

# Getting Help to Pay for Medications – A Guide for Patients



UHN

\*Please contact your program Social Worker if you have questions or need assistance.

University Health Network is committed to Medication Safety. It is important that you fill your medication prescriptions for your treatment needs. You can plan ahead for the costs. It can help if you prepare a plan before discharge from hospital.

It may be hard to pay for medications, sometimes also called “prescription drugs”. This brochure has useful information on programs that may help you with the cost of medications. These programs may help to pay for medications that are on the Ontario Drug Benefit formulary.

This brochure lists the most common options for medication payment assistance. The two main options are **Ontario Drug Benefits** or your **personal insurance**. Other options are **Interim Federal Health, First Nations & Inuit Health**, and the **Workplace Safety Insurance Board**.

## Ontario Drug Benefit Program (ODB)

There are 4 ways to get help from the ODB. You must have Ontario Health Insurance Program (OHIP) in most cases.

### Social Assistance: OW and ODSP

- You may be already receiving, or you may qualify for, Ontario Works or Ontario Disability Support Program
- Present your monthly drug benefit slip at the pharmacy.

### Seniors' Coverage

- For people age 65 and older. An application is not necessary.
- Present your OHIP card at the pharmacy.
- Lower-income seniors may not have to pay the \$100.00 annual co-payment. They may also pay lower dispensing fees.

### Community Care Access Centre (CCAC)

- A health professional may visit your home, organized by CCAC. One example is: a Registered Nurse. CCAC may provide Ontario Drug Benefits on a temporary basis.
- Present your CCAC drug benefit slip at the pharmacy. This benefit will end when your CCAC service ends.

### Trillium Drug Program (TDP)

- If your drug costs (Aug. 1<sup>st</sup> to July 31<sup>st</sup>) exceed 4% of your household income, TDP can help. After you register in TDP, you present your OHIP card at the pharmacy.

Please visit the UHN Patient Education website for more health information: [www.uhnpatienteducation.ca](http://www.uhnpatienteducation.ca)

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**Author: Allied Health – Social Work**

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University Health Network

Toronto General Hospital Toronto Western Hospital Princess Margaret Hospital

- You will need to pay a co-payment, called a deductible. It is about 1% of your income for each 3 months of a calendar year (January 1<sup>st</sup> to December 31<sup>st</sup>). TDP operates on a fiscal year, Aug. 1<sup>st</sup> to July 31<sup>st</sup>. You pay the deductible each quarter, that is, every three months. You pay these fees at the pharmacy.
- You can apply anytime during the fiscal year as a new applicant. You renew each year. For renewal, you provide income information to TDP. You may have to report other changes.
- For more information, refer to the instructions and application.

Trillium Drug Program, Box 337,  
Station D, Etobicoke, ON M9A 4X3  
Ph: (416) 642-3038; Toll free:  
(800) 575-5386; Fax: (416) 642-3034  
Email: trillium@resolve.com  
You can use an internet search engine to find their site online.

#### **Personal Insurance (if you have it)**

- You may use your Employee group or Private insurance plan.
- In some cases, you may also use Trillium Drug Program for additional help. This depends on terms and amounts of insurance coverage ... percent covered or annual “cap”.
- The pharmacy can often bill your insurer online. For some plans you may have to pay upfront. Then later submit a claim to the insurer.

#### **Interim Federal Health (IFH)**

- IFH is temporary health insurance for *refugees, protected persons & refugee claimants* who do not have OHIP. Citizenship and Immigration Canada provides IFH. FAS Benefits Administrators runs it. For General

Inquiries, call Toll free:  
(888) 242-2100.

- Show the pharmacist your photograph-bearing document, called “Acknowledgement of Convention Refugee Claim”, or “Determination of Eligibility”, or “Certificate of IFH Eligibility.” The document may have a code: IMM 1442.
- Coverage is for one-year periods. You renew the document each year until you get Convention Refugee status and OHIP. We recommend you start renewal 3 months ahead of time.

#### **First Nations and Inuit Health**

- FNIH is ‘payer of last resort’ for persons who have Indian, Inuit, or Innu registration.
- Use other available assistance first, such as ODB.
- It usually helps with co-pay fees such as TDP deductible. If you have personal insurance that covers a percentage of medication costs, FNIH can help with the non-insured part.
- Some pharmacies set up online billing.
- For more information, call Toll free: (800) 640-0642.

#### **Workplace Safety Insurance Board of Ontario**

- WSIB Drug Benefit Program may pay for medications that you need as a result of a workplace injury or illness. The pharmacy will set up online billing. You may use other payment methods.
- **For more information, call the WSIB Health Care Access Line: (416) 344-4526; Toll free: (800) 569-7919.**