



First Nations Health Authority
Health through wellness

PharmaCare Plan W 101

What is PharmaCare?

PharmaCare is the provincial government's drug insurance program. It helps BC residents with the cost of eligible prescription drugs, certain medical supplies, and pharmacy services. It provides assistance through several drug plans. By joining PharmaCare, First Nations will be part of the largest and most well-established drug insurance program in BC. The BC First Nations PharmaCare plan (Plan W) will be a 100% paid plan.

What is Plan W?

PharmaCare Plan W (Wellness) is the PharmaCare plan designed for First Nations in BC. Plan W will be a 100% paid plan and will be the first payer for FNHA clients at the pharmacy counter. Plan W does not require income testing and has no deductible. All the work is being done in the background to automatically enroll you with Plan W, so there are no new forms to fill out.

When will the transition to PharmaCare Plan W take place?

First Nations in BC will become beneficiaries of the PharmaCare program on October 1, 2017.

Who is affected by this change?

As long as you're a status Indian as defined by the *Indian Act*, a resident of BC and FNHA currently pays for your MSP premiums, you'll be automatically enrolled in the new FNHA PharmaCare plan.

If FNHA isn't paying your MSP premiums yet, or if you have other questions, read below for full details to make sure you're eligible for coverage with BC PharmaCare starting October 1st.

Individuals who receive health benefits by way of a First Nations organization pursuant to self-government agreements, land claim agreements, or contribution arrangements are not eligible for coverage under the new FNHA PharmaCare plan.

Do I need to do anything to get ready for October 1st?

Your status card and your BC Services Card (or CareCard) will be all that you need to access your drug benefits under the PharmaCare program. If you do not already have a BC Services Card (or CareCard), you will need to obtain one before you can receive benefits through PharmaCare.

For more information, please call our FNHA client support representative at 1-855-550-5454.

A Note on Specialty Agencies

- **If you have a health condition supported by a provincial agency**(BC Cancer Agency, BC Renal Agency, BC Transplant, or BC Centre for Excellence in HIV/AIDS), please speak to your doctor to ensure you are enrolled. These agencies provide prescription drugs for specific conditions. While you enroll, a six-month transition period is in place to ensure you continue to receive the medications you need.

Why PharmaCare?

First Nations in BC deserve the same level of health care as other British Columbians. PharmaCare is the provincial drug benefit program. Including First Nations in BC with this program is intended to make access to benefits easier and faster.

It is also intended to reduce confusion between the current system of drug benefits for First Nations in BC which is linked to Ottawa, and the provincial system of PharmaCare, which all pharmacists and doctors are more familiar with.

Will I be able to access other PharmaCare plans?

Yes. FNHA clients will be eligible for all other PharmaCare plans if they meet the criteria for that plan.

Who should I call if I need support?

If you have questions or need support with FNHA Health Benefits, call our FNHA Client support representative at 1-855-550-5454.

Eligibility and Identification

Who will be covered by the new PharmaCare plan?

You are eligible for coverage under the PharmaCare plan W if you:

- Have active Medical Services Plan (MSP) coverage, and
- Are a registered Indian under the Indian Act, or are a child of less than 1 year of age who has at least one parent who is a registered Indian under the Indian Act, and
- Are not an individual who is eligible to receive comprehensive drug coverage through:
 - ◇ a treaty and land claims agreement under the Constitution Act, 1982 (Canada) (unless that treaty and land claims agreement has been identified by the provincial Minister of Health as not resulting in ineligibility), or
 - ◇ a written contribution arrangement between a First Nations organization and a government or province of Canada under which the government provides funding and which has been identified by the provincial Minister of Health as resulting in ineligibility for enrolment.

Do I need to register with the FNHA?

Registration with FNHA is not required and all current FNHA clients will be automatically enrolled in BC PharmaCare. For new clients to enroll, First Nations only need to have their status number ready and contact the FNHA Health Benefits Eligibility team to be added to the Health Benefits Client Registry 1-800-317-7878 (ext. 4).

I received a Client Letter from FNHA, does this mean I need to register for PharmaCare?

If you received a letter about the transfer to PharmaCare, then you are already registered. FNHA administers MSP benefits on behalf of eligible First Nations clients and if you've received a letter regarding transfer to the PharmaCare program, then you are registered under FNHA's MSP Group Plan and do not need to submit an MSP or PharmaCare application.

If you did not receive an FNHA client letter regarding the transition to PharmaCare, please contact FNHA at 1.855.550.5454 or health.benefits@fnha.ca.

Will I have to replace my BC CareCard when the new FNHA Health Benefits system is implemented?

