

## **Canadian Prescription Drug**

**Insurance Coverage for Research  
Purposes**

## Key Messages

- Prescription drug coverage through private and public plans varies across provinces in Canada
- Overall, 36.3% of Canadians have public plan prescription drug coverage, while 62.2% have coverage through private plans (not mutually exclusive) and 16.5% of Canadians do not have any coverage
- Limited public plan coverage can have implications for research in provinces where pharmaceutical data is not captured at the pharmacy level and only public drug plan claims are available

## Abstract

The proportions of public and private prescription drug coverage vary substantially between provinces in Canada. Variations in prescription drug coverage in different provinces can likely be attributed to availability and cost of public prescription drug coverage plans, as well as differing provincial legislation on mandatory coverage and eligibility. In this white paper, we explore the proportions of Canadians with public and private prescription drug coverage, as well as the proportions who are uninsured. In addition, we provide an overview of the public prescription drug plans available in each province, as well as costs associated with the plans, which can often be a deterrent for coverage. Lastly, we discuss the implications of the limited public drug plan coverage for research using administrative data in provinces without point-of-sale data on drug dispenses.

## Introduction

Prescription drug coverage differs for each of the ten provinces in Canada because of healthcare in being governed at the provincial level. Due to the disparity in drug coverage between provinces, there has been a substantial push for the development of a Canadian Pharmacare Program. Implementing a nationwide program would provide equal access to medications for all Canadians, while simultaneously increasing the nation's overall bargaining power to leverage substantial cost savings when purchasing pharmaceuticals. Specifically, the Canadian parliamentary budget officer estimates a potential savings of \$4.2 billion annually as a result of universal drug coverage in Canada.<sup>1</sup> However, implementation of such a plan would require significant collaboration and

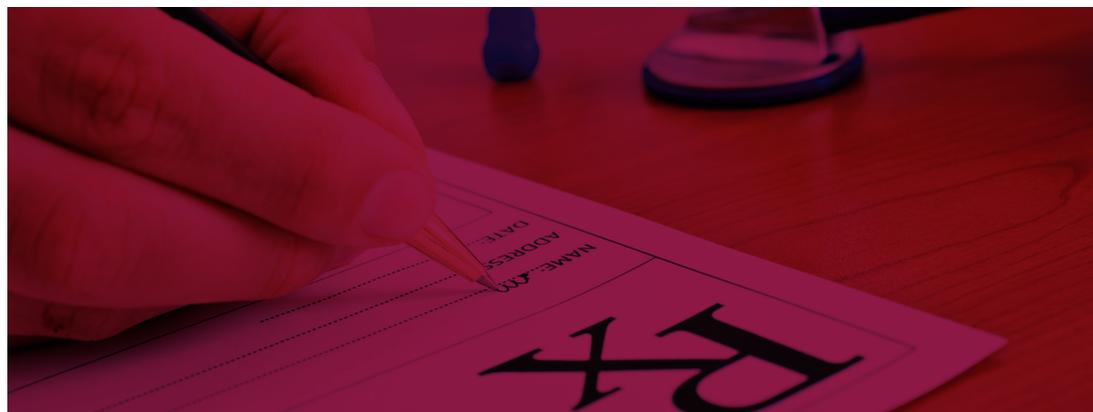
agreement between the provincial and federal governments due to the ample differences in current provincial drug plan coverage and priorities in spending. While progress has been made in planning a Canadian Pharmacare Program, no concrete steps have been made toward its establishment.

A plethora of real-world data surround prescription drug use in Canada exists nationwide, although the variability in prescription drug coverage across Canadian provinces adds a level of complexity to conducting research that utilizes these real-world data from administrative healthcare datasets. For example, British Columbia, Alberta and Manitoba collect data at the pharmacy level (point-of-sale). Other provinces, such as Ontario, Quebec and Nova Scotia do not collect point-of-sale data and thus, only have data on drug claims from provincial public drug insurance plans. While some data on drug claims and basic patient demographics from private drug insurance plans, such as Telus Health Solutions, is available for real-world evidence studies, these data cannot be linked to provincial healthcare datasets. Thus, information on disease status cannot be obtained or linked to other important outcomes of prescription drug use.

A summary of the proportion of public coverage across provinces is provided in Table 1 by overall population, and by age group. A similar breakdown of the Canadian population covered by private drug plans is provided in Table 2. Lastly, a summary of all Canadians ineligible for coverage (public or private) and those who are uninsured (public or private) is provided in Table 3. Data for Tables 1-3 were retrieved from a report by The Conference Board of Canada.<sup>2</sup> Following these tables, an outline of the public drug plans available in each province is provided, highlighting the populations covered, as well as the cost of the plans, which can often be a deterrent for enrolment.

