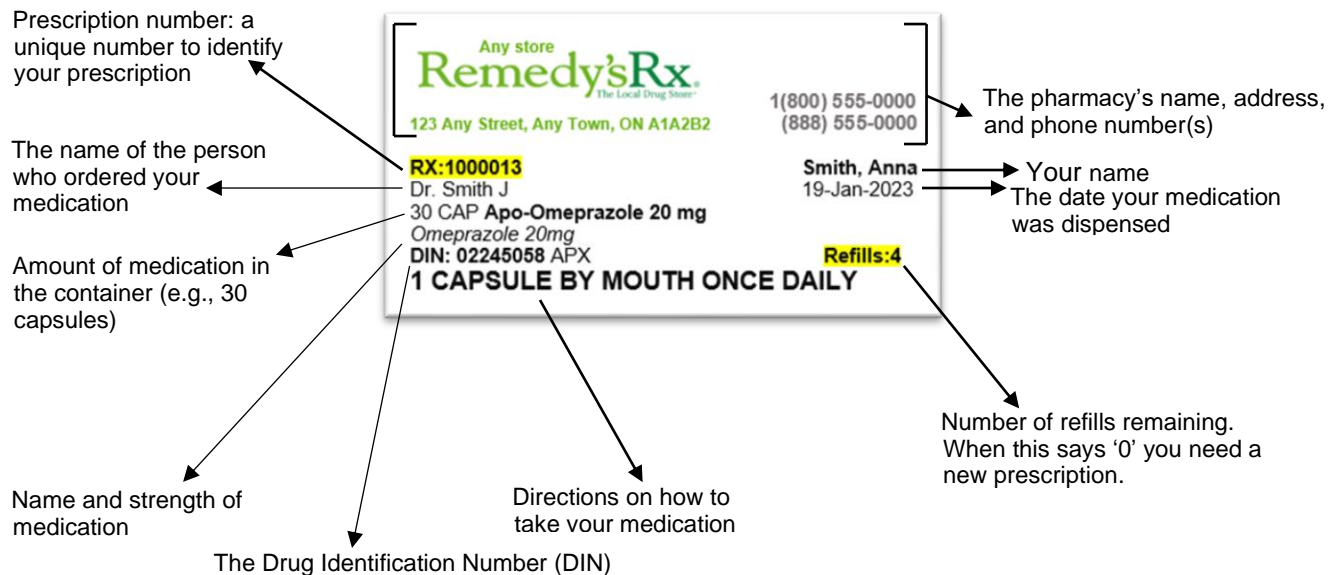




IWK Health

Transition from Pediatric to Adult Healthcare: Medication and Health Insurance



Understanding your prescription and medication coverage

Your pharmacist or health care provider may ask if you have insurance, a drug plan, pharmacare, medication coverage or benefits. These are all different names for the programs that help you pay for your prescriptions.

How much you pay for your medication depends on:

- The cost of the medication for the pharmacy,
- The pharmacy's **dispensing fee**, and
- The **deductible** and **co-pay** for your health insurance

Terms to Know

Dispensing fee: The fee the pharmacy charges for preparing your prescription. Ask your pharmacy about their dispensing fee as each pharmacy may charge a different fee.

Deductible: The amount you pay for health care services before your health insurance plan begins to pay.

Copay: The amount of money you pay after you pay your deductible. Your pharmacy receipt will often show your co-pay amount. The co-pay amount is the portion of the cost of the prescription you pay.

- If you do not have health insurance, you will need to pay the full cost of the prescription.

Health insurance premiums: These are regular payments to keep your health care plan active. If you have private health insurance through school or work, these costs may be shared by your school or your employer. You may see these premiums deducted from your pay stub or added to your tuition fees.



Before you turn 18, learn more about your family member's health insurance plan!

- How long am I covered under this health insurance plan?
- What types of services are covered? (for example, physiotherapy, counselling) How much coverage is available?
- Is there a co-pay for prescriptions, medical supplies/equipment or services?
- Is there an annual or lifetime maximum on any coverage?
- Do I need to be in school for coverage to continue? What happens when I graduate?
- What happens if I leave the province for school or work?

