

WHAT IF I HAVE PRIVATE INSURANCE?

You can join the Sensor-based Glucose Monitoring Program and have private insurance. It is important that you let your pharmacy know you have both private insurance and coverage through the program, so they can coordinate benefits between the two insurances.

If you are required to submit manual receipts to your insurance company for reimbursement, you must submit to your insurance before seeking coverage from the program.

The Sensor-based Glucose Monitoring Program is the payer of last resort. This means that your private insurance would be the first to pay any claim. Any portion unpaid by your private insurance would then be sent to the Sensor-based Glucose Monitoring Program and processed.

WHAT IF I HAVE TO PAY FOR A PRESCRIPTION?

Circumstances may result in you paying for your supplies at the pharmacy (for example, if you forget your Nova Scotia Health Card). If you are enrolled in the Sensor-based Glucose Monitoring Program, you can still be covered for the portion of the cost that the program would have paid if it had been processed electronically. In these circumstances, you must send original prescription receipts to the program within six months of the date of purchase. If received after six months, receipts cannot be considered for reimbursement.

TRAVELING OUTSIDE NOVA SCOTIA

If you plan to travel outside the province, you must make sure you take enough supplies with you for the duration of your trip. Prescriptions purchased outside of Nova Scotia are not covered. Exceptions are made only under certain circumstances.

The Sensor-based Glucose Monitoring Program will not pay for prescriptions filled in a pharmacy outside Canada. For prescriptions filled outside of Canada, there is without exception, no reimbursement.

YOU CAN CLAIM YOUR DEDUCTIBLE ON YOUR INCOME TAX RETURN

The amount you pay as your deductible is considered a medical expense for taxation purposes. Your pharmacy can provide you with more information on your out-of-pocket prescription expenses.

For further information on how to claim these expenses, please contact the Canada Revenue Agency at 1-800-959-8281.

For more information, please contact:

PROGRAM QUESTIONS

By Mail

Nova Scotia Sensor-based Glucose Monitoring Program

Nova Scotia Pharmacare Programs

PO Box 500

Halifax, NS B3J 2S1

Drop Box

Nova Scotia Sensor-based Glucose Monitoring Program

230 Brownlow Avenue Dartmouth, NS

By Phone

Telephone: 902-496-5667

Toll Free: 1-877-330-0323

By Fax

902-468-9402

Website

nspharmacare.ca

HEALTH CARD QUESTIONS

Medical Services Insurance

PO Box 500

Halifax, NS B3J 2S1

Telephone: 902-496-7008

Toll Free: 1-800-563-8880

novascotia.ca/dhw/msi

INCOME TAX NOTICE OF ASSESSMENT

Canada Revenue Agency

Tax Centre

PO Box 12077, Station A

St. John's, NL A1B 3Z2

Toll Free: 1-800-959-8281

cra-arc.gc.ca

The Nova Scotia Sensor-based Glucose Monitoring Program

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THE PROGRAM

This program was created to assist with the costs of sensor-based glucose monitoring supplies for Nova Scotians who are living with diabetes and using multiple daily injections of insulin. Sensor-based glucose monitoring systems are an alternative to regular finger pricks and glucose test strips.

The program has an annual maximum deductible that is based on family size and income. There are no premiums or copayments under the Sensor-based Glucose Monitoring Program. The deductible is the amount you are required to pay before the program begins coverage.

NOTE: Coverage is also available in other Pharmacare programs. See below for more information.

WHAT IS COVERED?

The program pays for approved sensor-based glucose monitoring systems, which are listed in the Nova Scotia Formulary.

WHO IS ELIGIBLE?

You are eligible for this program if you:

- Are a Nova Scotia resident with a valid Nova Scotia Health Card.

NOTE: If you have just moved to Nova Scotia, you must first apply for and receive a Nova Scotia Health Card before you can enrol with the Nova Scotia Sensor-based Glucose Monitoring Program.

- Have an adjusted family income not exceeding \$150,000 a year. Adjusted family income means your total family income from Line 15000 of your Canada Revenue Agency Notice of Assessment is reduced by \$3,000 for your partner and every person in your family under the age of 18 years.
- Have Type 1 or Type 2 diabetes and meet specific criteria, including the need for multiple daily injections of insulin to manage your diabetes. “Multiple daily injections of insulin” is defined as 1 (or more) injection(s) of basal insulin and 3 (or more) injections of bolus insulin, with a minimum of at least 4 total insulin injections per day.

