

# TO PROMOTE AND PROTECT THE HEALTH OF CANADIANS THROUGH LEADERSHIP, PARTNERSHIP, INNOVATION AND ACTION IN PUBLIC HEALTH.

- Public Health Agency of Canada

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The following document provides a summary of the provincial and territorial coverage of antiretroviral [ARV] medication in Canada. Data was collected from secondary data sources between September – December 2022. The purpose of this document is to provide a snapshot of the current provincial and territorial coverage in 2022 and is not meant to be an exhaustive list of all possible ARV coverage options in Canada. It is acknowledged that key populations are disproportionately affected by the HIV/AIDS epidemic in Canada. There are additional federal programs that may be available for those that qualify.

# **BRITISH COLUMBIA**

ARV DRUG PROGRAM	Deductible	Co-payment
<ul> <li>British Columbia Centre for Excellence in HIV/AIDS [BC-CfE)</li> <li>Drug Treatment Program [DTP]</li> <li>PharmaCare</li> </ul>	No	No

## **ARV DRUG PROCESS**

- ARV and other drugs for the management of HIV/AIDS are provided at no cost to medically eligible clients through the BC-CfE
- No out-of-pocket costs, regardless of age or income.
- The program is funded by the provincial government [PharmaCare] and distributes medication based on guidelines set by the Committee for Drug Evaluation and Therapy [CDET].
- If private insurance covers an ARV not covered by the province, the client can be part of both programs.
- Most private insurance will not cover ARV costs that are covered by the province

## **ELIGIBILITY**

- Eligibility is *here*. [Must have documented HIV infection and be a BC resident with Medical Services Plan coverage]
- Initial enrollment requires the submission of 2 forms by the patient's physician. Forms are *here*.

## **FORMULARY**

# **ALBERTA**

ARV DRUG PR	OGRAM	Deductible	Co-payment	
<ul> <li>Alberta Health Care Insurance Plan [AHCIP]</li> <li>Specialized High Cost Drug Program</li> </ul>		No	No	
ARV DRUG PROCESS				
Full coverage of ARV medication is offered with no cost, regardless of age or income. No deductible or co-payment.				
ELIGIBILITY	<ul> <li>Eligibility for AHCIP [link <u>here</u>] and the Specialized High Cost Drug Program [link <u>here</u>]</li> <li>Must be an AB resident, registered for AHCIP, and require an "eligible high cost drug to treat an el [this includes HIV]</li> </ul>			
	<ul> <li>Once HIV is diagnosed, the client is referred to either the Northern Alberta HIV Program [Edmonto program [Calgary]</li> <li>HIV Meds are prescribed by specialty personnel [MD/NP/Pharmacist]</li> </ul>	onj or Southern Aib	erta HIV	
FORMULARY	Drug Formulary is <u>here</u> .			





## SASKATCHEWAN

ARV DRUG PROGRAM	Deductible	Co-payment
The Saskatchewan Drug Plan, Exceptional Drug Status Program	No	No

#### **ARV DRUG PROCESS**

- Full coverage of ARV medication is offered at no cost, regardless of age or income. There is no deductible or co-payment.
- An ID specialist does the initial treatment plan and follows the client indefinitely [however, other practitioners can then follow them as well; and can renew ARV prescriptions. They just can't do the initial prescription].
- Physicians and Nurse Practitioners can apply to be a prescriber of EDS medications [link here].
- ID specialists are an integral part of HIV ARV medication management.
- Once HIV is diagnosed, the client is automatically referred to the Central Infectious Disease Clinic [located in in Regina. Link is here].
- There are four main clinics: Regina, Saskatoon, Prince Albert, and Wellness Wheel.
- SK HIV Collaborative Work Plan 2017 2020 [link here].

Note: With regard to other drug coverage in SK [Not ARV, but may relate to HIV/AIDS management], there are 3 programs:

- 1. Special Support: an income-tested program that helps residents with their drug costs in relation to their income. There is a co-payment and a deductible. Calculator for both is *here*. This plan only covers drugs under the SK Formulary and does not include EDS medications.
- 2. Children's Drug Plan: up to \$25 per prescription. Link is here.
- 3. Seniors Drug Plan: [Age ≥65yr with income \$69,741 for 2021 tax year]; no deductible. Co-payment is up to \$25 per prescription. Link is *here*.

