# Reminder: Updated Income Eligibility Thresholds for the Seniors Co-Payment Program (SCP) under the Ontario Drug Benefit Program

This is a reminder to seniors that effective August 1, 2021, the income eligibility thresholds for the Seniors Co-payment Program (SCP), under the Ontario Drug Benefit (ODB) Program, are being updated from \$19,300 to \$22,200 (for single seniors) and \$32,300 to \$37,100 (for senior couples).

Eligible seniors are encouraged to apply now to the SCP in advance of the start of the upcoming Benefit Year (August 1, 2021). This will ensure that those who qualify for the SCP will receive the reduction in their drug deductible and co-payments beginning August 1, 2021 and minimize the chance of out of pocket expenses.

The SCP application form is attached to this reminder.

Ontarians who are currently 65 years of age or older or turning 65 on or after August 1, 2021 and who meet the new income eligibility thresholds for SCP, may apply now to the SCP for the reduction in their deductible and co-payment starting August 1, 2021. They can complete the application form attached to this reminder. The SCP application is also available <u>online</u> and can be requested over the phone by calling toll free 1-888-405-0405 or 416-503-4586 in the Toronto area.

On the first day of the month after they turn 65 years of age, all OHIP-insured Ontarians are automatically enrolled in the Ontario Drug Benefit program, which covers most of the costs of more than 5,000 prescription drug products. Seniors pay the first \$100 of their prescription drug costs each year (annual deductible) before they are eligible for drug coverage. After the deductible is paid, seniors then pay up to \$6.11 toward the dispensing fee for every prescription (a co-payment). The Seniors Co-payment Program (SCP) under the ODB is an application-based program for seniors with incomes less than certain income eligibility thresholds. Seniors enrolled in the SCP pay no annual deductible and a reduced co-payment of \$2 per each prescription, improving access to essential drugs.

The updates ensure that the SCP income eligibility thresholds better reflect cost-of-living increases in Ontario and continue to be in line with increases to income supports for seniors. With the updated thresholds more seniors in Ontario will have access to lower deductibles and co-payments for medications covered under the ODB Program.

As part of its comprehensive plan to end hallway health care, Ontario is investing in programs that keep seniors healthy in their communities longer. Our government will continue to support Ontario's seniors with access to quality health care they deserve. More information on drug coverage in Ontario, including the SCP, can be found on the Ministry of Heath's webpage at: <a href="https://www.ontario.ca/page/get-help-high-prescription-drug-costs">https://www.ontario.ca/page/get-help-high-prescription-drug-costs</a>.

### Seniors Co-Payment Program (SCP) application

To submit a Seniors Co-Payment Program application or supporting documentation, you can **either**:

- fax the documents to 416-642-3034
- e-mail the documents to <u>trillium@ontariodrugbenefit.ca</u>
- mail the documents to:
   Ontario Drug Benefit Program
   Ministry of Health
   PO Box 384, Station D
   Etobicoke ON M9A 4X3

If faxing or emailing, you must **mail the original signed form** to the SCP by Canada Post when the pandemic is over. We will update the Ministry of Health website to tell you when you have to mail us your documents.

When you mail us the original application, please write in bold letters "Resubmit Originals" on the application form.

If you have any questions, please contact Service Ontario, Infoline at 1-866-532-3161 TTY 1-800-387-5559. In Toronto, TTY 416-327-4282.

# Frequently Asked Questions (FAQs)

Question 1: What is the difference in drug benefits between seniors who are eligible for the SCP and those who are not?

All OHIP-insured seniors aged 65 years and over automatically qualify for the Ontario Drug Benefit (ODB) Program. On the first day of the month after they turn 65 years of age, all OHIP-insured Ontarians are automatically enrolled in the Ontario Drug Benefit program, which covers most of the costs of more than 5,000 prescription drug products. Seniors pay the first \$100 of their prescription drug costs each year (annual deductible) before they are eligible for drug coverage. After the deductible is paid, seniors then pay up to \$6.11 toward the dispensing fee for every prescription (a co-payment). The Seniors Co-payment Program (SCP) under the ODB is an application-based program for seniors with incomes less than certain income eligibility thresholds. Seniors enrolled in the SCP pay no annual deductible and a reduced co-payment of \$2 per each prescription improving access to essential drugs.

Question 2: How can Ontarians apply to the SCP under the new thresholds? Eligible seniors are encouraged to apply in advance of the start of the upcoming Benefit Year to receive the reduction in their drug deductible and co-payment on August 1, 2021. This will ensure that those who are eligible receive the benefit of lower deductibles and co-payments as soon as possible and won't face out of pocket expenses.

