



B.C. PharmaCare

How the Different Plans Help British Columbians

Edison, a retiree,

asks his pharmacist to dispense his heart medication in 20-milligram pills. He plans to cut each pill in half for his twice-daily 10-milligram dose. The request is not unusual and his pharmacist agrees to do this. Larger pills are cheaper and retirees are often on fixed budgets.



A few months later,

the pharmacist notices that Edison has not been in for a refill. He calls Edison to check in, and Edison says he is now cutting his 20-milligram pills in four and is taking half his prescribed dose.

Patients who can't afford their medication will sometimes cut pills, skip doses or simply not fill their prescriptions, which puts them at risk. Preventing this is part of what drives BC PharmaCare, the provincial drug and medical device insurance program.

"We are dedicated to making prescription drugs and medical devices affordable," says Frances Bryan, director of policy for the Ministry of Health's Pharmaceutical, Laboratory and Blood Services Division.
"Our goal is for all British Columbians to have access to the medications they need, when they need them."

PharmaCare has many different plans, and people can be on several at once. Below are a few stories of how PharmaCare benefits people in B.C.*



When Brittany registered...

for income assistance, she was automatically enrolled in [Plan C](#), which pays the full cost of many medications and medical supplies. Sometimes a prescriber may need to confirm that the patient meets the coverage requirements. For example, to get help paying for a continuous glucose monitor to manage her diabetes, Brittany's doctor confirms that she needs multiple daily insulin injections and is participating in diabetes education.



Jason's opioid use...

is interfering with his ability to work. His nurse practitioner suggests he register for [Plan G](#), which covers the full cost of substance use treatment. She certifies his clinical need and Jason confirms he needs help paying for medications. Once approved, Jason fills his prescriptions at no cost.



Jane is a university student...

who is six weeks pregnant. She wants to end her pregnancy so her doctor prescribes Mifegymiso, two pills that Jane can take at home. Mifegymiso is covered under [Plan Z](#), which pays the full cost of several drugs for any B.C. resident with a prescription. Jane pays \$0 for Mifegymiso. Without Plan Z, she would have paid \$324.



Wanda, a member of...

a First Nation, is prescribed salbutamol to treat her asthma. She is enrolled in [Plan W](#), so her bill at the pharmacy is \$0. Plan W is for First Nations people living in B.C. who are enrolled with the First Nations Health Authority. It covers the full cost of many prescribed and over-the-counter medications and medical supplies.

This brings us back to Edison.

When he said he could only afford half his dose, Edison's pharmacist suggested he register for [Fair PharmaCare](#). Coverage is based on income, and after people pay off their annual deductible, PharmaCare pays 70% of their prescription costs. Patients then pay the remaining costs until they have paid an annual "family maximum." After that, PharmaCare covers 100% of eligible costs.

Under the Fair PharmaCare plan, anyone, like Edison, with an income lower than \$30,000 does not have a deductible.

Fair PharmaCare is the only plan that B.C. residents register for themselves. It took Edison 15 minutes to [register online](#) and he received temporary coverage right away. Once he consents and his tax information is verified, he is covered indefinitely for as long as he files his taxes.

Edison's pharmacist substituted his original prescription for an equally effective generic product that is eligible for full coverage.

You can learn more about PharmaCare plans [here](#).



**Patients referenced in this article are fictional but provide examples of everyday users of PharmaCare.*

This is part one of a three-part series exploring B.C. PharmaCare. This series will highlight how PharmaCare helps people in B.C. pay for prescription drugs and medical devices, how PharmaCare decides which drugs to cover and how PharmaNet connects patients to prescribers, pharmacists and other essential partners.

We welcome your input and feedback. Contact us at: MOHNewsletter@gov.bc.ca