### Public Plan Enrolment Across Provinces in Canada

Public prescription drug coverage varies largely across provinces. In Canada, the total public plan enrolment is 36.3%, although this ranges from ~17% in Alberta and New Brunswick to 62.2% in Manitoba and 73% in British Columbia. The drastic differences in public plan enrolment across provinces can be attributed to provincial legislature around mandatory coverage and eligibility, as well as differences in cost and payment of plans, in the form of premiums, co-pays or deductibles, which are detailed by province below.



**Table 1: Public plan eligibility and enrolment across provinces in Canada**

Province	Population	Eligible Population	% Eligible	Enrolled population	% Enrolment*
Canada	36,150,000	22,360,000	61.9	13,111,500	58.6 (36.3)
<25	10,303,000	5,549,000	53.9	2,818,445	50.8 (27.4)
25-64	19,859,000	10,881,000	54.8	4,933,300	45.3 (24.8)
65+	5,988,000	5,929,000	99	5,359,800	90.4 (89.5)
British Columbia	4,757,700	4,757,700	100	3,472,800	73.0 (73.0)
<25	1,292,200	1,292,200	100	943,600	73.0 (73.0)
25-64	2,615,600	2,615,600	100	1,907,700	72.9 (72.9)
65+	849,900	849,900	100	621,500	73.1 (73.1)
Alberta	4,236,400	4,236,400	100	730,600	17.2 (17.2)
<25	1,309,300	1,309,300	100	47,100	3.6 (3.6)
25-64	2,419,400	2,419,400	100	175,700	7.3 (7.3)
65+	507,700	507,700	100	507,700	100.0 (100.0)
Saskatchewan	1,131,200	1,131,200	100	616,000	54.5 (54.5)
<25	365,100	365,100	100	283,200	77.6 (77.6)
25-64	599,500	599,500	100	190,400	31.8 (31.8)
65+	166,600	166,600	100	142,300	85.4 (85.4)
Manitoba	1,338,100	1,338,100	100	832,100	62.2 (62.2)
<25	433,900	433,900	100	247,800	57.1 (57.1)
25-64	700,300	700,300	100	399,200	57.0 (57.0)
65+	203,900	203,900	100	185,200	90.8 (90.8)
Ontario	13,976,300	5,622,100	40.2	3,365,700	59.9 (24.1)
<25*	4,036,200	751,800	18.6	218,000	29.0 (5.4)
25-64	7,649,200	2,279,300	33.7	856,700	33.2 (11.2)
65+	2,291,000	2,291,000	100	2,291,000	100.0 (100.0)
Quebec	8,321,900	3,782,200	45.4	3,628,300	95.9 (43.6)
<25	2,248,900	1,013,400	45.1	1,013,400	100.0 (45.1)
25-64	4,570,100	1,265,900	27.7	1,265,900	100.0 (27.7)
65+	1,502,900	1,502,900	100	1,349,000	89.8 (89.8)
New Brunswick	759,700	331,600	43.6	129,100	38.9 (17.0)
<25	196,000	84,400	43.1	28,200	33.4 (14.4)
25-64	411,100	105,200	25.6	37,800	35.9 (9.2)
65+	152,600	142,000	93.1	63,100	44.4 (41.4)

Province	Population	Eligible Population	% Eligible	Enrolled population	% Enrolment*
Prince Edward Island	150,400	63,400	42.2	45,500	71.8 (30.3)
<25	42,400	18,900	44.5	3,300	17.4 (7.8)
25-64	79,100	15,600	19.7	13,300	85.3 (16.8)
65+	28,900	28,900	100	28,900	100
Nova Scotia	948,600	948,600	100	188,700	19.9 (19.9)
<25	246,200	246,200	100	16,800	6.8 (6.8)
25-64	519,000	519,000	100	51,900	10.0 (10.0)
65+	183,400	183,400	100	119,900	65.4 (65.4)
Newfoundland and Labrador	530,300	148,600	28	102,700	69.1 (19.4)
<25	132,800	33,800	25.5	16,900	50.1 (12.7)
25-64	296,300	61,800	20.9	34,700	56.1 (11.7)
65+	101,200	53,100	52.4	51,100	96.2 (50.5)

\* % enrolment as a percentage of eligible population (total population)

† As of January 1, 2018, all residents ≤24 years old who have OHIP coverage will automatically be enrolled in OHIP+, which will cover the cost of drugs under the Ontario Drug Benefit program. This means that 1.2 million Ontarian youths who previously had no drug coverage will become eligible for public coverage and 2.1 million Ontarian youths with private coverage will be transferred to have public coverage for prescription drugs.



