

## Provincial Drug Coverage for Multiple Sclerosis (MS)

*Did you know that all Canadian provinces have programs that provide financial assistance to eligible residents who require expensive specified drug therapies to treat MS? Benefit plan sponsors may be able to reduce drug costs under their Health plans if employees or their eligible dependents afflicted with MS apply and qualify for financial assistance under the provincial programs.*



### WHY SHOULD YOU CARE?

### Just the Facts

- **Canada has one of the highest rates of MS in the world**, affecting an estimated 50,000 individuals or 1 out of every 600 Canadians. It typically strikes people who are between the ages of 20 and 40 and is twice as likely to affect women as men.
- Considering these statistics, it is likely that **one or more of your employees** or their dependents may be affected by MS.
- Although the causes and cures for MS are still unknown, several drugs (*Avonex, Betaseron, Copaxone* and *Rebif*) recently received approval for sale in Canada. In certain cases, these drugs can reduce the frequency and severity of MS attacks. However, these drugs are very expensive costing in the range of \$2,000 per month (\$24,000 annually).
- If any of these drugs are claimed under your Health plan, they could have a considerable impact on your benefit plan health costs and, depending on the cost sharing arrangement, employees' out-of-pocket expenses.

# K&A View

**A** As employees are generally aware of the relationship between high claiming and benefit plan costs, most are more than willing to explore ways to minimize their out-of-pocket expenses and reduce costs under their benefit plans.

As an example, a plan sponsor's MS drug claims costs were reduced by \$1,500 per month (\$18,000 annually) after an employee was approved under the provincial Multiple Sclerosis Prescription Drug Program recently introduced in New Brunswick. The employee's remaining out-of-pocket expense for the MS drug was covered under the employer's health plan.



## your to-do list

If you are aware of any of your employees or their dependents that have MS and are claiming such drugs under your benefit plan, we recommend you advise them of the existence of the provincial drug programs and ask them to investigate whether financial assistance is available to them and discuss any viable options with the employee, within the context of current privacy legislation.

### *How to find out more information?*

For more information about these programs, the appropriate provincial program can be contacted at the telephone numbers listed below. Considering the potential savings, it might be worth the call.

*Contact us if you want to know more about your Medicare Plan's MS policies and how to effectively co-ordinate coverage with your group health plan.*

Province	Program Name	Telephone
British Columbia	Pharmacare Special Authority Process	604-682-6849
Alberta	Alberta Blue Cross	780-427-1432
Saskatchewan	MS Drugs Program	306-655-8400
Manitoba	Pharmacare Exceptional Drug Status	204-788-2530
Ontario	Ontario Drug Benefits - Section 8 Mechanism	800-268-1154
Quebec	Regis de l'assurance-maladie du Quebec (RAMQ)	418-643-3140
New Brunswick	MS Prescription Drug Program	506-867-4664
Nova Scotia	Special Drugs Program	902-422-5657
PEI	MS Medication Cost Assistance Program	902-368-6711
Newfoundland	Prescription Drug Program	709-729-6507

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