

Appendix 1: Characteristics of provincial prescription drug plans for seniors, as of December 2006 (page 1 of 2)

Beneficiary group	Cost-sharing strategy*			
	Premium	Deductible	User copayment	Maximum annual beneficiary contribution
British Columbia				
Net annual household income < \$33 000	\$0	\$0	25% of prescription cost	1.25% of net annual household income
Net annual household income \$33 000-\$50 000	\$0	1% of annual household income	25% of prescription cost	2% of net annual household income
Net annual household income > \$50 000	\$0	2% of annual household income	25% of prescription cost	3% of net annual household income
Alberta	\$0	\$0	30% of prescription cost up to maximum of \$25 for each drug prescribed**	None
Saskatchewan				
Receiving Guaranteed Income Supplement†	\$0	\$200/senior semi-annually	35% of prescription cost	None
Not receiving Guaranteed Income Supplement	No coverage††			
Covered under Saskatchewan Income Plan‡	\$0	\$100/senior semi-annually	35% of prescription cost	3.4% of adjusted gross annual household income
Manitoba				
Adjusted net annual household income ≤ \$15 000	\$0	2.56% of adjusted net annual household income	None	2.56% of adjusted net annual household income
Adjusted net annual household income \$ > \$15 000-\$40 000	\$0	3.83% of adjusted net annual household income	None	3.83% adjusted net annual household income
Adjusted net annual household income \$ > \$40 000-\$75 000	\$0	4.41% of adjusted net annual household income	None	4.41% of adjusted net annual household income
Adjusted net annual household income \$ > \$75 000	\$0	5.51% of adjusted net annual household income	None	5.51% of adjusted net annual household income
Ontario				
Single				
Net annual household income < \$16 018	\$0	\$0	\$2.00/prescription	None
Net annual household income ≥ \$16 018	\$0	\$100/senior annually	\$6.11/prescription	None
Couple				
Net annual household income < \$24 175	\$0	\$0	\$2.00/prescription	None
Net annual household income ≥ \$24 175	\$0	\$100/senior annually	\$6.11/prescription	None
Quebec				
Receiving 100% of Guaranteed Income Supplement†	\$0	\$0	None	None
Receiving 94%-99% of Guaranteed Income Supplement	\$0-\$538‡‡	\$8.33/month	25% of prescription cost	\$16.66/month
Receiving ≤ 93% of Guaranteed Income Supplement	\$0-\$538‡‡	\$12.10/month	29% of prescription cost	\$73.42/month
Not receiving Guaranteed Income Supplement	\$0-\$538‡‡	\$12.10/month	29% of prescription cost	\$73.42/month
New Brunswick				
Receiving Guaranteed Income Supplement	\$0	\$0	\$9.05/prescription	\$250
Not receiving Guaranteed Income Supplement				
Low-income seniors¶	\$0	\$0	\$15/prescription	\$250
Other seniors	\$0	\$0	\$15/prescription	None

continued

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Beneficiary group	Cost-sharing strategy*			
	Premium	Deductible	User copayment	Maximum annual beneficiary contribution
Nova Scotia	\$0	\$0	33%; minimum \$3/prescription, maximum \$30/prescription	\$360/senior
Prince Edward Island	\$0	\$0	First \$11 of the medication cost + professional fees	None
Newfoundland and Labrador				
Receiving Guaranteed Income Supplement	\$0	\$0	Professional fees and ingredient cost if greater than \$30/prescription	None
Not receiving Guaranteed Income Supplement	No coverage			

*Premium = fixed amount that a beneficiary must pay to be eligible for the reimbursement program; deductible = fixed amount or percentage of income that constitutes the first portion of the costs that must be borne by the beneficiary before the insurer shares payment; copayment = fixed amount, percentage of the prescription cost or percentage of income that is not reimbursed by the insurer but must be borne by the beneficiary; maximum annual beneficiary contribution = maximum amount a beneficiary will have to pay in a given year.

†To be eligible for Guaranteed Income Supplement, a single senior must earn < \$14 472/year, a couple of seniors both receiving old age security pension must earn < \$19 008/year, and the spouse of a nonpensioner must earn < \$34 848/year. Annual income excludes the Old Age Security Pension.

‡Special program for lower income seniors. Seniors receiving full Guaranteed Income Supplement receive full Saskatchewan Income Plan benefits.

§Total gross income less \$3000 for the spouse and each dependant child under 18 years of age.

¶Those who do not collect Guaranteed Income Supplement but have an annual household income < \$17 198 if single, < \$26 955 if in a couple and < \$32 390 if married to a nonpensioner.

**Plus additional cost for some higher-cost products.

††Families can be eligible for the Special Support Program.

‡‡Premium varies with income.