Seniors' Drug Plan Q & A

September 2023

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GENERAL INFORMATION:

Who is eligible for the Seniors' Drug Plan?

- You must be a Saskatchewan resident with a valid health card.
- You must be 65 years of age or older.
- You must have a net income (Line 23600 of your Income Tax and Benefit Return) that is \$71, 417 or less in 2022 to be eligible for the 2024 calendar year.

What kinds of benefits are covered under the Seniors Drug Plan?

- Eligible seniors will pay \$25 per prescription for drugs listed in the Saskatchewan Formulary or approved under Exception Drug Status.
- Maximum Allowable Cost and Low Cost Alternative policies continue to apply.

How do I apply for the Seniors' Drug Plan?

 Individual seniors may apply by completing an application form and submitting it to the Drug Plan at:

> Seniors' Drug Plan – Client Services Unit Drug Plan and Extended Benefits Branch 3475 Albert Street REGINA SK S4S 6X6

FAX: 306-787-8679 EMAIL: dpeb@health.gov.sk.ca.

APPLICATION PROCESS:

Where do I get a form?

- Download the form online at https://www.saskatchewan.ca/residents/health/accessing-health-care-services/seniors-drug-plan.
- Ask your pharmacist for an application form.
- Contact the Drug Plan and Extended Benefits Branch toll-free at 1-800-667-7581 or in Regina at 306-787-3317 OR by email to dpeb@health.gov.sk.ca.

^{**}Please note that the Seniors' Drug Plan does not include seniors who are covered under federal government programs, such as the federal Non-Insured Health Benefits Program or Veterans Affairs.

How do I fill out the form?

- You are asked to clearly print your name, address, phone number, date of birth, Health Services Number (Saskatchewan Health Card) and your Social Insurance Number.
- Read the Declaration and Consent section. If you agree with the consent, please sign the form and submit it to the Drug Plan. Forms must be printed and signed. Written signatures are required by Canada Revenue Agency.
- If you have any questions, contact the Drug Plan and Extended Benefits Branch toll-free at 1-800-667-7581 or in Regina at 306-787-3317 OR by email to dpeb@health.gov.sk.ca.

Why do I have to fill out an application form?

- An application is necessary to determine if you are eligible for coverage under the Program.
- You are eligible for coverage if:
 - o you are a Saskatchewan resident 65 years of age and older; and
 - o you have a net income of \$71, 417 or less on your 2022 income tax (Line 23600) to be eligible for the 2024 calendar year.

What is the difference between Form A and Form B?

FORM A

• By using Form A, your coverage will be automatically renewed each year as long as you continue to file your Income Tax and Benefit Return with Canada Revenue Agency and hold a valid Saskatchewan Health Card.

**PLEASE NOTE:

- You will receive a letter the first time you apply.
- o If you continue to be eligible year after year, you will not receive a letter each year. Your coverage will continue automatically and your pharmacy will be aware of your coverage.
- You will ONLY be notified by letter if there has been a change in your coverage.

FORM B

- If you do not file income tax or would rather submit your financial information annually, please complete Form B and contact the Drug Plan for additional assistance.
- By completing <u>Form B</u>, you will be required to re-apply for coverage each year with supporting income documentation.
- In the fall, you will receive a renewal notice with the required form, details on any deadlines, contact information and instructions to renew your benefits.

For your convenience, the Drug Plan encourages you to complete <u>Form A</u>, so you do not have to complete a form and submit income every year AND to ensure there is no lapse in coverage.

What if I have a power of attorney?

- If you are applying on behalf of a senior as their power of attorney, a copy of the power of attorney document must be included with the application form.
- If you are power of attorney for more than one applicant, a copy of the documents must be provided with each application form.

- Due to the variety of power of attorney documents, some may not be considered acceptable for the Canada Revenue Agency, such as power of attorney limited to a bank or financial institution. In these cases, the Drug Plan may request that you complete Form B.
- If you have any questions, contact the Drug Plan and Extended Benefits Branch toll-free at 1-800-667-7581 or in Regina at 306-787-3317 OR by email to dpeb@health.gov.sk.ca.

My spouse and I should both be eligible for coverage. Do we each complete an application form?

