

# OHIP+ PROGRAM CHANGES



## FREQUENTLY ASKED QUESTIONS (FAQ)

### 1. What are the changes to the OHIP+ program?

Any child/youth aged under 25 with drug coverage through a private plan (and not otherwise eligible for the Ontario Drug Benefit program) must submit prescription drug claims to their private plan. Children/youth with coverage through a private plan may apply to Trillium Drug Program for consideration of any excess out-of-pocket costs (for eligible prescription medications) that create a significant financial burden.

### 2. I have a Health-Care Spending Account as my benefit plan. Is that considered a 'private plan'?

Yes, a Health-care Spending Account would be considered a private plan.

### 3. The group benefits plan has a low annual maximum. Can the member go back to OHIP+ when the plan maximum is exceeded?

No, not to OHIP+. All children/youth who experience excessive out-of-pocket costs may apply to the Trillium Drug Program for additional out-of-pocket costs (for eligible prescription medications) that create a significant financial burden.

### 4. If a drug isn't covered under a private insurance plan, could the related claim go to OHIP+?

No, not to OHIP+. All children/youth who experience excessive out-of-pocket costs may apply to the Trillium Drug Program (an income-based plan with an annual deductible) for additional out-of-pocket costs (for eligible prescription medications) that create a significant financial burden.

### 5. One of my employees selected single coverage and their dependents are not covered. Can their claims still go to OHIP+?

Since they do not have a private plan, they would continue to be covered through OHIP+ for their dependent children/youth under age 25.

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### 6. Is there a coordination of benefits with OHIP+?

It is impossible to coordinate coverage with OHIP+ as it is only available to uninsured.

### 7. Can someone ask their pharmacist to continue to submit their claim to OHIP+ even though the person has a private plan?

No, the pharmacist would only be able to submit the claim to your private plan.

### 8. What will happen if the pharmacist accidentally submits a claim and OHIP+ pays?

The pharmacist will be able to correct this situation by reversing the claim and submitting it to the private plan.

### 9. Will drug claims for eligible Ontario youth/children under 25 be reimbursed by OHIP+ if incurred prior to April 1, 2019 but submitted for reimbursement after that date?

Yes, OHIP+ will reimburse eligible claims incurred before April 1, 2019 but submitted for payment after that date.

### 10. Will Sun Life offer an option to carve out ODB drugs for Ontario children and youth under 25?

No, as carving out ODB drugs would still leave the individual not eligible for OHIP+ as they have private drug coverage.

### 11. Are these changes to OHIP+ considered to be a life event?

No, provincial drug coverage is considered to be supplementary to a group benefits plan and not a substitute.

## Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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