

BULLETIN

Not always easy to know what drugs are covered by your health care plan

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As a Labour Relations Officer on phone duty I have received numerous inquiries from members about their Blue Cross coverage for prescription drugs.

The Blue Cross list of "covered" medications is based on Pharmacare recommendations. Pharmacare has a very long list that is updated daily. While doctors do not have access to this list on a daily basis, pharmacies have access to it immediately through their on-line system.

When a new drug comes on the market after approval by Health Canada (who look at safety and efficiency but not cost), the drug manufacturer has the option of submitting the drug to Pharmacare for approval. If they do not submit the drug, it will never be covered. This explains why some drugs might be available for your physician to prescribe but are not reimbursed by Blue Cross.

A medication may be on the market for a few months before the manufacturer decides to submit the medication to Pharmacare for consideration under their drug approval process, and once submitted the process takes three to four months to complete. It will remain uncovered for this period.

If you wish to find out whether a medication regularly prescribed by your doctor is covered before you get the prescription filled, you can always contact Pharmacare directly at 682-6849 (Vancouver and Lower Mainland), 952-2866 (Victoria), or toll-free 1-800-554-0250 (rest of BC). This is their general information line, open seven days a week from 8 a.m. to 8 p.m. Evenings are a less busy time to call. You can tell them the names of your drugs and they will tell you whether or not they are covered.

If your doctor prescribes a new medication for you, either you or your doctor can make the call to see whether or not the prescription is covered by Pharmacare and hence by Blue Cross. If you get to the pharmacy without making the call, ask your pharmacist. They are instantly linked to the information when they put your drug into their database and can immediately tell you if your drug is covered, or if there is a low-cost alternative (LCA) that would be. Of course they can't change the prescription without talking to your doctor, but at least you would know and could ask them to check with your doctor as to whether the LCA would meet your medical needs.

If you have had a "non-benefit" (not covered) drug prescribed and your physician insists that it is the only drug

that will do the job for you, you should be able to get the drug covered by receiving a special authority from Pharmacare. All doctors' offices have the forms to apply for this special authority. They simply fill out the form and make the argument as to why you need this specific drug. Once Pharmacare has approved the drug, you must then let Blue Cross know that you have been granted a special authority.

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