- Yes. Each member of your household who is 65 years or older must complete a separate application form.
- Seniors' Drug Plan eligibility is based on your individual reported income.
- There may be situations where one spouse will qualify and the other spouse will not qualify, based on age or income.

When can I apply?

- You can apply for the Seniors' Drug Plan coverage two months before you turn 65 years of age:
 - If you apply before your 65th birthday, your coverage begins the first day of the month that you turn 65.
 - o If you apply after your 65th birthday, your coverage begins as soon as your application is processed.
- You will receive a letter in the mail to inform you if you are or are not approved for coverage.

Once I apply, what is the effective date of coverage?

• The effective date is the date that a complete application with all required documentation is received in the Drug Plan.

How will I know if I qualify after I initially apply?

- You will receive a letter in the mail informing you if you do or do not have coverage under the Seniors' Drug Plan.
- The letter is for your records only; you are not required to show it to your pharmacist to receive your benefits.

I have Special Support already, why do I have to fill out another application for the Drug Plan to get my income information from Canada Revenue Agency?

- The Seniors' Drug Plan and the <u>Special Support Program</u> are separate programs and use two different income lines from your income tax form to determine your coverage.
- The Seniors' Drug Plan is based on individual net income (Line 23600).
- The <u>Special Support Program</u> is based on TOTAL family income (Line 15000) and TOTAL family drug costs.
- It is required by the Canada Revenue Agency that each applicant sign a consent form in order to release income information to the Drug Plan for each specific program.

RENEWAL PROCESS:

Why do I have to apply for Seniors' Drug Plan each year?

- The Seniors' Drug Plan is based on your annual reported net income (Line 23600).
- Each year in November, the Drug Plan must confirm your income with Canada Revenue Agency (if you complete Form A) or with you (if you complete Form B) to ensure that you remain eligible for coverage.

How do I renew my Seniors' Drug Plan coverage?

FORM A

• If you applied using Form A, your coverage will be automatically renewed each year in November as long as you continue to file your Income Tax and Benefit Return with Canada Revenue Agency and hold a valid Saskatchewan Health Card.

FORM B

- If you applied using Form B because you do not file income tax or would rather submit your financial information annually, you will be required to re-apply for coverage each year with supporting income documentation. In the fall, you will receive a renewal notice with the required form, details on any deadlines, contact information and instructions to renew your benefits.
- For your convenience, the Drug Plan **encourages you to complete** Form A, so you do not have to complete a form and submit income every year AND to prevent a lapse in coverage.

When will my renewal form be processed?

FORM A

- If you applied using <u>Form A</u>, your coverage will be automatically renewed each year in November as long as you continue to file your Income Tax and Benefit Return with Canada Revenue Agency and hold a valid Saskatchewan Health Card.
- You will only receive a letter if your coverage changes in 2024. If a letter is required for your records, you may call Drug Plan at 1-800-667-7581 and press option 2 to request a letter OR email VM email@health.gov.sk.ca to request a letter

FORM B

• If you applied using Form B, you will be required to re-apply for coverage each year in the fall with a complete form and supporting income documentation.

When will I receive my Seniors' Drug Plan letter for the next year?

- You will receive a letter in December <u>ONLY</u> if there has been a change in your coverage from the previous year.
- If you continue to be eligible year after year or there is no change in your coverage, you will not receive a letter each year. Your coverage will continue automatically.

I need another copy of my letter for my files or for private insurance purposes. How can I get another copy of my Seniors' Drug Plan letter?

- You may request a Seniors' Drug Plan letter from the online Saskatchewan Formulary.
- You will need to enter your nine-digit Health Services Number (HSN) located on your Saskatchewan Health Card and you must select the Program Type as Seniors' Drug Plan.

Where will the letter be mailed?

- Letters are mailed to the address listed on your Saskatchewan Health Card.
- If you have moved recently, it is recommended you update your address.
- To update your address, contact eHealth Saskatchewan (Health Registries) at 1-800-667-7551 (Toll-free Canada &US) or 306-787-3251.
- Once your address is updated, you may try again to request a Seniors' Drug Plan letter.

When will I receive my letter?

- You should receive your letter in five to seven business days.
- If you have not received your letter in seven to ten business days, you may contact the Drug Plan at 1-800-667-7581 or 306-787-3317 (Regina).