HOW IT WORKS

Your eligibility usually starts on the first day of the month in which you apply for the program. To be eligible for coverage, you must have a prescription for a sensor-based monitoring system from a physician, nurse practitioner, or pharmacist.

You must show your Nova Scotia Health Card at the pharmacy when you have a prescription filled for these supplies.

You will pay the full cost of the supplies at the pharmacy until you reach your deductible.

When you reach your deductible, the program will pay the cost of your eligible supplies until the end of the program year, which is March 31st. You can contact the program office for your deductible balance at any time.

HOW TO ENROL

If you wish to join the program, you must complete the enrolment form and forward it to the program office. Please note the section on the enrolment form that must be completed by a physician, nurse practitioner or pharmacist.

NOTE: Include all family members on the registration form, even family members who do not have diabetes. All family members are included in the deductible calculations, which may help to lower your deductible.

Please visit the program website at nspharmacare.ca or call 902-496-5667 or 1-877-330-0323 for additional copies of the registration form.

THE ASSISTANCE

Under the program the amount of assistance you receive will depend on your family size, family income, and the cost of your supplies. Lower income families will receive the greatest financial assistance.

WHAT IS CONSIDERED A FAMILY UNDER THE PROGRAM?

For the purposes of the Sensor-based Glucose Monitoring Program, a family is:

- a single adult (age 18 years or older even if residing with parents or guardians).
- an adult and partner (a partner is a person who is married to you or with whom you are in a relationship and live at the same address).
- a single adult and all dependants. A dependant child is defined as a child or a legal ward of you or your partner who is supported by you or your partner, younger than 18 years of age, not married or living in a partnership relationship. A dependant child can only be enrolled with one family at any given time.

CALCULATING YOUR ANNUAL FAMILY DEDUCTIBLE

Your deductible is calculated each year. It is based on the number of people in your family and your total family income. Total family income is the sum of line 15000 of the Canada Revenue Agency Notice of Assessment for each adult family member, as verified by Canada Revenue Agency.

To take family size into consideration, the total family income is reduced by \$3,000 for your partner and every person in your family under the age of 18 years. This reduced amount, called the “adjusted annual family income,” is used to determine the amount of your annual family deductible maximum.

WHAT IS THE DEDUCTIBLE?

Based on your adjusted family income of:

- \$60,000 or less, the entire cost of eligible expenses will be covered without a deductible.
- Household incomes greater than \$60,000 to \$80,000 will pay an annual \$500 deductible.
- Household incomes greater than \$80,000 to \$100,000 will pay an annual \$750 deductible.
- Household incomes greater than \$100,000 to \$150,000 will pay an annual \$1,000 deductible.
- Household incomes greater than \$150,000 are not eligible for the program.

ANNUAL RENEWAL PROCESS

The program has an annual renewal. Each year you will be automatically re-enrolled for the upcoming program year if you continue to have a family member eligible for the program. Your new deductible will be determined based on your family size and income at the time of renewal. The program coverage year runs from April 1st to March 31st of the following year.

INFORMATION ABOUT YOUR COVERAGE

Once your enrolment form has been received and processed, you will receive a letter confirming your enrolment. This letter will also indicate your new annual family deductible maximum.

WHAT IF I HAVE COVERAGE WITH THE FAMILY, SENIORS', OR DEPARTMENT OF COMMUNITY SERVICES PHARMACARE PROGRAMS?

Coverage for the same products will be available under existing Pharmacare programs for those who are enrolled in one of these programs. Under these programs, the usual copayment, deductibles, and premiums will apply, and you will need to meet specific criteria to access these products.

Anyone who meets eligibility criteria for sensor-based glucose monitoring supplies can choose the program that works best for their individual or financial circumstances. You can choose which program benefits you the most, but you can only access coverage in one or the other.

As with the Sensor-based Glucose Monitoring Program, if you choose to pursue coverage under your existing Pharmacare program, your prescriber will be required to complete a request form for coverage consideration, to determine if you meet the eligibility criteria.

To apply for coverage under an existing Pharmacare program, your provider must complete a request form which is available on the Pharmacare website.