## Private Plan Enrolment Across Provinces in Canada

Private prescription drug coverage plans often include more extensive drug formularies than public plans, although cost-sharing is more common across these plans. In Canada, 62.2% of the population has private plan coverage, which is most common in the 25- to 64-year-old age group, since they are most often covered by employer plans. There is a smaller variation in private plan coverage in Canada, ranging from ~56% in British Columbia and Manitoba to ~66% in Quebec and Prince Edward Island.

**Table 2:** Private plan enrolment across provinces in Canada

Province	Population	Enrolled population	% Enrolment
Canada	36,150,000	22,470,000	62.2
<25	10,303,000	5,372,000	52.1
25-64	19,859,000	15,185,000	76.5
65+	5,988,000	1,913,000	31.9
British Columbia	4,757,700	2,700,000	56.8
<25	1,292,200	561,900	43.5
25-64	2,615,600	1,850,800	70.8
65+	849,900	287,300	33.8
Alberta	4,236,400	2,500,000	59
<25	1,309,300	618,200	47.2
25-64	2,419,400	1,759,700	72.7
65+	507,700	122,100	24.1
Saskatchewan	1,131,200	650,000	57.5
<25	365,100	174,600	47.8
25-64	599,500	442,500	73.8
65+	166,600	33,000	19.8
Manitoba	1,338,100	760,000	56.8
<25	433,900	183,600	42.3
25-64	700,300	518,200	74
65+	203,900	58,200	28.5
Ontario	13,976,300	8,800,000	63
<25 <sup>†</sup>	4,036,200	2,130,000	52.8
25-64	7,649,200	5,791,699	75.7

Province	Population	Enrolled population	% Enrolment
65+	2,291,000	878,400	38.3
Quebec	8,321,900	5,500,000	66.1
<25	2,248,900	1,389,000	61.8
25-64	4,570,100	3,797,700	83.1
65+	1,502,900	313,300	20.8
New Brunswick	759,700	490,000	64.5
<25	196,000	114,400	58.4
25-64	411,100	330,600	80.4
65+	152,600	44,900	29.4
Prince Edward Island	150,400	100,000	66.5
<25	42,400	23,500	55.5
25-64	79,100	63,500	80.3
65+	28,900	13,000	44.9
Nova Scotia	948,600	610,000	64.3
<25	246,200	145,900	59.3
25-64	519,000	412,700	79.5
65+	183,400	51,400	28
Newfoundland and Labrador	530,300	360,000	67.9
<25	132,800	682,000	51.4
25-64	296,300	237,000	80
65+	101,200	54,800	54.1

### Ineligible and Uninsured (public and private) Populations Across Provinces in Canada

Approximately 5.2% of the Canadian population is ineligible for public or private plans due to provincial laws governing prescription drug coverage, while the proportion that is uninsured by public or private plans is 16.5%. Some provinces, such as Ontario and Newfoundland, have no public plans available for the general population between 25-64 years of age, such that this population must rely on private drug coverage. However, in Quebec, prescription drug coverage is mandatory by law and thus, no one is without coverage. Outside of Quebec, the proportion of the population that is uninsured ranges from 8.0% in PEI to 28.9% in Manitoba.

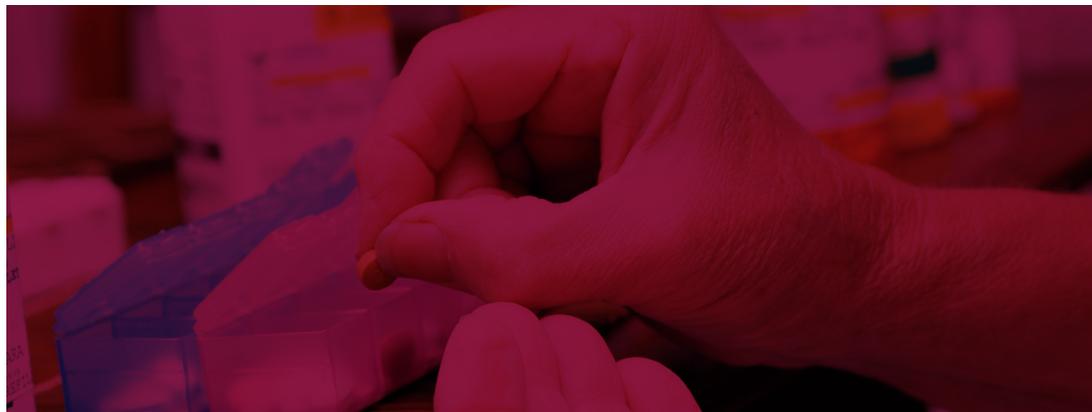
**Table 3:** Ineligible and unenrolled (public and private) populations across provinces in Canada

