

Appendix 2: Characteristics of provincial prescription drug plans for nonseniors, 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 < \$15 000	\$0	\$0	30% of prescription cost	2% of net annual household income
Net annual household income \$15 000-\$30 000	\$0	2% of net annual household income	30% of prescription cost	3% of net annual household income
Net annual household income > \$30 000	\$0	3% of net annual household income	30% of prescription cost	4% of net annual household income
Alberta†				
Single				
Net annual household income < \$17 450	\$43.05/quarter year	\$0	30% of prescription cost up to maximum of \$25 for each drug prescribed**	None
Net annual household income > \$17 450	\$61.50/quarter year	\$0	30% of prescription cost up to maximum of \$25 for each drug prescribed**	None
Family without children				
Net annual household income < \$26 200	\$86.10/quarter year	\$0	30% of prescription cost up to maximum of \$25 for each drug prescribed**	None
Net annual household income > \$26 200	\$123/quarter year	\$0	30% of prescription cost up to maximum of \$25 for each drug prescribed**	None
Family with children				
Net annual household income < \$32 210	\$86.10/quarter year	\$0	30% of prescription cost up to maximum of \$25 for each drug prescribed**	None
Net annual household income > \$32 210	\$123/quarter year	\$0	30% of prescription cost up to maximum of \$25 for each drug prescribed**	None
Saskatchewan families				
Family without children	No coverage			
Family with children				
Net annual household income < \$25 921‡	\$0	\$100/year biannually	35% of prescription cost††	None‡‡
Net annual household income > \$25 921	No coverage			
Manitoba				
Adjusted annual household income§ ≤ \$15 000	\$0	2.56% of adjusted annual household income	None	2.56% of adjusted annual household income
Adjusted annual household income§ > \$15 000-\$40 000	\$0	3.83% of adjusted annual household income	None	3.83% of adjusted annual household income
Adjusted annual household income§ > \$40 000-\$75 000	\$0	4.41% of adjusted annual household income	None	4.41% of adjusted annual household income
Adjusted annual household income§ > \$75 000	\$0	5.51% of adjusted annual household income	None	5.51% of adjusted annual household income

continued

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Beneficiary group	Cost-sharing strategy*			
	Premium	Deductible	User copayment	Maximum annual beneficiary contribution
Ontario				
Net annual household income ≤ \$100 000	\$0	\$150-\$4089/year ^{§§}	\$2/prescription	None
Net annual household income > \$100 000	\$0	Varies ^{§§}	\$2/prescription	None
Quebec	\$0-\$538 ^{¶¶}	\$12.10/adult monthly	29% of prescription cost	\$73.42/adult monthly
New Brunswick	No coverage			
Nova Scotia	No coverage			
Prince Edward Island	No coverage ^{***}			
Newfoundland and Labrador^{¶¶}	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.

†In Alberta, total benefit coverage is limited to \$25 000/year.

‡Add \$1231 for each child after the third child up to \$45 410 of net annual household income.

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

¶¶The Newfoundland and Labrador Prescription Drug Program's Access Plan, which came into effect on Jan. 31, 2007, provides assistance to families with children (< 18 years of age) with an annual income of \$30 000 or less, couples (without children) with an annual income of \$21 000 or less and single individuals with an annual income of \$19 000 or less.

**The maximum copayment of \$25/prescription does not apply if the patient chooses a brand name formulation of the drug when a generic equivalent exists.

††For adults' prescriptions only; children < 18 years of age are fully covered.

‡‡Families with drug costs exceeding 3.4% of annual household income may be eligible for the Special Support Program.

§§Varies with income and number of people in family. For further details, see *A Guide to Understanding the Trillium Drug Program* (available from the Ontario Ministry of Health and Long-Term Care at [www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/AttachDocsPublish/014-546850E-87-15/\\$File/trillium_bookE_.pdf](http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/AttachDocsPublish/014-546850E-87-15/$File/trillium_bookE_.pdf)).

¶¶Varies with income. For further details, see *Premium Payable under the Québec Prescription Drug Insurance Plan 2006* (available from Revenu Québec at [www.revenu.gouv.qc.ca/documents/eng/formulaires/tp/2006-12/tp-1.d.k-v\(2006-12\).pdf](http://www.revenu.gouv.qc.ca/documents/eng/formulaires/tp/2006-12/tp-1.d.k-v(2006-12).pdf)).

***Families with very low income (< \$22 000 + \$2000 for each additional child under 18 years old age) and with at least 1 child under 18 years of age will pay the equivalent of the professional fees per prescription.