



## **Additional Medical Coverage Sources**

### **WORKERS' SAFETY AND INSURANCE BOARD/WORKER'S COMPENSATION BOARD**

Each province and territory has an organization responsible for paying medical costs for workers injured on the job. This may include prescriptions and services such as physiotherapy, occupational therapy and chiropractic treatments. Each provincial or territorial board has its own process for approving claims and covering various medical costs.

### **PROVINCIAL COMPASSIONATE CARE PROGRAMS**

Compassionate programs exist to help Canadians who have high prescription costs compared to their household income. The eligibility criteria vary across these plans. Usually these programs will provide support for the drugs that are listed on that province or territory's formulary. Check your region's Ministry or Department of Health website to see what's available to you.

### **PROVINCIAL EXCEPTIONAL ACCESS PROGRAMS**

An Exceptional Access Program (EAP) or Special Access Program (SAP) helps patients access drugs that aren't currently listed for coverage on a formulary, or for which there are no alternatives. To apply for the EAP/SAP, your physician must submit a request that documents your medical information and a clinical rationale for requesting the unlisted drug, with reasons why a covered drug is not suitable.

### **PHARMACEUTICAL COMPANY COMPASSIONATE PROGRAMS**

It is worth checking with your doctor about possible programs run by the company that makes the medication that you need. Some companies provide assistance to help offset or reduce your out-of-pocket costs not covered by your public or private drug plan. This is typically made available for expensive drugs, where paying for them yourself could be prohibitive.

### **PATIENT SUPPORT PROGRAMS**

If you take expensive medications, like a biologic, a patient support program may be available to help fund the drug. Check with your prescribing physician as they should know if such a program exists for your drug and how to get information.

### **MEDICATION REIMBURSEMENT SPECIALISTS**

If you are struggling with insurance coverage, your prescribing physician, pharmacist or local hospital may be able to direct you to a medication reimbursement specialist. These specialists are situated in hospitals and pharmacies across the country. Their role is to help you find ways to pay for your medications.

### **TAX CREDITS**

Federal health-related tax measures include:

- tax credits for medical expenses, disability, caregivers and infirm dependents;
- tax rebates to public institutions for health services; and
- deductions for private health insurance premiums for the self-employed.

Source: [Health Canada, Canada's Health Care System, 2005](#)