Province	Population	Ineligible population <sup>a</sup>	% Ineligible	Uninsured population <sup>b</sup>	% Uninsured
Canada	36,150,000	1,891,999	5.2	5,976,500	16.5
<25	10,303,000	1,265,000	12.3	3,029,500	29.4
25-64	19,859,000	626,000	3.2	2,616,900	13.2
65+	5,988,000	<500	0	330,100	5.5
British Columbia	4,757,700	N/A	0	474,400	10
<25	1,292,200			216,200	16.7
25-64	2,615,600			62,700	2.4
65+	849,900			195,400	23
Alberta	4,236,400	N/A	0	1,127,900	26.6
<25	1,309,300			644,000	49.2
25-64	2,419,400			483,900	20
65+	507,700			N/A	0
Saskatchewan	1,131,200	N/A	0	172,400	15.2
<25	365,100			58,000	15.9
25-64	599,500			91,400	15.2
65+	166,600			23,000	13.8
Manitoba	1,338,100	N/A	0	387,000	28.9
<25	433,900			186,100	42.9
25-64	700,300			182,100	26
65+	203,900			18,800	9.2
Ontario	13,976,300	1,846,000	13.2	3,363,100	24.1
<25 <sup>†</sup>	4,036,200	1,231,300	30.5	1,724,800	42.7
25-64	7,649,200	614,700	8	1,638,400	21.4
65+	2,291,000	N/A	0	N/A	0
Quebec	8,321,900	N/A	0	N/A	0
<25	2,248,900				
25-64	4,570,100				
65+	1,502,900				

Province	Population	Ineligible population <sup>a</sup>	% Ineligible	Uninsured population <sup>b</sup>	% Uninsured
New Brunswick	759,700	N/A	0	202,400	26.6
<25	196,000			56,200	28.7
25-64	411,100			67,400	16.4
65+	152,600			78,900	51.7
Prince Edward Island	150,400	N/A	0	12,100	8
<25	42,400			10,700	25.2
25-64	79,100			1,400	1.8
65+	28,900			N/A	0
Nova Scotia	948,600	N/A	0	149,900	15.8
<25	246,200			83,500	33.9
25-64	519,000			54,400	10.5
65+	183,400			12,000	6.5
Newfoundland and Labrador	530,300	45,100	8.5	87,300	16.5
<25	132,800	33,700	25.4	50,000	37.7
25-64	296,300	11,200	3.8	35,200	11.9
65+	101,200	<500	0.1	2,000	2

<sup>a</sup> Ineligible for public or private plans

<sup>b</sup> Uninsured by either private or public plans



A description of public and private drug coverage plans by province is provided below:

## British Columbia

- **Major public prescription drug provider:** PharmaCare

**Table 4:** Public prescription drug plans available in British Columbia<sup>3</sup>

Plan	Eligible Population	Cost
Fair Pharmacare	All residents with valid Medical Services Plan (MSP) coverage	Annual deductible followed by co-pay to a maximum based on income
Plan B: Permanent Residents of Licensed Residential Care Facilities	Permanent residents of licensed residential care facilities provided the facility is listed for Pharmacare Plan B	100% coverage of approved medications for each plan
Plan C: Recipients of BC Income Assistance	Residents who are receiving BC Income Assistance	
Plan D: Cystic Fibrosis	Residents who are registered with a provincial cystic fibrosis clinic	
Plan F: Children in the At Home Program Plan	Children in the At Home Program of the Ministry of Children and Family Development	
Plan G: Psychiatric Medications	Residents who demonstrate a clinical need for psychiatric medications and financial need	
Plan P: BC Palliative Care Drug Plan	Residents who have reached the end-stage of a life-threatening disease or illness and wish to receive palliative care at home	
Plan W: First Nations Health Benefits	For First Nations Residents; funded by the First Nations Health Authority	

- All individuals enrolled in the Medical Services Plan (MSP) are enrolled in public drug coverage and enrolment with MSP is mandatory for all residents and their dependents, unless residents opt out
  - ~73.0% (3,472,800) of British Columbians are enrolled in public drug plans
- ~56.8% of British Columbians are covered by private drug plans, which indicates moderate overlap between public and private drug plan coverage.
- While all residents are eligible for public plan coverage, ~10.0% (474,400) of residents are unenrolled in either public or private plans and thus, uninsured.