I've requested a letter using the online Saskatchewan Formulary, but I have not received a Seniors' Drug Plan letter yet. Why?

- A letter will be mailed only if there is current Seniors' Drug Plan coverage in place for the calendar year.
- A letter may not be mailed out for a variety of reasons:
 - A recently submitted application has not been processed
 - Seniors' Drug Plan coverage has expired
 - o Income could not be obtained from Canada Revenue Agency
 - A change of address or a move outside of Saskatchewan
- If you have recently moved, contact eHealth Saskatchewan (Health Registries) at 1-800-667-7551 (Toll-free Canada &US) or 306-787-3251 to update your address. Once the address is updated, you may try again to request a Seniors' Drug Plan letter.
- If you have not moved, you may contact the Drug Plan at 1-800-667-7581 or 306-787-3317 (Regina) if you have not received your letter in seven to ten business days.

Why am I not able to print the letter off at home? Is there a pdf or attachment to download?

- No attachments or pdf attachments are available for download.
- The <u>request a Seniors' Drug Plan letter</u> option provides a printed letter that will be mailed to the address listed on the requestor's Saskatchewan Health Card.

Can the Drug Plan email the letter to me?

- Letters will not be sent by email.
- The <u>request a Seniors' Drug Plan letter</u> option provides a printed letter that will be mailed to the address listed on the requestor's Saskatchewan Health Card.

I've received two Seniors' Drug Plan letters. Why?

- A letter will be mailed if there is current Seniors' Drug Plan coverage in place for the calendar year.
- At certain times of the year, during the renewal process, the coverage may be in place for the next calendar year.
 - For example, if you requested a letter in <u>November or December</u>, you may receive a letter, if coverage is in place, for both the 2023 and 2024 calendar years.
 - For example, if you requested a letter in <u>January</u>, you will only receive a letter, if coverage is in place, for the 2024 calendar year. If you require a letter for the previous calendar year, you may contact the Drug Plan at 1-800-667-7581 or 306-787-3317 (Regina).

Why did the income threshold remain the same in 2017, 2018, 2019, and 2020?

- The threshold for the Seniors' Drug Plan is based on the provincial Personal Income Tax system.
- Income adjustments were temporarily suspended and announced in the 2017-18 Budget.
- This resulted in the threshold for the Seniors' Drug Plan remaining at the 2017 values (\$69, 057 for 2017, 2018, 2019, and 2020).
- The income threshold changed for the 2021 income tax year to \$69,741.
- The income threshold for the 2022 income tax year is \$71, 417.

INCOME INFORMATION:

Where can I find my income information?

• If you are unsure of your income in the previous year, refer to net income or Line 23600 on your Notice of Assessment or Income Tax and Benefit Return.

What is Line 23600?

Line 23600 is net income.

My 2022 income was higher than it is now. If I provide 2022 income information, I will not be eligible for coverage in 2024. Based on this year's 2023 income, I am eligible. Do I have to wait a year before I can apply?

- If your reported income from 2022 does not accurately reflect your current income, submit 2022 income tax documentation and supporting information regarding 2023 income.
- If you have more questions, contact the Drug Plan toll-free at 1-800-667-7581 or in Regina at 306-787-3317.

OTHER PROGRAMS AND QUESTIONS:

My private insurer is requesting I apply. Why?

- The Seniors' Drug Plan is not a mandatory program through the Drug Plan and Extended Benefits Branch.
- Please contact your private insurer or group benefits administrator for more information.

My pharmacy informed me my private insurance coverage is suspended and I need to apply for the Seniors' Drug Plan. Why?

- If you already have Seniors' Drug Plan coverage, you do not need to re-apply. Your private insurer may require a copy of your letter.
- Please contact your private insurer or group benefits administrator for more information.

My private insurer is requesting a registration/reference number for Seniors' Drug Plan. What is the registration/reference number?

- The Saskatchewan Seniors' Drug Plan does not have registration numbers.
- Please contact your private insurer or group benefits administrator for more information.

My private insurer does not cover my medications, even though the Saskatchewan Drug Plan lists the medication on the Formulary.

- There are many policies through private insurers with various types of coverage.
- Please contact your private insurer or group benefits administrator for more information.

