

# Medicine Coverage

# Medicine Coverage-- Frequently Asked Questions

**I worry about how much I will have to pay for cancer medications. How much will it cost?**

There are two types of medications that you may need during your cancer care:

- Drugs to treat your cancer
- Drugs to support your cancer care and deal with side effects.

**Medications to treat your cancer:** Most medications used to treat your cancer are given to you in the hospital chemotherapy unit and are covered by Nova Scotia Health. There is no charge to you for these treatments.

Most medications that are taken outside of the hospital are also covered. Most private insurers and Nova Scotia Pharmacare plans cover all or part of the cost of these types of medications.

**Medications to support your care:** You may need a variety of medications to support you during your care. In Nova Scotia, you are expected to pay for most of these medications. How many medications you will need depends on your cancer and treatment. Most private insurers and Nova Scotia Pharmacare plans cover all or part of the cost of these types of medications.

**What if I don't have an insurance plan?**

The Nova Scotia government offers a range of public drug programs under Nova Scotia Pharmacare.

- › Website: [www.nspharmacare.ca](http://www.nspharmacare.ca)
- › Phone: 1-800-544-6191

Visit the website or call for details about the programs available so you can choose the right one for you.

**Seniors Pharmacare:** This is for anyone 65 or older with a valid Nova Scotia Health Card who does not have other forms of coverage. There is a yearly fee to join but this may be lowered or cancelled depending on income. If you join after the age of 65, you will be asked to pay a “late fee penalty” and wait 3 months before you can use the plan. This waiting period can be cancelled if a letter is sent by someone at the hospital saying that you are a cancer patient. Once you are on the program, you will have a 30% co-payment on each medication and pay a yearly maximum of \$382.

**Family Pharmacare:** This is for anyone of any age, who lives in Nova Scotia and has a valid Nova Scotia Health Card. It does not cost anything to join. How much help you get with medication costs depends on family income and size. Once you are on the program, there is a family deductible that must be met and a 20% co-payment on each medicine until you meet your annual family co-payment. Once you have paid your annual deductible and co-payment amounts your medications which are approved by Pharmacare are covered 100%.

**Drug Assistance for Cancer Patients:** This is anyone with a valid NS Health Card who does not have private insurance. This program only covers cancer-related medications as approved under the Nova Scotia Drug List. To get this assistance, you must have a gross (before taxes) family income under \$35,000 per year. It does not cost anything to join and once you are on the program, you do not pay anything for your medications. You can be on this program and Family or Seniors Pharmacare at the same time.

**Community Services Pharmacare Benefit:** This is only for clients of Community Services who are on Income Assistance, disability or child welfare programs. There is a \$5 co-payment per medication but this can be cancelled by a Community Services caseworker if you have more than 3 prescription medications on an ongoing basis.

### **How do I find out if my insurance plan or Nova Scotia Pharmacare plan will cover my medications?**

The coverage of cancer medications on private drug plans varies. To find out what your plan covers:

- Ask your pharmacist to check for you.
- Call your insurance plan (see “Medication Coverage – Your Insurance Plan”)
- If you are part of a group plan, speak to the Benefits Consultant for your work place.
- If you are on a Nova Scotia Pharmacare program:
  - › Phone: 1-877-330-0323
  - › Website: [www.nspharmacare.ca](http://www.nspharmacare.ca) (Click on Nova Scotia Formulary)

### **What can I do if my medications are not covered?**

If the pharmacist tells you that a drug is not covered, ask for details. There are a number of reasons why a medication may not be covered.

- Your doctor may need to fill out a form so that the drug can be covered. If this is the case, the pharmacist may be able to send this form to your doctor.
- The drug you have been prescribed may not be covered because you are first required to try another drug.
- In some cases, the prescribed medication may not be covered by your plan. In this case, you will need to call or return to your doctor to talk about other choices. Your doctor may order a different drug or may check with an expert in the cancer program to find another way to cover the cost of your drug.
- You may qualify for help from the Take Home Cancer Drug Fund. First you must enroll in a Pharmacare program and your medication must be approved by Pharmacare. The Fund can help with costs once you have spent 4% of your net family income on medications.

## **I'm still having trouble getting my medication. Now what?**

There are people who can help:

- A Cancer Patient Navigator can provide general information on medication coverage and can help with applications.
  - › Phone: 1-866-524-1234
- Drug Access Navigator, QEII Cancer Care Program works to improve cancer patients' access to prescription drugs in Nova Scotia. This person is available to help patients in Yarmouth (Tri-Counties), Antigonish, Cape Breton and Halifax. They are also available to consult on complex cases in other parts of the province.
- Social Workers are available at the Cape Breton Cancer Centre and in some hospitals to help work on any concerns you may have about getting your medications.
- Benefits Consultant / Insurance Reps can tell you more about your private insurance coverage, and can answer any concerns you have about your plan.

## **Does the Canadian Cancer Society help with drug costs?**

No. The Canadian Cancer Society - Nova Scotia Division (CCS-NS) does not have a drug coverage program. They also don't give funds to help out with medication costs. The funds raised for CCS-NS are used for cancer research, prevention, the Lodge that Gives, and many support programs.

For more information call:

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.



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[www.nshealth.ca](http://www.nshealth.ca)

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