## **ELIGIBILITY**

- Must be a SK resident and have a SK Health card [link here].
- Must also have Exceptional drug status [EDS] approval. For approval, HIV treatment must be done under the guidance of an ID specialist.

## **FORMULARY**

Drug Formulary is <u>here</u>.

## **MANITOBA**

ARV DRUG PROGRAM	Deductible	Co-payment
Manitoba Pharmacare Program & Manitoba HIV ART Medication Program	Yes	No

## **ARV DRUG PROCESS**

- To be eligible for Manitoba's public plan, a deductible must be paid. The deductible is based on income [annual deductible is 3.23 7.28% of adjusted family income]. Minimum yearly deductible is \$100 [The Pharmacare benefit year is April 1 March 31].
- Pharmacare Deductible Estimator [Link is here].
- Once deductible is paid, Pharmacare will pay 100% of eligible prescription drug expenses.
- Applying to Pharmacare link <u>here</u>.

HIV ART Program [for those requiring additional financial help]

- Prescriber must fill out the HIV Medication Program Eligibility form [link here].
- Program is intended for those who are experiencing *significant financial barriers* to treatment and do not have other drug insurance [i.e. no private insurance or federal drug program]. This program is not intended to provide coverage indefinitely. Enrollment is reviewed regularly.
- Access to this program will facilitate timely access to a prescribed ART regimen and will allow clients and their caregivers more time to explore and establish long-term options for medication coverage.
  - Clients in the process of enrolling in Manitoba Pharmacare [or Deductible Installment Payment program]: 3 months of drug coverage will be provided. Once Pharmacare enrollment is complete, costs paid through this program will go towards the client's deductible for the first year of treatment.
  - Clients that cannot enroll in Manitoba Pharmacare [i.e. new resident/immigration status]: One-year coverage of ART is provided and will be reviewed annually.

## **ELIGIBILITY**

- Must be a Canadian citizen or have immigration status.
- Must have a permanent residence in Manitoba and reside in the province at least 6 months/year.
- Link is here.

#### **FORMULARY**

## ONTARIO

ARV DRUG PROGRAM	Deductible	Co-payment
<ul> <li>Trillium Drug Program, OHIP+, Ontario Drug Benefit Program</li> <li>Ontario Works/Ontario Disability Support Program</li> </ul>	Yes	Yes

## **ARV DRUG PROCESS**

Coverage depends on age, income, disability and/or whether the client has private insurance coverage

OHIP + [Ages ≤ 24 years]

- Eligibility is <u>here</u>
- For those ≤ 24 years without private insurance [if partial insurance, does not qualify].
- No enrollment is required [beyond having an OHIP card]. No deductible/co-payment or out-of-pocket costs.

Trillium Drug Program [Ages 25 – 64 years of age]

- Eligibility is <u>here</u> [ON resident, No/insufficient private insurance, valid OHIP card, not eligible for drug coverage under ODB; aged 25 to 64 years of age]
- This income-based program is for ON residents who have high prescription costs relative to their net household income.
- Deductible is ≈ 4% of income after taxes; co-payment is \$2 per prescription
- The process pay [out-of-pocket] for drug or use private insurance; what isn't covered [or if no private insurance], apply to Trillium Drug program [will receive remaining coverage minus the deductible]

Ontario Drug Benefit (ODB) Program [Ages ≥ 65 years]

- Eligibility is <u>here</u> [≥ 65 years; residents of long-term care, those enrolled in Home Care Program, receiving OW/ODSP]
- \$2 co-payment for each prescription [no deductible]
- Note: all those ≥ 65 are automatically enrolled in ODB
- $\geq$  65 years with income  $\leq$ \$22,200 [single] or  $\leq$  \$37,100 [with spouse] = no deductible, \$2.00 co-payment
- $\geq$  65 years with income >\$22,200 [single] or >\$ 37,100 [with spouse] = \$100 deductible, \$6.11 co-payment

Social Assistance: Ontario Works [OW] or Ontario Disability Support Program [ODSP]

- Eligibility is here.
- OW: ≥ 16 yrs, Ontario resident, in financial need
- ODSP: ≥ 18 yrs, Ontario resident, in financial need, have a disability
- \$2 co-payment for each prescription

**FORMULARY** 

Drug Formulary is *here* [There is an exceptional access Program [EAP] for medications not covered under the Formulary].