Will my private insurer/third party plan cover the Seniors' Drug Plan copayment of \$25?

• Please contact your private insurer or group benefits administrator for more information.

I don't think I am eligible for coverage under the Seniors' Drug Program but my drug costs are high. Can I get more assistance with my drug costs?

- The <u>Special Support Program</u> is designed to assist those with high drug costs in relation to their income.
- If you have questions about the Special Support Program, contact the Drug Plan toll-free at 1-800-667-7581 or in Regina at 306-787-3317.

Does the Special Support Program affect my Seniors' Drug Plan coverage?

- For drugs covered by the Saskatchewan Formulary and approved under <u>Exception Drug Status</u>, you will pay the lesser of the Special Support or Seniors' Drug Plan coverage. For example,
 - o If your prescription would cost \$25 under the Seniors' Drug Plan, but \$49 under the Special Support Program, you will pay \$25 for that prescription.
 - o If your prescription would cost \$25 under the Seniors' Drug Plan, but only \$9 under the Special Support Program, you pay \$9 for that prescription.

More information is available online for the Seniors' Drug Plan:
 https://www.saskatchewan.ca/residents/health/accessing-health-care-services/seniors-drug-plan

What happens if I receive drug coverage based on **Guaranteed Income Supplement** (GIS)?

- For drugs covered by the Saskatchewan Formulary and approved under <u>Exception Drug Status</u>,
 you will pay the lesser of the GIS drug plan coverage or Seniors' Drug Plan coverage.
- For example, if your prescription would cost \$25 under the Seniors' Drug Plan, but only \$9 under GIS coverage, you will continue to pay \$9 for that prescription.

What happens if I receive drug coverage based on Seniors Income Plan (SIP)?

- For drugs covered by the Saskatchewan Formulary and approved under <u>Exception Drug Status</u>, you will pay the lesser of the SIP drug plan coverage or Seniors' Drug Plan coverage.
- For example, if your prescription would cost \$25 under the Seniors' Drug Plan, but only \$9 under SIP coverage, you will continue to pay \$9 for that prescription.

What happens if I have drug coverage under <u>Palliative Care</u> or <u>Saskatchewan Aids to Independent</u> Living (SAIL)?

- Coverage under Palliative Care and SAIL programs (paraplegia, cystic fibrosis, and end stage renal disease programs) provides benefit drugs at no cost.
- You will continue to pay no cost for benefit prescriptions.

Why doesn't the Seniors' Drug Plan cover more extended benefits such as dental, optical, or medical supplies?

• At this time, only prescription drugs listed in the Saskatchewan Formulary or those approved under Exception Drug Status are covered under the Seniors' Drug Plan.

I take many over-the-counter and herbal products. Are they covered under the Seniors' Drug Plan?

• No. Only prescription drugs listed in the Saskatchewan Formulary or those approved under <u>Exception Drug Status</u> are eligible for coverage.

The Seniors' Drug Plan covers Formulary drugs only, but most of my medications are not on the Formulary. How does this program benefit me?

- If your medication is not listed on the Formulary, you will pay the full cost.
- Some medications may be covered under <u>Exception Drug Status</u> if certain medical criteria are met.
- Talk to your physician or pharmacist to see if your medication is eligible for Exception Drug Status. If your medication is approved for coverage, the cost of a prescription will be \$25.

Could I get a three-month supply of prescriptions for \$25?

Talk to your pharmacist about the number of prescriptions that are available to you. Most

prescriptions are dispensed in a 34-day supply, with the exception of drugs listed on the Maintenance Drug List. These are dispensed in a 100-day or two-month supply.

• Each eligible prescription will cost \$25.

Is the dispensing fee included in the \$25?

- The dispensing fee is included in the total cost of the prescription.
- If the total cost of the prescription, including the dispensing fee, is more than \$25, you will pay only \$25 for eligible prescriptions.

How can I get more information about the Seniors' Drug Plan?

- Information is also available online at:
 https://www.saskatchewan.ca/residents/health/accessing-health-care-services/seniors-drug-plan.
- Contact the Drug Plan toll-free at 1-800-667-7581 or in Regina at 306-787-3317 OR by email to dpeb@health.gov.sk.ca.