefits consultant where you work.

When you call:

- Have your policy and/or certificate number(s) ready.
- Tell the person you are calling to find out if a medication is covered.
- Give the DIN number for each dose of the medication. Your doctor or pharmacist can give you the DIN number.

If the drug is covered, ask:

- Do I need a "Special Authorization Form" or doctor's letter?
- Is there a "term" (or time limit) for the approval?
- Is there a yearly "maximum" that is covered?
- Do I need to pay part of the cost? If so, how much is the co-payment?
- Is there a limit to how much I pay out-of-pocket?

I pay for my medications up front and wait for reimbursement. The doctor says this medication is expensive. Is there another option?

You can check with your insurance plan to see whether you can arrange direct billing of the medication. You can also ask your pharmacist whether your plan may allow for "assignment of benefits".

This means that the pharmacy agrees to contact the insurer directly for payment. If your plan allows for "assignment of benefits," you would pay only your co-payment when you get your medication.

**What are your questions? Please ask.
We are here to help you.**

My private drug plan doesn't cover all of my medication costs. Is there more help available?

If you are a resident of Nova Scotia with a valid NS Health Card number, there are two options:

1. Apply to the Nova Scotia Family Pharmacare program.

- Once you are enrolled, the Family Pharmacare program becomes “payer of last resort.” This means your private insurance would first be used to pay your claim, and leftover costs (deductibles, co-pays) on the same claim will then be billed to the Family Pharmacare program.
- Medications must be approved under the Nova Scotia Pharmacare Formulary. For Family Pharmacare to pay towards the leftover cost, you first have to satisfy the deductible and co-pay requirement.

2. If you are over 65 years old, you can submit receipts to the NS Seniors Pharmacare program.

- With the NS Seniors Pharmacare Program, you can claim the difference between what you paid on co-payments on your private insurance and what you would have paid if you were enrolled in the Seniors Pharmacare program (currently \$806 each year).
- Medications must be approved under the Nova Scotia Pharmacare Formulary. You do not have to enroll in the NS Seniors Pharmacare program to submit receipts.

You can also ask your oncologist, family physician, or social worker if the drug company that makes your medication(s) offers a “patient support” or “patient assistance” program:

- Drug companies sometimes offer these types of programs to help patients work out their private coverage for a particular medication.
- In some cases, programs offer some financial assistance with leftover costs.
- These programs are usually only for higher cost medications that do not have a generic form.
- Each program is different and has different rules about who is eligible. They also have different ways of offering financial help.

For more information, call:

Halifax: QEII Cancer Care Program – 1- 902-473-6067

Haematology Social Worker – 1-902-473-4072

Head and Neck Cancer Social Worker – 1-902-473-4342

Sydney: 902-567-8551 (Cape Breton Social Work)

All other areas: 1-866-524-1234 (Cancer Patient Navigators – please call from a land line. Will not work from a cell phone)

Looking for more health information?

Find this brochure and all our patient resources here: <http://library.nshealth.ca/PatientGuides>
Contact your local public library for books, videos, magazines, and other resources.
For more information, go to <http://library.novascotia.ca>

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The information is not intended to be and does not constitute health care or medical advice.
If you have any questions, please ask your health care provider. The information in this pamphlet is to be updated every 3 years or as needed.

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