# **QUEBEC**

ARV DRUG PROGRAM	Deductible	Co-payment
Regie de l'assurance maladie du Quebec [RAMQ]		
Quebec Health Insurance Plan	Yes	Yes
Public Prescription Drug Insurance Plan		

## **ARV DRUG PROCESS**

- All Quebec residents *must* have drug coverage either through private insurance or RAMQ.
- Private insurance companies in Quebec must, at a minimum, cover what RAMQ covers [so there really shouldn't be a situation where private insurance offers partial coverage compared to RAMQ].
   Private insurance is used first [if available]

RAMQ administers the Québec Health Insurance Plan ["the public plan"]. There are deductibles and co-payments

- Yearly premium collected by Revenu Québec; based on family net income [up to \$710 per person/yr]
- Deductible: \$22.25/month
- Co-insurance payment [% of the cost of covered drugs that you pay once deductible is paid] = 35%.
- MAX contribution \$96.74/month or \$1161/yr.

- For those ≥65 years receiving 1-93% GIC\*: MAX \$55.08/month or \$661/year
- Process: Drugs are paid by the client until the deductible is paid, then 100% coverage of eligible medications. The deductible year is Jan 1 – Dec 31. Rates are in effect from July 1 to June 30 [Link is here].
- There are no costs for the following populations [assuming no private insurance]
  - holders of a claim slip (e.g. patient receiving social assistance)
  - · children of persons covered under the public plan
  - Persons with functional impairment
  - persons ≥ 65 years receiving 94-100% of GIC\*

\*[Note GIC = guaranteed income support]

## **ELIGIBILITY**

- Link is here.
- Eligible if no private insurance, <18 years living in Quebec whose parents don't have private insurance, <18 years temporarily living in Quebec for >6 months, those aged ≥65 years who do not have private insurance; recipients of last-resort financial assistance and certain holders of claim slips.

## **FORMULARY**

# **NEW BRUNSWICK**

ARV DRUG PROGRAM	Deductible	Co-payment
<ul> <li>New Brunswick Prescription Drug Plan</li> <li>HIV/AIDS Prescription Drug Program ["Plan U"]</li> </ul>	No	Yes

## **ARV DRUG PROCESS**

- Must apply to the HIV/AIDS Prescription Drug Plan for drug coverage.
- If the client has existing drug coverage with another drug plan, the client must submit a letter from their existing drug plan confirming that the required drugs are not listed on their private insurance plan.
- If the client has NO private insurance, they can obtain drug coverage [Plan U]
- Within Plan U:
  - The HIV/AIDS Plan has an annual registration fee of \$50 and a co-payment.
  - Co-payment is 20% of the prescription cost, up to a maximum of \$20.
  - The co-payment ceiling is \$500 per family unit per plan year.
  - If the client has a health card for prescription drugs through the department of social services, the co-payment is \$4 per prescription for adults and \$2 for children. The co-payment ceiling is \$250 per family unit in one year. Fees are found *here*.

ELIGIBILITY	<ul> <li>Link is <u>here</u>.</li> <li>Must be a NB resident with active Medicare card; diagnosed with HIV and registered into the plan by a MD.</li> </ul>
FORMULARY	Drug Formulary is <u>here</u> .

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ARV DRUG PROGRAM	Deductible	Co-payment
Nova Scotia Family Pharmacare Program [previously called High Cost Drug Program]	No	No [however, there are user fees]

#### **ARV DRUG PROCESS**

- Use private insurance first. ARV covered by private insurance can be filled at any pharmacy in the province. Note that if private insurance doesn't cover all drugs, the client is eligible to obtain ARVs through the public plan.
- If no private insurance, ARV medications are covered under the Family Pharmacare Program public plan.
- No deductible or co-payment [if private insurance has a co-payment, Pharmacare will pay this as well].
- Under the public plan, prescriptions must be filled in Halifax [at QEII Pharmacy]. The client does not need to qualify based on income to use this program. However, there is a user fee [\$11.95 for 3-month supply per drug]. If the client qualifies for income assistance [link here], then the user fee may be reimbursed as well [through ESIA- employment support and income assistance program].
- Prescriptions are written by prescribers at the QEII HIV clinic. Link is here.