What are my options for health insurance?



If you need help getting medication coverage, speak to your pharmacist, a social worker, or another member of your health care team.



You can also call **211** to find information on community, government and social services, including public health insurance plans. 211 is available by telephone (with access to interpretation), and by text, relay, and chat.

Non-Insured Health Benefits (NIHB) Program provides eligible First Nations and Inuit clients with coverage for a range of medically necessary health benefits that are not covered through other programs.

- If you have funding under Jordan's Principle, you will want to ask questions about what happens to this funding when you turn 18.

[The New Brunswick Drug Plan](#) is a prescription drug plan that provides drug coverage for uninsured New Brunswick residents. If you have a private plan but have reached the annual or lifetime maximum for drug coverage or have been prescribed a drug not covered by your plan, you may be able to enroll in the NB Drug Plan.

[PEI Pharmacare](#) helps Islanders with the cost of eligible prescription medications, certain medical supplies, and pharmacy services. You may be eligible to receive either partial or full coverage through one of the [drug cost assistance programs](#).

[Nova Scotia Family Pharmacare](#) helps Nova Scotians with the costs of prescription drugs. You can apply when you turn 18 as a single person. There is no cost to enroll. You can coordinate benefits with a private health insurance plan. Because your deductible is based on your income, not your caregiver's, you may have only a small deductible or co-pay.

- If you are on Pharmacare, your provincial MSI health card is your drug plan card.
- ❖ If you receive **provincial social assistance benefits**, speak with your caseworker about funding for medication and other health care costs.
- ❖ **Private health care plans** often provide coverage for approved prescription medications as well as other health care services (e.g., ambulance fees, physiotherapy, mental health supports). You may have access to a private health plan through school, work, or a family member.



Ask your health care provider or pharmacist if your medication is not covered by your health insurance plan!

You may want to ask if there are alternative options or if the medication requires special authorization to be approved (sometimes called exception status).

- This special authorization often means that your health care provider needs to complete a form to have the prescription approved for coverage by your health insurance plan.
- These approvals can take time, be sure to start the process before you need a prescription refilled.
- Often the approval is for one year or less. Sometimes it can be for just three months. Be sure to check when you need to get a new approval form completed.
- Mark your calendar for when you need to start the approval process.

You can often find information about your insurance coverage online. For example, Nova Scotia's [Income Assistance Policy Manual](#) outlines different benefits available in the special needs schedule. The [Formulary](#) outlines what medications are covered by Pharmacare and [the criteria for coverage](#) for 'exception status' medications that are not automatically covered.

In rare situations, you may be prescribed a medication that requires Health Canada **Special Access** approval. This allows your doctor to prescribe the medication. Your health care provider may also need to send approval forms to your insurance plan to determine if the medication will be covered by your insurance plan.



Remember, you can claim certain health care costs on your [income tax](#)

To reduce the amount of income tax you owe, you may be able to claim certain medical expenses, including:

- Medication and medical costs not covered by your insurance.
- Premiums you paid for health insurance. Premiums you paid may be listed on your T4 from your employer or on your tuition fees.
- Out-of-pocket expenses like dental care, physiotherapy, and medical supplies.

Managing your medications

Keep an up-to-date list of all your medication names, strengths and doses and share it with your health care provider. Remember to include:

- Drug allergies
- Vitamins and minerals
- Herbal/natural products
- All medications, including non-prescription products

Some people keep this information on their phone with their emergency contacts.

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Questions to ask about your medications

From *The Institute for Safe Medication Practices and the Canadian Patient Safety Initiative*

1. Changes?

Have any medications been added, stopped or changed and why?

2. Continue?

What medications do I need to keep taking and why?

3. Proper use?

How do I take my medications, and for how long?

4. Monitor?

How will I know if my medication is working, and what side effects do I watch for?

