Drug Coverage Programs for Patients with Cancer

Information for patients and families

Read this guide to learn about:

- different drug coverage programs
- which program to use and how to use it
- who to contact if you have questions or need help
During your cancer treatment you can expect your doctor to prescribe you medicine. It’s important for you to know how to pay for this medicine. Programs that help you pay for the cost of your medicines are called **drug coverage programs**.

**A quick look at drug coverage**

Your doctor gives you a prescription

If you have:

- **private insurance**
- a drug card from:  
  - Ontario Works  
  - Ontario Disability Support Program  
  - Homecare/CCAC
- **some or no insurance at all**

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Remember to provide your Pharmacist with your drug card before they prepare your prescription.

If you have private insurance, you may have to pay for your prescription first and get reimbursed by your company later.

Apply to the Trillium Drug Program

If you are **over 65 years old**, show your pharmacist your Ontario Health Card before they prepare your prescription.
There are different drug coverage programs. You may already have a type of coverage. Here are some common questions about drug coverage:

**What if I have drug coverage through my employer or a private insurance company?**

Your insurance company *may* cover the cost of your medicines. Please check with your employer or insurance plan to find out what costs are covered and how to get reimbursed.

**What if I have drug coverage through my employer or private insurance, but:**

- I don’t have 100% coverage?
- my plan has a yearly or lifetime maximum?
- my plan doesn’t cover certain drugs?

In these cases, you can talk to a Medication Reimbursement Specialist (drug coverage expert) about the Trillium Drug Program. Any person living in Ontario who has an Ontario Health Card can apply to this program. It may help cover the cost of your prescription medicines.

You will pay for your prescriptions until you reach a certain amount, called a **deductible**. The amount of your deductible depends on your net (or after tax) household income.

To make it easier to pay this deductible, Trillium divides the amount into 4 payments or quarters:

- August 1 to October 31
- November 1 to January 31
- February 1 to April 30
- May 1 to July 31
Each time you buy medicine on the Trillium approved list, the cost goes towards your deductible. Once you reach the deductible amount for the quarter, Trillium pays for your medicine, and you pay only $2 for each prescription. If you do not reach your deductible amount, the remaining balance moves over to the next Trillium quarter.

**Important:** If you have private insurance and you are registered with Trillium, you will have to use your private insurance first, pay for any leftover balance and then send your receipts to Trillium to get reimbursed.

**How do I apply to the Trillium Drug Program?**

To apply to the Trillium Drug Program:

- You make an appointment to meet with a Medication Reimbursement Specialist. The Medication Reimbursement Office is on the 4th floor of the Princess Margaret Cancer Centre, room 104.
  
  To make an appointment, please call the office at:  
  📞 Phone: 416 946 4501, extension 2830

- You can go to the Trillium website and download an application:  
  
  To speak to someone at Trillium, call:  
  📞 Phone: 1 800 575 5386, Monday to Friday, 9:00 am to 5:00 pm.

**What if I’m working, but I don’t have drug coverage through my employer or private insurance?**

You can also apply to Trillium. To apply, follow the steps above.
What if I’m not working and have no drug coverage at all?

You may qualify for Ontario Works or the Ontario Disability Support Program. These programs are for people with little or no income or assets (like savings or investments).

If you qualify for either of these programs, you get an Ontario Drug Benefits (ODB) card to buy your medicines. If you have questions about applying, please contact your social worker to help you get started.

What if I’m over 65?

If you are a senior (65 years old and over) and have an Ontario Health Card you can start receiving ODB coverage. This benefit starts on the 1st day of the month after your 65th birthday. You will get a letter by mail telling you about this program about 2 months before you turn 65.

You don’t need to apply for the coverage. All you need to do is take your prescription and health card to the pharmacy. Tell the Pharmacist that you now qualify for drug benefits.

Here’s how ODB senior coverage works:

• If you are a low-income senior (income less than $16,018 or you and your spouse/partner together have income less than $24,175) you may qualify to pay only $2 for each prescription.

If you think you qualify, complete the application the Ministry of Health and Long Term Care sends you called the Co-Payment Application for Seniors.

You can also download the application from this website (form 3233-87):


• If your income is higher, you must pay $100 in prescription costs each year before the government covers your medicines. After you have paid $100, you will only pay up to $6.11 for each prescription. At Princess Margaret, you will only pay $2.83.
What if I am on CCAC Homecare?

If you are on Homecare you may get a temporary ODB card if you have no other coverage. Your Homecare nurse case manager or coordinator may give you one, but they will ask you to apply to Trillium as well.

**Important:** When your Homecare service stops, you will no longer be able to use the ODB card. So, apply to Trillium to make sure you have drug coverage before your Homecare services stop.

Do I need to tell my doctor if I have Ontario Drug Benefits?

Yes. It’s very important to tell your doctor that you have ODB through these programs:

- Ontario Works
- Ontario Disability Support Program
- Trillium Drug Program
- you are over 65 years old
- CCAC Homecare

Why do I need to tell my doctor?

Not all medicines are covered by ODB. On certain medicines, your doctor may need to write a special code called a Limited Use Code in order for the medicine to be covered.

Other medicines may not be covered and need special approval through the Ministry of Health Exceptional Access Program (EAP). If you qualify for an EAP, your doctor will need to submit an EAP request to the Ministry of Health. This can take up to 3 weeks for the Ministry of Health to process.
What if the medicine I’m taking isn’t covered?
Some medicines aren’t covered by ODB and EAP. If you have private
insurance, talk to your insurance company. If you don’t have private
insurance, there may be other programs available to you. To find information
about these programs, contact the Medication Reimbursement Office.

Who can I talk to if I have any questions?
You might have more questions about drug coverage as you go through your
treatment. There are health care professionals at Princess Margaret Cancer
Centre that can help you with questions about drug coverage:

• a Medication Reimbursement Specialist (MRS)
  Medication Reimbursement Office
  Princess Margaret Cancer Centre
  4th floor, room 104
  ☏ Phone: 416 946 2830
  ⏰ Hours: 9:00 am to 4:00 pm, Monday to Friday
  Please call ahead of time so you know which documents the MRS
  might need in order to best help you.

• a Pharmacist
  Princess Margaret Outpatient Pharmacy
  Main floor
  ☏ Phone: 416 946 6593
  ⏰ Hours: 9:00 am to 5:30 pm, Monday to Friday

• a Social Worker
  Psychosocial Oncology and Palliative Care
  16th floor, room 718
  ☏ Phone: 416 946 4525
There are also health care professionals at Mount Sinai Hospital who can help you with questions about drug coverage:

- **Medication Reimbursement Specialist (MRS) Mount Sinai Hospital**  
  Oncology Pharmacy  
  12th floor, room 1252  
  Phone: 416 586 4800 ext. 2832  
  Hours: 7:30 am to 3:30 pm, Monday to Friday  
  Please call ahead of time so you know which documents the MRS might need in order to best help you.

- **a Pharmacist**  
  Mount Sinai Hospital Oncology Pharmacy  
  Oncology Pharmacy  
  12th floor, room 1252  
  Phone: 416 586 4800 ext. 5392  
  Hours: 8:00 am to 4:00 pm

- **a Social Worker**  
  Social Work Department  
  4th floor, room 444  
  Phone: 416 586 4800 ext. 5201