## • Link is *here* for eligibility into the Nova Scotia Family Pharmacare Program

• Must be a NS resident and have a valid Nova Scotia Health card and agree to:

#### · Family income verification through CRA and provide family size information each year. **ELIGIBILITY**

Note that while there may be deductibles [based on family size and annual income] for other medications, this does not apply to ARV medications. ARVs are available at no cost at the OEII HIV clinic in Halifax.

## **FORMULARY** Drug Formulary is *here*.

# PRINCE EDWARD ISLAND

ARV DRUG PROGRAM	Deductible	Co-payment
HIV Drug Program	No	No

## **ARV DRUG PROCESS**

- There are no deductibles, co-payments or out-of-pocket costs, regardless of age/income
- A MD/NP must submit a request for registration into the HIV Drug Program to the Chief Public Health Office. Once approved, the client's name will be forwarded to The Provincial Pharmacy [Fitzroy Street, Charlottetown]
- ARV medications can be picked up at The Provincial Pharmacy. If unable to do so, the client can pay the courier costs and have the medication delivered to their home.

## **ELIGIBILITY**

- Link to eligibility is <u>here</u>.
- Must have a PEI health card, and either: test positive for HIV or be diagnosed with AIDS.

## **FORMULARY**

# **NEWFOUNDLAND & LABRADOR**

ARV DRUG PROGRAM	Deductible	Co-payment
The Newfoundland and Labrador Prescription Drug Plan [NLPDP]	No	Yes

## **ARV DRUG PROCESS**

The NLPDP may provide financial assistance for the purchase of eligible medications. ARV coverage through the NLPDP plan is provided based on income. The main plans within NLPDP are below [link <a href="here">here</a>] Summary <a href="here">here</a>.

Note that private insurance is used first. NLPDP is the payer of last resort.

#### Foundation Plan

 This plan provides 100% coverage of eligible prescriptions for those who are in greatest need. This includes: persons and families in receipt of income support benefits through the Department of Advanced Education and Skills, and certain individuals receiving services through the regional health authorities, including children in the care of Child, Youth and Family Services, and individuals in supervised care. No application is necessary. A Prescription Drug Program card is automatically issued when the Department of Health and Community Services is notified that an individual is in receipt of the above noted services.

#### The 65Plus Plan

• Eligible to residents who are ≥ 65 years and receive Old Age Security Benefits and Guaranteed Income Supplement.

#### The Access Plan

- Eligible if low income; namely:
- families with children, including single parents, with net annual incomes of ≤\$42,870
- couples without children with net annual incomes of ≤ \$30,009
- single individuals with net annual incomes of ≤ \$27,151

The Assurance Plan. Provides prescription drug coverage where eligible drug costs exceed:

- 5% of net income for those who earn below \$40,000
- 7.5% of net income for those who earn from \$40,000 to under \$75,000
- 10% of net income for those who earn from \$75,000 to under \$150,000

For the Access and Assurance Plan, co-payment is based on income and drug costs, and is a percentage of prescription costs.

Prescribers can be an MD/NP.

ELIGIBILITY	Link
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Link is here. Forms here.

**FORMULARY** 

Drug formulary is <u>here</u>.

ARV DRUG PROGRAM	Deductible	Co-payment
<ul> <li>Nunavut Health Care Plan, Extended Health Benefits [EHB]</li> <li>Non-Insured Health Benefits [NIHB] Federal Program</li> </ul>	No	No

## **ARV DRUG PROCESS**

A. The Nunavut Health Care Plan is managed by Nunavut Health Insurance Programs Office [in Rankin Inlet].

- Use private coverage first. ARV is then covered under the Extended Health Benefits Plan.
- Available to non-indigenous residents of Nunavut with a valid Nunavut Health Care Card, and who are:
  - a non-beneficiary [non-indigenous] 65 years or older
  - a non-beneficiary [non-indigenous] Nunavut resident with a chronic disease or illness as per defined list of diseases [this includes HIV/AIDS. Link here]
  - any Nunavut resident who has used up or does not have other health care insurance options

Note that the EHB Formulary is the same as the NIHB Formulary. EHB will pay the full cost of approved prescriptions drugs listed in the NIHB formulary [more information here].