# Alberta

- **Major public prescription drug provider:** Non-Group Supplementary Health plans (administered by Alberta Blue Cross)

**Table 5:** Public prescription drug plans available in Alberta<sup>4</sup>

Plan	Eligible Population	Cost
Non-Group Coverage	Residents under 65 years of age and their dependents	Monthly premium and co-pay of 30% per prescription to a maximum of \$25
Coverage for Seniors	Residents 65 years of age and older and their dependents	Co-pay of 30% per prescription to a maximum of \$25
Palliative Coverage	Residents diagnosed as being palliative and receiving treatments at home	Co-pay of 30% per prescription to a maximum of \$25 and lifetime maximum of \$1000
Diabetic Supply Coverage	Residents using insulin to treat diabetes and registered to one of the above three plans	100% coverage up to \$600 per year

- All Albertans are eligible for coverage by public drug plans, but only 17.2% (730,600) of Albertans are enrolled
- ~59.0% (2,500,000) of residents are enrolled in private plans
  - Most private plan coverage is in the 25- to 64-year-old age group (72% of the population in this age group), who are insured predominantly through employer group plans
- While all residents are eligible for enrolment in public plans, there are still 26.6% (1,127,900) of Albertans that are unenrolled in either public or private plans and thus, uninsured.

# Saskatchewan

- **Major public prescription drug provider:** Saskatchewan Drug Plan and Extended Health Benefits

**Table 6:** Public prescription drug plans available in Saskatchewan<sup>5</sup>

Plan	Eligible Population	Cost
Saskatchewan Drug Plan	All residents are eligible outside of those whose health services are covered under an existing federal program	Annual deductible based on family income
Children’s Drug Plan	Families with children aged 14 and under	Maximum of \$25 per prescription
Emergency Assistance for Prescription Drugs	Residents who require immediate treatment and are unable to cover their share of the costs (one-time only)	100% coverage
Family Health Benefits	Families receiving the Saskatchewan Employment Supplement or low-income working families	\$100 semi-annual family deductible and 35% co-pay thereafter
Palliative Care Drug Coverage	Patients in late stages of terminal illnesses	100% coverage
Seniors’ Drug Plan	Residents aged 65 years and older and eligible for the provincial age credit	Maximum of \$25 per prescription
Supplementary Health Benefits	Government wards, provincial correctional institution inmates, residents of special care facilities in financial need, other income support program recipients	Maximum of \$2 per prescription based on plan level

- Public drug plans are available to all residents and ~54.5% (616,000) are enrolled
- ~ 57.5% (650,000) of Saskatchewan residents are enrolled in private plans and Saskatchewan has the highest proportion of residents enrolled in individual private plans
  - Due to a lack of specific drug programs that target the 25- to 64-year-old population, those without employer plans often opt for individual private plans
- While all residents have access to public or private plans, there are approximately 15.2% (172,400) that are unenrolled and are thus, uninsured.

# Manitoba

- **Major public prescription drug provider:** Manitoba Pharmacare

**Table 7:** Public prescription drug plans available in Manitoba<sup>6</sup>

Plan	Eligible Population	Cost
Manitoba Pharmacare	All residents are eligible	Annual deductible based on family income
Subprograms	Employment and Income Assistance Personal Care Home Drug Plan Palliative Care Drug Access Program Home Cancer Drug Program	100% coverage by the subprogram

- All Manitobans are eligible for public drug plan coverage and ~62.2% (832,100) are enrolled
  - Enrolment is free, but payment is through a deductible for prescription drugs
- ~56.8% (760,000) of residents are enrolled in private plans
  - Private plans in Manitoba require that their plan members also be enrolled in the public plan, so there is a significant overlap between public and private plans
- There are still 28.9% (387,000) of residents in Manitoba that are unenrolled in either public or private plans and thus, uninsured.

# Ontario

- **Major public prescription drug provider:** Ontario Drug Benefit (ODB) Program

**Table 8:** Public prescription drug plans available in Ontario<sup>7</sup>

Plan	Eligible Population	Cost
Ontario Drug Benefit Program	Residents aged 65 years and older	Deductible and co-pay based on income
Home Care	Residents living in a long-term care home or home for special care or receiving home care	Co-pay of up to \$2 per prescription
Ontario Works	Residents receiving financial assistance	
Ontario Disability Support Program	Residents with a disability receiving support for living expenses	
Trillium Drug Program	Residents who spend ~3-4% of their after-tax household income on prescription drug costs	Deductible based on income and co-pay of \$2 per prescription filled
OHIP+: Children and Youth Pharmacare	Residents age 24 years and under	100% coverage

