

Prescription drugs – a primer!



We are proud to offer a comprehensive and competitive benefits package – it's one of the ways we help you live your life to the fullest.

Prescription drugs

ARE A FUNDAMENTAL PART OF THE PLAN. THEY HELP OUR MEMBERS:



Maintain good health



Treat critical issues



Live comfortably

Costs are on the rise

Prescription drugs are consistently one of the top cost drivers of our plan – and every plan in Canada. There are many reasons:



Chronic diseases

3 out of 5 Canadians will have a chronic disease by the age of 20...¹



Big spenders!

Canadians spend more on prescription drugs than citizens of almost every other country in the world²



Innovation

Expensive specialty and biologic drugs are becoming more common – some cost more than \$100,000 per year for just one individual



Education

Canadians are becoming educated about mental health and seeking treatment earlier



All ages

It's common to need more prescriptions as you age, but today's younger generation is also submitting more claims for prescription drugs than ever before

¹ Includes asthma, depression, high blood pressure, high cholesterol, diabetes, gastrointestinal disorders, and thyroid disorders. Source: HealthPartners Canada

² Source: Canada.ca/en/health-canada

How we maintain the balance – coverage vs. costs

Keeping the plan affordable is a top priority so that participants can enjoy good benefits at a reasonable cost for **many years to come**. Medavie Blue Cross has several tools to help achieve this.



Set criteria for “approved” prescription drugs

To be covered by the plan, prescription drugs must meet specific criteria as determined by Medavie Blue Cross. Drugs must be:

- Approved by Health Canada
- Assigned a drug identification number (DIN) or a natural health product number (NPN) in Canada
- Considered by Medavie Blue Cross to be a life-sustaining drug or a drug that requires a prescription by law
- Prescribed by a physician or by a health practitioner who is licensed to prescribe under applicable provincial legislation
- Approved by Medavie Blue Cross
- Dispensed by an approved provider that is a licensed retail pharmacy or another provider that is approved by Medavie Blue Cross

Medavie Blue Cross may, on an ongoing basis, add, delete or amend its list of eligible drugs.

Some drugs require prior – and ongoing – authorization, and may be subject to overall maximums and quantity limits.

An expert panel

The Medication Advisory Panel (MAP) is a team of experts at Medavie Blue Cross that review the cost-benefit relationship of new drugs before adding them to the approved list of drugs that can be reimbursed by the plan. The MAP includes pharmacists and medical and health care consultants.



The Medication Advisory Panel:

- Reviews the clinical effectiveness, cost effectiveness, and affordability of drugs
- Approves drugs for full benefit (you can access these drugs at any time with a prescription), prior authorization (keep reading for more information), or supplemental to government (you must apply for coverage through a government plan first), or declines the drug

The majority of drugs are covered as full benefit, but some drugs may require prior authorization. The list of eligible drugs approved by MAP and reimbursed under the plan may change without notice.

Is your drug covered?

Since the list of approved drugs can change, Medavie Blue Cross offers a tool to help you determine if your drug is eligible:

- ▶ Download the **Medavie Mobile app** for iOS or Android devices



- ▶ Search by **drug name** to find out – *if it's covered by the plan, if there are other drugs that can treat the same condition, and (if available) the cost*



A Prior Authorization Program

The Prior Authorization Program ensures that participants have access to the right prescription drugs that provide the right treatment, at the right time.



How does the program work?

Medavie Blue Cross will guide you through this process!



1. If you are prescribed a drug with prior authorization criteria, you and your health care provider, with support from Medavie Blue Cross, will need to submit additional information before your claim can be approved



2. A nurse case manager will review your information and provide a decision and support



3. Approved individuals may participate in a Patient Support Program, and may need to submit additional information for ongoing prior authorization

A Patient Support Program

The Patient Support Program assists participants who are prescribed specialty high cost drugs – so you can focus your efforts on getting well.

The program:

-  Schedules your appointments with a preferred or speciality pharmacy
-  Facilitates proper care and faster access to medication
-  Offers ongoing education and support

LEARN MORE

 1-888-873-9200

 www.medaviebc.ca/en/members/programs/patient-first-network

Working together. Saving together.

Your employer is a member of **Interuniversity Services Incorporated (ISI)** one of the **largest group benefit plans** in Atlantic Canada.

This means you're part of a group benefits volume purchasing arrangement. ISI leverages the purchasing power of over 20,000+ participants – cooperation results in real savings!

Specific drug plan provisions may vary. For more information on your drug plan please review your plan booklet or contact your HR representative.

