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 by billing through your medication. However, this will not tell you what the maximum coverage is. You will need to contact your insurance company directly for this information.   If you do not yet have a prescription but wish to check to see if a certain drug is covered, 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 medication. This can be found on the meditation bottle or you can ask your pharmacist or doctor to give it to you.

If the drug is covered, ask:

- Is there a yearly or lifetime maximum?
- 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?

Some medications require a "Special Authorization Form" or doctor's letter. If your insurance indicates this is needed, please discuss with your oncologist.

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.

My private drug plan doesn't cover 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 a few options.
Please remember that you must re-enroll for all Pharmacare Programs in April of each year.

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. You will then have 80% coverage until the co-pay is met. Once the co-pay is met you will have 100% coverage.

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.
   - Call the Pharamacare Program at 902-496-5667 to inquire about submitting receipts.

You can also ask your oncologist, family physician, or drug access navigator/ cancer patient navigator/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.

What if I don't have a private insurance plan?

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

You can apply for the:

1. Nova Scotia Family Pharmacare program
2. If you are 65 or older, apply for the Seniors Pharmacare program
3. Assistance for drug coverage for cancer patients (for patients with household annual incomes under $35,000)

You will find the applications for these programs at www.nspharmacare.ca or call 902-496-5667 for the first two programs and 902-496-7011 for the drug assistance program.

For more information:

QEII Cancer Care Program, Yarmouth (Tri-Counties) Antigonish and Sydney - Ask a member of your cancer team to refer you to the Drug Access Navigator.

All other areas: 1-866-524-1234 to access your Cancer Patient Navigator.