The new FNHA Health Benefits system will not require you to get a new CareCard. However, BC Services Cards are now being issued with the goal of eventually replacing all existing CareCards by February 2018.

The newer BC Services Cards have enhanced security features to help protect personal information and **we encourage all FNHA clients to obtain the new BC Services Card**. The cards can be obtained from an ICBC driver licensing office or by contacting Service BC toll free at: 1-800-663-7867. For more information about the BC Services Card, please visit www.gov.bc.ca/bcservicescard.

Medical Services Plan and Coordination of Benefits

Will FNHA continue to pay MSP premiums on my behalf?

Yes, if FNHA currently pays MSP premiums on your behalf, this will continue.

What is the difference between MSP and PharmaCare?

MSP is the provincial insurance program that covers the cost of medically-necessary insured hospital and doctor services. Some examples of the services covered by MSP are:

- maternity care provided by a physician or a midwife;
- medically required eye examinations provided by an ophthalmologist or optometrist;
- diagnostic services, including x-rays, provided at approved diagnostic facilities, when ordered by a registered physician, midwife, podiatrist, dental surgeon or oral surgeon

PharmaCare is the provincial government's drug insurance program. It helps with the cost of eligible prescription drugs, certain medical supplies, and pharmacy services. It provides assistance through several drug plans, including a plan designed with FNHA clients in mind.

Can I opt out of my private, employer-sponsored insurance coverage when the new FNHA benefits system is implemented?

It will remain your choice to remain in or opt out of your private, employer-sponsored or other public health care coverage, just as it currently is. However, some of the benefits you receive through your private insurance coverage may not be an eligible benefit under FNHA Health Benefits (e.g. physiotherapy and chiropractic treatment).

Changes under Plan W

Will my drug coverage change once the new Health Benefits System is in place?

You will continue to receive the care and treatment you require. You may notice some small changes. For example, there may be differences in the brands of drugs that will be covered.

What if PharmaCare doesn't cover the medication that I've always received and I don't want to change drugs?

It will be important to make this decision with your health care provider based on what is best for your health.

If you and your health care provider decide that only a specific drug meets your needs and it is not covered, your health care provider may be able to request PharmaCare Special Authority coverage for you.

What happens if I travel outside of BC? Can I still fill my prescriptions?

Yes, however you may need to fill your prescriptions before travelling.

Currently, pharmaceutical benefits for FNHA clients are provided by Health Canada and the Non-Insured Health Benefit (NIHB) program through buy-back. NIHB is a federal program, which means it can offer coverage for prescriptions filled in other provinces. PharmaCare is a provincial program, so it cannot directly pay for prescriptions filled outside of BC.

If you are travelling outside of BC, make sure you plan ahead to ensure you have enough medication for your trip.

If you plan to travel, you can usually "top up" your prescription to the maximum days' supply PharmaCare covers. You can use this early top-up option only once every 6 months.

If you are travelling outside of BC for an extended period of time, you may need to fill your prescription at an out-of-province pharmacy and be reimbursed upon your return to BC. FNHA is developing a reimbursement process for prescriptions filled out-of-province.

FNHA Clients travelling outside of Canada may continue to be eligible for coverage of their premiums for out of country health insurance. To obtain premium coverage for travel outside of Canada, you must obtain prior approval by contacting FNHA Health Benefits.

What about Agencies?

If you have a health condition supported by a provincial agency (BC Cancer Agency, BC Renal Agency, BC Transplant, or BC Centre for Excellence in HIV/AIDS), remember to speak to your doctor to ensure you are enrolled. These agencies provide prescription drugs for specific conditions. While you enroll, a six-month transition period is in place to ensure you continue to receive the medications you need.

How will FNHA ensure that clients are not going to be negatively impacted?

Client safety is our number one concern. Our analysis shows that at a minimum, 90% of our client base will experience no change at all. Our goal is that this transition to PharmaCare be as seamless as possible for our clients. To protect client safety, we will be providing thousands of clients with transitional Special Authority coverage under PharmaCare for some existing therapies to meet this goal.

Working with Health Care Providers

Will my local pharmacy be an approved PharmaCare site?

Pharmacies in BC and some pharmacies along the BC border are eligible to enroll with PharmaCare. If you would like to know if your pharmacy is enrolled with PharmaCare, please ask your pharmacy directly. If you would like to discuss this further, contact FNHA at 1.855.550.5454 or health.benefits@fnha.ca

Will my health care providers know about this transition?

FNHA is informing health care providers about this change through multiple channels, including the five regional health authorities in BC, BC Pharmacy Association, the BC College of Physicians and Surgeons, the College of Registered Nurses, and other medical associations. We encourage health care providers to contact us directly at 1-855-550-5454, should they have any questions.