<sup>a</sup> OHIP+ was placed into effect as of January 1, 2018

- The ODB is only available to seniors and those that fall under the special programs listed above, meaning a large proportion of Ontario residents are not eligible for public plans
- ~40.2% (5,622,100) are eligible for public drug plan coverage and of those eligible, 59.9% (3,365,700) are enrolled, representing 24.1% of the total province.
  - Note: this is subject to change, especially for the under 25 age group with the introduction of OHIP+ in 2018 (the data presented in this white paper do not reflect this program)
- ~63.0% (8,800,000) of Ontario residents have private drug coverage
- Prior to the introduction of OHIP+, there were an estimated 13.2% (1,846,000) of residents who did not have access to any form of insurance, whether public or private, the majority of which were children
  - With OHIP+, the estimated 1.2 million children without any prescription drug coverage will now be insured through OHIP+
- Adding the number of Ontario residents who are eligible for public plan coverage, but are unenrolled to those with no private drug plan coverage (10.9%, 1,517,100), there is a total of 24.1% (3,363,100) of residents who are uninsured by public or private plans

# Quebec

- **Major public prescription drug provider:** Régie de l'assurance maladie (RAMQ)

**Table 9:** Public prescription drug plans available in Quebec<sup>8</sup>

Plan	Eligible Population	Cost
Public Prescription Drug Insurance Plan	All residents who are not eligible for a private plan	Annual premium based on income, <sup>a</sup> in addition to monthly deductible and 34.9% co-insurance to a maximum of \$1,087 per year or \$90.58 per month

<sup>a</sup> Residents who: are on social assistance, are over 65 years of age receiving 94-100% of the Guaranteed Income Supplement, have a functional impairment, are under 18, or who are 18-25 years of age and attending an educational institution on a full-time basis, spouseless and living with their parents do not have to pay a premium

<sup>b</sup> Residents aged 65 or over who receive 1-93% of the Guaranteed Income Supplement pay to a maximum of \$53.16 per month or \$638 per year

- All residents of Quebec are mandated by law to have either private or public prescription drug insurance; thus, no residents are uninsured.
- Any resident who is eligible for a private plan must enroll in a private plan and only those who are not eligible for private plans can enroll in public plans
  - Therefore, only 45.4% (3,782,200) are eligible for public drug plan coverage
  - Of the eligible residents, 95.9% (3,628,300) are enrolled, representing 43.6% of the total provincial population
- Seniors are automatically enrolled in the public plan, but may opt out if they have private coverage
  - Social assistance recipients are also automatically enrolled in the public plan
- ~ 66.1% of residents (5,500,000) have private drug plan coverage

# New Brunswick

- **Major public prescription drug provider:** New Brunswick Prescription Drug Program and New Brunswick Drug Plan

**Table 10:** Public prescription drug plans available in New Brunswick<sup>9,10</sup>

Plan	Eligible Population	Cost
The New Brunswick Drug Plan	All residents who do not have private insurance	Premium and co-payment (based on income)
	Seniors on Guaranteed Income Supplement or low-income	\$9.05 co-pay per prescription to an annual maximum of \$500
	Residents in nursing homes	100% coverage
	Residents in special care homes	\$4 co-pay per prescription to an annual maximum of \$250
	Social Development Clients	\$4 co-pay per prescription (\$2 for children) to an annual maximum of \$250
	Children in the care of the Minister of Social Development and special needs children	100% coverage
	Residents diagnosed with cystic fibrosisa	Annual \$50 registration fee and co-pay of 20% to a maximum of \$20 per prescription and an annual maximum of \$500 per family
	Residents diagnosed with multiple sclerosisa	Annual \$50 registration fee and co-pay based on income
	Residents with solid organ or bone marrow transplants <sup>a</sup>	See cystic fibrosis plan
	Residents diagnosed with growth hormone deficiency <sup>a</sup>	See cystic fibrosis plan
Residents diagnosed with HIV/AIDS <sup>a</sup>	See cystic fibrosis plan	
Medavie Blue Cross Seniors' Prescription Drug Program	Uninsured residents aged 65 and older	Monthly premium of \$115 and co-pay of \$15 per prescription

<sup>a</sup>Plan only covers drugs related to the disease/condition

- While other plans have limited eligibility, the New Brunswick Drug plan is available to all residents who do not have private insurance, such that only 43.6% (331,600) of the population are eligible for public drug plan coverage
  - Of the eligible population, 38.9% (129,100) are enrolled, representing 17.0% of the total provincial population
- ~64.5% (490,000) of residents have private drug plan coverage
- While all New Brunswick residents have access to either public or private plans, there are still ~26.6% (202,400) of residents that are uninsured

