

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



A quick look at drug coverage

Your doctor gives you a prescription



If you have:



private
insurance



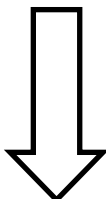
a drug card from:

- Ontario Works
- Ontario Disability Support Program
- Home care



some or no
insurance
at all

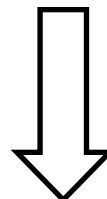
then



then



then



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.

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**.

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: 416 946 4501, extension 2830

You can go to the Trillium website and download an application:

www.health.gov.on.ca/en/public/programs/drugs/programs/odb/opdp_trillium.aspx

To speak to someone at Trillium, phone:

1 800 575 5386, Monday – 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.

You may qualify to pay only \$2 for each prescription if:

- You are a single senior with an income equal or less than \$19,300

or

- You and your spouse/partner together have an income equal or less than \$32,300

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): www.health.gov.on.ca/en/public/forms/odb_fm.aspx

- 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 have home care (LHIN Home and Community)?

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

Important: When your home care 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 home care 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
- Home and Community Care

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 who can help you with questions about drug coverage:

- **a Medication Reimbursement Specialist (MRS)** Medication Reimbursement Office Princess Margaret Cancer Centre
10th Floor, Room 127
Phone: 416 946 2830
Email: PMH-MRS@uhn.ca
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.

