

## Fair PharmaCare Changes in 2019

Fair PharmaCare has changed to provide more assistance to the families that need it most.

Fair PharmaCare helps B.C. families pay for eligible prescription drugs and some medical supplies. Fair PharmaCare is income-based—the lower a family's income, the more help they receive.

A family can be a

- Single person
- Couple
- Single person with children, or
- Couple with children

### How does Fair PharmaCare work?

Families registered for Fair PharmaCare will pay full prescription costs\* until they meet their deductible during a calendar year (January to December). Once a family meets the deductible, PharmaCare will pay 70% of the eligible cost of a drug for **Regular Assistance** families, and 75% for **Enhanced Assistance** families (those with a member born before 1940), until they reach their family maximum.

The family maximum is the annual amount that a family will pay toward eligible drug costs. After the family maximum is reached, PharmaCare will pay 100% of eligible drug costs for the rest of the calendar year.

Deductibles and family maximums are based on the family's net income.

\*Families with incomes over \$30,000 and current and ongoing drug costs may be able to use the [Monthly Deductible Payment Option](#) to receive immediate assistance.

### What has changed?

As of January 1, 2019, Regular Assistance families earning up to \$45,000 per year have lower deductibles and/or family maximums. For some of those families, there is no deductible or family maximum. View [Fair PharmaCare Changes](#) to see how this affects each family income range.

Enhanced Assistance families (those with members born before 1940) earning up to \$14,000 per year have no deductible or family maximum.

### What does this mean for me?

<b>Regular Assistance</b>	
If your family income is...	You have...
Up to \$13,750	No deductible and no family maximum—Fair PharmaCare will pay 100% of your eligible prescription costs right away.
\$13,750.01 – \$30,000	No deductible and a lower family maximum—Fair PharmaCare will pay 70% of your eligible prescription costs right away. Once you reach your family maximum, PharmaCare will pay 100% of your eligible prescription costs for the rest of the calendar year.
\$30,000.01 – \$41,667	A lower deductible and a lower family maximum—Fair PharmaCare will help you with your eligible prescription costs sooner.
\$41,667.01 – \$45,000	A lower family maximum—the annual amount is lower so your family will spend less on eligible prescription costs.
Over \$45,000	No change.
<b>Families with at least one spouse born before 1940</b>	
If your family income is...	You have...
Up to \$14,000	No deductible and no family maximum—Fair PharmaCare will pay 100% of your eligible prescription costs right away.
Over \$14,000	No change—deductibles start when your family income is \$33,000 or over.

To see the family maximum or deductible for your family's income, please see [Fair PharmaCare Income Bands \(PDF\)](#) or [Fair PharmaCare Income Bands for Enhanced Assistance \(PDF\)](#).

Source: <https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/fair-pharmacare-changes-in-2019#FairPharmaCareChanges>