

Eliminated and Reduced Costs for Prescription Drugs

Prescription drugs for low income individuals, seniors, and families are more affordable as of **January 1, 2019**. These are the first ever improvements to Fair Pharmacare deductibles and co-payments since the program began 15 years ago. This long overdue step forward in improving the health and lives of thousands of British Columbians is expected to benefit 240,000 families.

As your Member of the Legislative Assembly, I am honoured to support the work your government is doing to make life more affordable for people in North Vancouver and beyond.



Bowinn Ma, MLA
North Vancouver-Lonsdale

What is Fair Pharmacare?

- Fair PharmaCare helps B.C. families (including individuals) pay for [eligible](#) prescription drugs, dispensing fees, and some medical supplies. Any family can register for Fair PharmaCare and the deductibles and family maximums are set according to their household income.

What is a Deductible?

- A deductible is the amount a family or individual will be responsible for paying each year on eligible costs before Fair PharmaCare starts to help with those costs. Once deductibles are reached, PharmaCare pays 70% of eligible costs. PharmaCare pays 75% of costs for families or individuals with a member born before 1940.
- **With the new changes:** Families or individuals with net incomes below \$30,000/yr will pay no deductibles. Those with net incomes of \$30,000-\$45,000/yr will pay a reduced rate on a sliding scale.

What is a Family Maximum?

- The family maximum is the most a family or individual will spend out of pocket per year on eligible drugs, fees, and medical supplies. Fair PharmaCare pays 100% of eligible costs for the remainder of the year once a family or single-person household reaches their family maximum.
- **With the new changes:** The family maximum has been eliminated or reduced for the lowest-earning families and individuals, meaning that 100% coverage kicks in either immediately or much sooner than before.

How do I register?

- You can register online at <https://pharmacare.moh.hnet.bc.ca/> or learn more about how this will affect your account by calling Health Insurance BC at 604 683-7151.

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Adjustments to Deductibles and Family Maximums – Fair PharmaCare
Effective January 1, 2019

Income Band (Family Net Income)	Previous Deductible (\$)	New Deductible (\$)	Previous Family Maximum (\$)	New Family Maximum (\$)
\$0.00-\$1,875.00	\$0.00	\$0.00	\$25.00	\$0.00
\$1,875.01-\$3,125.00	\$0.00	\$0.00	\$50.00	\$0.00
\$3,125.01-\$4,375.00	\$0.00	\$0.00	\$75.00	\$0.00
\$4,375.01-\$6,250.00	\$0.00	\$0.00	\$100.00	\$0.00
\$6,250.01-\$8,750.00	\$0.00	\$0.00	\$150.00	\$0.00
\$8,750.01-\$11,250.00	\$0.00	\$0.00	\$200.00	\$0.00
\$11,250.01-\$13,750.00	\$0.00	\$0.00	\$250.00	\$0.00
\$13,750.01-\$15,000.00	\$0.00	\$0.00	\$300.00	\$100.00
\$15,000.01-\$16,250.00	\$300.00	\$0.00	\$450.00	\$200.00
\$16,250.01-\$18,750.00	\$350.00	\$0.00	\$525.00	\$300.00
\$18,750.01-\$21,250.00	\$400.00	\$0.00	\$600.00	\$400.00
\$21,250.01-\$23,750.00	\$450.00	\$0.00	\$675.00	\$500.00
\$23,750.01-\$26,250.00	\$500.00	\$0.00	\$750.00	\$600.00
\$26,250.01-\$28,750.00	\$550.00	\$0.00	\$825.00	\$700.00
\$28,750.01-\$30,000.00	\$600.00	\$0.00	\$900.00	\$800.00
\$30,000.01-\$31,667.00	\$900.00	\$650.00	\$1,200.00	\$900.00
\$31,667.01-\$35,000.00	\$1,000.00	\$800.00	\$1,350.00	\$1,150.00
\$35,000.01-\$38,333.00	\$1,100.00	\$950.00	\$1,475.00	\$1,350.00
\$38,333.01-\$41,667.00	\$1,200.00	\$1,100.00	\$1,600.00	\$1,500.00
\$41,667.01-\$45,000.00	\$1,300.00	\$1,300.00	\$1,750.00	\$1,700.00

* A “family” can be a single person, or a couple with or without dependent children.

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