# Prince Edward Island

- **Major public prescription drug provider:** Prince Edward Island Pharmacare

**Table 11:** Public prescription drug plans available in Prince Edward Island<sup>11</sup>

Plan	Eligible Population	Cost
AIDS/HIV Drug Program	Residents who are HIV-positive, have AIDS or have non-work-related needle stick injuries and no private insurance	100% coverage of approved medications
Catastrophic Drug Program	Caps prescription medication costs over one year if it exceeds a certain proportion of your income	Full coverage beyond the annual income threshold for eligibility
Children in Care Drug Program	Children under the care of the Director of Child Welfare	100% coverage of approved medications (including non-prescription)
Community Mental Health Drug Program	Long-term psychiatric patients receiving treatment in the community	100% coverage of approved medications (long-term injectable antipsychotics)
Cystic Fibrosis Drug Program	Residents diagnosed with cystic fibrosis	100% coverage of approved medications (including non-prescription)
Erythropoietin Drug Program	Residents diagnosed with chronic renal failure or are receiving kidney dialysis	100% coverage of approved medications
Family health Benefit Drug Program	Low-income families supporting at least one child	Pharmacy dispensing fee for each medication
Financial Assistance Drug Program	Residents receiving Social Assistance	100% coverage of approved medications (including non-prescription)
Generic Drug Program	Residents under the age of 65 who do not have insurance	Maximum cost of \$19.95 for generic prescription drugs
Growth Hormone Drug Program	Children diagnosed with a growth hormone deficiency	100% coverage of growth hormone supplements
Hepatitis Drug Program	Residents diagnosed with hepatitis or in close contact with someone who has hepatitis	100% coverage of approved medications or vaccinations
High Cost Drug Program	Residents diagnosed with: ankylosing spondylitis, cancer, Crohn's disease, multiple sclerosis, plaque psoriasis, pulmonary hypertension, psoriatic arthritis, rheumatoid arthritis or wet age-related macular degeneration	Co-payment based on income and pharmacy professional fee

Plan	Eligible Population	Cost
Home Oxygen Program	Residents diagnosed with chronic obstructive pulmonary disorder and prescribed oxygen	50% coverage of home oxygen expenses to a maximum of \$200/month
Immunization Program	Vaccinations for children under the age of 18	100% coverage
Institutional Pharmacy Program	Residents of government long-term care nursing homes or manors	100% coverage of approved medications (including non-prescription)
Insulin Pump Program	Children and youth up to 19 years of age diagnosed with type 1 diabetes	Up to 90% coverage based on income and private insurance coverage
Meningitis Drug Program	Residents diagnosed with meningitis or at risk of infection	100% coverage of approved medications
Nursing Home Drug Program	Residents in community care (private) facilities	100% coverage of approved medications (including non-prescription)
Nutrition Services Program	Residents who are pregnant with a nutritional deficiency	100% coverage of all approved vitamin and mineral supplements
Phenylketouria Supplement Program	Residents diagnosed with phenylketonuria	Coverage of nutritional supplement costs up to \$3,600 annually
Quit Smoking Drug Program	Residents who would like to quit smoking	\$75/year towards costs of approved medications
Rabies Vaccine Program	Residents who require a vaccination against rabies (been exposed to or at an increased risk of exposure to rabies from an animal bite)	100% coverage
Seniors' Drug Program	Residents aged 65 or older	Co-pay (\$8.25 plus \$7.69 of pharmacy professional fee for each prescription)
Sexually Transmitted Disease Drug Program	Residents diagnosed with a sexually transmitted disease (STD) or in close contact with someone diagnosed with a STD	100% coverage
Transplant Anti-rejection Drug Program	Residents who have received a bone marrow transplant or a solid organ transplant	100% coverage of approved medications
Tuberculosis Drug Program	Residents diagnosed with tuberculosis or at an increased risk due to exposure to tuberculosis	100% coverage of approved medications

- While PEI Pharmacare covers the entire provincial population through different drug programs, only 42.1% (63,400) of the provincial population in PEI are eligible for general prescription drug coverage.
  - Of those eligible, 71.8% (45,500) are enrolled, representing 30.3% of the total population
- PEI Pharmacare is a payor of last resort for all public drug programs, meaning it will only pay prescription costs, when they are not or no longer covered by a third party
- PEI Pharmacare's Generic Program is only available to those who have no insurance
- ~66.5% (100,000) of residents have private drug plan coverage
- While all PEI residents have access to either public or private plans, there are still ~8.0% (12,100) of residents that are uninsured