5. Follow-up?

Do I need any tests and when do I book my next visit? How do I follow up on test results?

When deciding on a treatment plan or starting a new treatment, you may want to consider:

1. Do I understand why I need this treatment and how it will help me?
2. What are the benefits, risks, and side effects of the treatment?
3. What are the alternatives?
4. Who do I contact if I have side effects or worsening symptoms?
5. How does the treatment support my values, my overall goals and my lifestyle?
Will I need to shift some of my priorities to manage my health condition?
6. What are the costs of the treatment?
7. What do I do if I miss a dose?
8. Should I still take this medication if I am sick?
9. What do I do if I decide I do not want to take this treatment anymore? Can I stop it abruptly?

Tips for managing your prescriptions

- **Start early** to learn how manage your medications while you have a safety net at home. It can be overwhelming if you must figure out everything at the time of transfer.
- Take your medications and attend your appointments even when you feel well.

- Before appointments check all your prescriptions to see if you will need a prescription renewal.
 - For example, if you see your specialist once a year, think about when you will need the next prescription renewal or special authorization forms completed
 - You can check the number of refills by looking at your prescription label or asking your pharmacist
- **Get to know your pharmacist.**
 - Your pharmacist is a specialist in medications, including how to take them and how to manage common side effects. They can also help you to know if your prescription medication can be taken with common over-the-counter (OTC, non-prescription) medications.
- If you use one pharmacy consistently, they can help you manage your prescription list. With a complete list of your medications and other remedies, the pharmacist can help to ensure that you don't have any drug interactions.
 - A **drug interaction** is when a medication you are taking may be harmful if taken with another medication (prescription or non-prescription) or herbal/natural product.



If you are leaving the province for school or work: take 3 months of medication with you as it may take time to set up new prescriptions and medication coverage in the new province.

Tips for remembering your medications!

Remember, lots of people struggle to remember their medications. Keep trying and ask for help if you need it.

- **Connect taking your medication to something you always do** at a consistent time each day, like brushing your teeth or eating breakfast.
 - Remember, it needs to be something you do on weekends as well.
 - If your routine gets changed (you go on vacation or facing stressors or need to evacuate) it is very important to pay attention to your medication schedule. Without a consistent routine, your prompt to remember your medication may not work as well.
 - If you do miss a dose(s), you can ask your pharmacist what to do. They may advise different steps depending on the medication and the situation.

- **Setting an alarm** on your phone can help you to remember to take your medication. If needed, you can also set your alarm for 15 minutes after that alarm to ensure you actually did take your medication.
- If you have multiple medications that stay the same each month, you can ask your pharmacist about **blister packs** that help you to organize your medication on a weekly or monthly basis. Blister packs can help you notice if you have missed a dose.
- You can set up your own system using a **medication organizer** that you can buy at your pharmacy. Each week you would organize your medications, grouping those you take in the morning, at noon, and in the evening.
 - Medication organizers are also helpful for noticing when you have already taken your medication or if you have missed a dose. Your pharmacist can help you find an organizer that works for your medications.
- If you are using a **medication app** on your phone, remember to check their [privacy policy](#) and to think about what information you are sharing.
- If there are specific things that are making taking your medication hard (for example, the taste of the liquid, the size of a capsule, the discomfort of an injection) let your doctor or pharmacist know. There may be good solutions or alternatives available.



[My Transition App](#) has a lot of transition information and a prescription reminder you can set up to alert you when it is time to order a new prescription. You can also set an alarm on your phone to remind you or put a reminder in your calendar.

A note for caregivers

The best advice fellow caregivers have is to work with your youth to take on their medication management over time, starting early. There can be a lot of pieces for youth to learn so they are ready to manage their medications when they leave home. Having them try some things out, even if it is not quite right or not how you would do it, gives them a chance to make mistakes when you are still there to help them through it.



Check out the [transition from pediatric to adult health care](#) information on the IWK website or speak to your health care team about the supports they offer as you move to adult health care.