Ontarians who are currently 65 years of age or older, or who are turning 65 on or after August 1, 2021, and who meet the new income eligibility thresholds may apply now to the SCP for the reduction in their deductible and co-payment as of August 1, 2021. Complete the application form attached to this reminder. The SCP application is also available *online* and can be requested over the phone by calling toll free 1-888-405-0405 or 416-503-4586 in the Toronto area. Once an application has been submitted, eligibility is verified based on the income information the ministry retrieves from the Canada Revenue Agency. Seniors whose income cannot be retrieved from the CRA can provide other income documentation to confirm eligibility. 80% of all completed SCP applications are processed within 7 days and 100% are processed within 17 days. To submit a Seniors Co-Payment Program application or supporting documentation, you can **either**:

- fax the documents to 416-642-3034
- e-mail the documents to <u>trillium@ontariodrugbenefit.ca</u>
- mail the documents to:

Ontario Drug Benefit Program

Ministry of Health PO Box 384, Station D Etobicoke ON M9A 4X3

If faxing or emailing, you must **mail the original signed form** to the SCP by Canada Post when the pandemic is over. We will update the ministry website to tell you when you have to mail us your documents.

When you mail us the original application, please write in bold letters "Resubmit Originals" on the application form.

Question 3: What happens to seniors who are already enrolled in the SCP? Seniors who are already enrolled are not affected by the revised income eligibility thresholds and are not required to take any action. They will continue to receive benefits under the SCP.

# General Q&As Related to the Seniors Co-payment Program (SCP) Question 1: What is the SCP?

The SCP under the Ontario Drug Benefit Program provides financial assistance to qualifying seniors by reducing their out-of-pocket drug costs. All OHIP-insured seniors aged 65 years and over automatically qualify for the ODB Program. Seniors pay a \$100 annual deductible before they are eligible for drug coverage. After the deductible is paid, seniors then pay a co-payment of up to \$6.11 toward the dispensing fee per prescription.

Seniors enrolled in the SCP have no annual deductible and a per prescription copayment of up to \$2. In order to be eligible for the SCP, seniors must apply by submitting an application to the program and must also qualify under the income eligibility thresholds for single seniors and coupled seniors. These income thresholds are currently set out in section 20.2 of Ontario Regulation 201/96 under the *Ontario Drug Benefit Act*.

# Question 2: What is covered under the ODB program?

The ODB Program covers **most of the cost of approximately 5,000** prescription drug products. In addition, there are over 1,000 drugs that may be covered by the Exceptional Access Program (EAP) if specific clinical criteria are met. EAP requests are reviewed on a case-by-case basis based on the patient's individual clinical situation and certain criteria specific to each drug.

The ODB Program also helps to pay for:

- some products used in monitoring and testing for diabetes
- some prescribed over-the-counter drugs under specific circumstances (for example, Ibuprofen 200mg, Ferrous sulphate 300)
- some nutrition products
- some drugs used in the treatment of HIV/AIDS
- some drugs used in palliative care
- help to quit smoking:
- up to a year of pharmacist-assisted counselling (talk to your pharmacist or health care provider)
- drugs for treatment if you are age 18 years or older

#### Question 3: How do seniors learn about the SCP?

A letter is sent to all Ontarians about three months prior to their 65th birthday to let them know they will **automatically be covered** under the Ontario Drug Benefit Program on the first day of the month after they turn 65 years old. The letter also provides information about the SCP and how to apply.

Information on the SCP is also provided to Ontarians enrolled in social assistance programs who are approaching their 65- birthday.

Information regarding the ODB Program and the SCP is also available via pharmacies and pharmacists.

The ministry's webpage on drug coverage in Ontario also provides information on the SCP, at: https://www.ontario.ca/page/get-help-high-prescription-drug-costs.

## Question 4: Who is eligible for the SCP?

The SCP is an application-based program, available to Ontarians with a valid Ontario Health Card number, who are 65 years of age or older, whose income is within the income eligibility thresholds:

#### For Benefit Year 2020/21 that ends July 31, 2021

- a single senior, the senior's annual net income must be less than or equal to \$19,300, and
- a senior who has a spouse, their combined annual net income must be less than or equal to \$32,300.

#### For Benefit Year 2021/22 that starts August 1, 2021

- a single senior, the senior's annual net income must be less than or equal to \$22,200, and
- a senior who has a spouse, their combined annual net income must be less than or equal to \$37,100.

# Question 5: How does the Ministry of Health confirm that an SCP applicant is eligible?

Applicants for the SCP are income-tested when they apply to the SCP. The majority of applicants are enrolled based on the income information the ministry retrieves from the Canada Revenue Agency (CRA), as consent for the CRA's disclosure of income tax information to the ministry is mandatory for enrollment.

For those whose income cannot be retrieved from the CRA, they can provide their Notice of Assessment or other income documentation to confirm their eligibility. 80% of all completed SCP applications are processed within 7 days and 100% are processed within 17 days.

SCP applicants who refuse to provide CRA consent, or who withdraw previously granted consent are not eligible for SCP coverage but are eligible to receive drug benefits under the ODB Program as seniors

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