# Nova Scotia

- **Major public prescription drug provider:** Nova Scotia Pharmacare

**Table 12:** Public prescription drug plans available in Nova Scotia<sup>12</sup>

Plan	Eligible Population	Cost
Seniors' Pharmacare Program	Residents aged 65 years and older	Premium (based on income) and annual co-payment
Family Pharmacare Program	Anyone with a valid Nova Scotia Health Card	Deductible and co-payment based on income
Drug Assistance for Cancer Patients	Residents diagnosed with cancer and an income less than \$25,500	100% coverage
Palliative Care Drug Program	Residents in end of life care at home	100% coverage
Department of Community Services Pharmacare Benefits	Those with Income Assistance, in the Disability Support Program, children in the care of family services	100% coverage

- All residents of Nova Scotia are eligible for coverage by public drug plans, but only 19.9% (188,700) are enrolled
- ~64.3% (610,000) of residents are enrolled in private plans
- While all residents are eligible for enrolment in public plans, there are still 15.8% (149,900) of Nova Scotians that are unenrolled in either public or private plans and thus, uninsured.

# Newfoundland and Labrador

- **Major public prescription drug provider:** Newfoundland and Labrador Prescription Drug Program (NLPDP)

**Table 13:** Public prescription drug plans available in Newfoundland and Labrador<sup>13</sup>

Plan	Eligible Population	Cost
The Foundation Plan	Those on Income Support or children in care of family services or residents on Long Term Care Homes	100% coverage
The 65Plus Plan	Residents aged 65 years and older, who receive Old Age Security Benefits and the Guaranteed Income Supplement	Maximum dispensing fee of \$6.00 per prescription
The Access Plan	Low-income individuals and families	Co-payment (based on income)
The Assurance Plan	Individuals/families with excessive drug costs (as a percentage of income)	Co-payment (based on income)
The Select Needs Plan	Disease-specific medications and supplies	100% coverage

- Only 28.0% of the population (148,600) is eligible for prescription drug coverage on the public plan, with those in greatest need of financial assistance being targeted, thus those eligible and enrolled tend to be in lower income brackets
  - Of those eligible, 69.1% (102,700) are enrolled in public plans, representing 19.4% of the total population
- The NLPDP is a payor of last resort, meaning it will only pay prescription costs, when they are not or no longer covered by a third party
- ~67.9% (360,000) of residents are enrolled in private drug plans
- ~8.5% (45,100) of the population are not eligible for insurance through public or private plans, most of which are in the <65 age groups.
  - Of those eligible for public plans (148,600), it is estimated that 31.0% (46,000) are not enrolled, but approximately 2.6% (3,800) are enrolled in private plans.
  - Therefore, it is estimated that 16.5% (87,300) of the population does not have coverage from either a public or private plan.

## Conclusion

Based on the above information, approximately one third of Canadians are covered by provincial public plans for prescription drugs (36.3%), and the majority are covered by private plans (62.2%). Importantly, these estimates are not mutually exclusive as some Canadians have both public and private drug plan coverage. However, 16.5% of Canadians are uninsured and pay out-of-pocket for prescription drugs they require.

Research studies that utilize public drug coverage data alone are vulnerable to selection bias since only certain demographics are eligible for public plans in some provinces. Examples of such populations are; seniors (65 years of age and older), low-income residents or those with very serious or advanced diseases, such as cystic fibrosis, cancer or HIV/AIDS. Therefore, the population covered by the public drug plans are not representative of the entire Canadian population, which severely inhibits the ability to utilize these data in an applied manner. This discrepancy further emphasizes the need for data at the pharmacy level for research purposes, rather than relying on drug claims from provincial public plans. A Canadian Pharmacare Program would allow data on drug dispensing at the pharmacy level, provide comprehensive data (public, private and out-of-pocket payers) to be utilized for research that is representative of all Canadians and improve personalized healthcare through this research.

For more information on pharmaceutical data available in each province in Canada, please see our white paper, "[Canadian Provincial Administrative Health Data for Research](#)".

## About Medlior

As an independent Canadian consultancy based in Calgary, Alberta, Medlior offers a variety of research services, as well as access to and expertise with Canadian RWE databases. We collaborate with experienced biostatisticians and epidemiologists from academia and the health system to provide expertise in Canadian provincial and national data sets, surveys, and patient reported outcomes to answer your research questions.

Driven by scientific expertise and powerful analytics, Medlior brings value and insights to every research project by working in close partnership with our clients to understand their needs and objectives. Email us at [tara.cowling@medlior.com](mailto:tara.cowling@medlior.com) to set up an appointment and get more information on how we can customize our services to meet your research objectives, timeframes, and budgets.

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