



**WHO PAYS
FOR DRUGS
IN CANADA?**

Once a drug is approved for use in Canada, there are two sources where patients can turn to have their medicines and treatments paid for:

PUBLIC INSURANCE:

provided through provincial and territorial governments

PRIVATE INSURANCE:

provided through employers and/or purchased individually

WHAT IS PUBLIC HEALTH/MEDICAL INSURANCE?

Not all drugs that are approved by Health Canada are publically funded. Each provincial and territorial government has their own publicly funded prescription drug benefit program for eligible patients. The drugs listed in each drug benefit program may differ from province to province. Additionally, the set of criteria that allows a person to access these drugs may also differ. Some drug benefit programs are income-based universal programs; however, most have specific programs for population groups that may require more enhanced coverage for high drug costs. These groups include seniors, recipients of social assistance, and individuals with diseases or conditions that are associated with high drug costs. All drugs administered in a Canadian hospital setting are insured and publicly funded under the Canada Health Act.

If a patient does not meet the criteria established by their province's prescription drug benefit program, they typically need to seek other alternatives, such as private healthcare/medical insurance, or pay for their medications themselves.



DID YOU KNOW?

The coverage provided by each of the provinces can vary dramatically, and each province decides who they consider to be eligible for which type of coverage. Because provinces differ in terms of what drugs they cover, this has an impact on

what the private insurance companies will offer. For more information about provincial/territorial drug coverage plans, visit **Health Canada's website** at <http://www.hc-sc.gc.ca/hcs-sss/pharma/acces/ptprog-eng.php>

WHAT IS PRIVATE HEALTH/MEDICAL INSURANCE?

Depending on the plan, private insurance may help fill the access gaps left by public insurance and to provide coverage for drugs that are not publicly funded. A majority of Canadians (about 60 per cent nationally) have private insurance for prescription drugs as part of the group health benefits provided by their employers. Most plans also cover the employee's family/dependents.



Since there are some medications that are only funded through private insurance plans, it's crucial to tell your physician if you have private health insurance. Ask your physician if your treatment is covered by public health insurance, and find out what other treatment options exist if you have private health insurance.



WHAT TO DO IF YOUR TREATMENT ISN'T COVERED BY PRIVATE HEALTH INSURANCE:

- ➔ Ask your Human Resources manager to contact the insurance company and request treatment coverage.
- ➔ If your employer has purchased a drug plan that does not cover your prescribed medication, they may have the option of making an exception for this medication in this instance.
- ➔ If it is the decision of the insurance company not to cover the drug, you can have your physician write a letter of appeal to the insurance company.
- ➔ If you are part of a patient support group, ask if others have had a similar experience to yours and find out how they went about obtaining coverage.
- ➔ Call the insurance company directly and request coverage or ask how you can appeal the decision.

WHAT TO DO IF YOU DON'T HAVE PRIVATE INSURANCE & YOUR TREATMENT ISN'T COVERED:

- ➔ Certain drugs may be covered through special drug company assistance programs or through special authorization from your doctor.
- ➔ Have your physician write an appeal letter to the drug program giving all the reasons why this medication is necessary.
- ➔ Contact your provincial Minister of Health, MLA or MPP regarding your situation and request that the drug be covered for you.
- ➔ Contact a patient group, such as the one listed on the back of this brochure, to inform them of your situation and inquire about how they may be able to help you access treatment.
- ➔ Visit www.drugcoverage.ca to find out the details of drug coverage in Canada.



HOW TO FIND OUT IF YOUR TREATMENT IS AVAILABLE VIA PRIVATE HEALTH INSURANCE:

- ➔ **When meeting with your physician and being prescribed new medicines/ treatments, it is important to ask:**
 - ➔ Is the recommended/prescribed drug publically funded?
 - ➔ If you have private insurance coverage, be sure to let your physician know, and ask if there are other treatment options that might be considered
- ➔ **Ask your employer.**
- ➔ **Ask your private insurance carrier directly.**
- ➔ **Ask your pharmacist.**
- ➔ **Visit the following websites:**
 - ➔ Canadian Life and Health Insurance Association: www.clhia.ca
 - ➔ Health Canada: www.hc-sc.gc.ca/hcs-sss/pharma/acces/index-eng.php
 - ➔ OmbudService for Life and Health Insurance: www.olhi.ca



**The Platelet Disorder Support Association
can provide additional advice and information.**

Platelet Disorder Support Association
www.pdsa.org or 1-87-PLATELET