- **B.** Non-Insured Health Benefits [NIHB] A federal program, for those that qualify
- · Link to drug and pharmacy benefits here.
- · Must be a resident of Canada and one of:
  - First nations person who is registered under the Indian Act [commonly referred to as a "Status Indian"]
  - Inuk recognized by an Inuit land claim organization [link here]
  - A child <2 years whose parent is a NIHB-eligible client.

Covers the full cost of ARVs listed in the NIHB formulary.

No deductible or co-payment

If client does have to pay out-of-pocket, there is a reimbursement process [link *here*]

Both Nunavut and Northwest Territories use the NIHB formulary.

## **ELIGIBILITY**

- Extended Health Benefits [EHB] Link <u>here</u>.
- Non-Insured Health Benefits [NIHB] Link here.

## **FORMULARY**

# **NORTHWEST TERRITORIES**

ARV DRUG PROGRAM	Deductible	Co-payment	
<ul> <li>Extended Health Benefits [EHB] - Specified Disease Conditions Program</li> <li>Non-Insured Health Benefits [NIHB] Federal Program</li> </ul>	No	No	

## **ARV DRUG PROCESS**

A. The Government of Northwest Territories [GNWT] sponsors the Extended Health Benefits Program [EHB]. Private insurance must be used first [not eligible for EHB if client has other drug coverage].

- · Eligible if a permanent resident of Northwest Territories [NWT] and
  - Non-indigenous
  - · Have a valid NWT Health Care Card
  - Must be under the care of a MD/NP for an eligible disease condition [HIV is included]. Link is <u>here</u>.
- Application form <u>here</u>. Unless you are ≥ 60 years, then the link is <u>here</u>.
- The Alberta Blue Cross administers the prescription drug benefits on behalf of the GNWT.
- · No deductible or co-payment based on age or income.
- Prescription Drugs: 100% coverage of drugs on the list [uses same formulary as NIHB]
- If a specific medication is not on the list, can submit it to the Alberta Blue cross for authorization.

- **B.** Non-Insured Health Benefits [NIHB] A federal program, for those that qualify
- · Link to drug and pharmacy benefits here.
- Must be a resident of Canada and one of:
  - First nations person who is registered under the Indian Act [commonly referred to as a "Status Indian"].
  - Inuk recognized by an Inuit land claim organization [link here].
  - A child <2 years whose parent is a NIHB-eligible client.

Covers the full cost of ARVs listed in the NIHB formulary.

No deductible or co-payment.

If client does have to pay out-of-pocket, there is a reimbursement process [link *here*].

Both Nunavut and Northwest Territories use the NIHB formulary.

## **ELIGIBILITY**

- Extended Health Benefits [EHB] Link here.
- Non-Insured Health Benefits [NIHB] Link <u>here</u>.

## **FORMULARY**

Drug Formulary is <u>here</u>.

ARV DRUG PROGRAM	Deductible	Co-payment
Yukon Health Care Insurance Plan	Yes	No

## **ARV DRUG PROCESS**

Private insurance must be used first. The Yukon public plan is the payer of last resort. If needed, there are 3 Drug Plans under which medications may be covered [must be registered with Yukon Health Care Insurance Plan].

- 1. Chronic Disease and Disability Benefits Program [Link here]. HIV/AIDS is on the list of eligible diseases.
  - Must be <65 years.</li>
  - Annual deductible of \$250; Deductible may be waved based on income.
  - · Doctor or community nurse must apply to program for client.
- 2. Pharmacare [Link here].
  - Must be ≥65 year [or > 60 years and married to a living Yukon resident at least 65 years of age].
  - · No deductible or dispensing fee; Will pay full cost of eligible drugs [see Formulary].
  - Must have Pharmacare card at time of medication purchase [or else will need to pay out-of-pocket, then apply for reimbursement].
- 3. Children's Drug & Optical Program [CDOP] [Link here].
  - Assists low-income families with the cost of prescription drugs for children <19 years of age.
  - · No deductible.
  - · Doctor or community nurse must apply to program for client.

Note that drug approval is done 'case-by-case'. Medications are approved based on ID specialist recommendation. There is currently no ID specialist in the Yukon; thus residents are dependent on a visiting ID specialist. The Yukon Communicable Disease Control Clinic is central to HIV care.

**FORMULARY**