

OHIP+ : Children and Youth Pharmacare Program Update

In its 2017 budget released on April 27, 2017, the Government of Ontario announced a new drug benefit program called "OHIP+: Children and Youth Pharmacare" for everyone, under age 25, regardless of family income. The program will begin January 1, 2018, and will cover the cost of medications funded through the Ontario Drug Benefit (ODB) program – with no deductible or co-payment.

Since then, there have been additional details released about the OHIP+ coverage, which you can find below.

Who is covered?

All Ontarians under 25 who have OHIP coverage, regardless of income, family and student status will **automatically** qualify for OHIP+ coverage. No application is needed to enrol in the program and OHIP+ coverage will end on the 25th birthday of the claimant. OHIP+ claims will be submitted by the pharmacy and will be adjudicated online using the OHIP card.

What is covered?

OHIP+ will give Ontario children and youth access to more than 4,400 drugs reimbursed under the Ontario Drug Benefit (ODB) Program, including medications funded through the Exceptional Access Program:

- **ODB general formulary** – Full coverage.
- **ODB Limited Use** – Full coverage for claimants who meet pre-defined medical criteria. Eligibility for coverage is determined by the prescribing physician at the time when the prescription is written.
- **ODB Exceptional Access Program (EAP)** – Includes the majority of high cost drugs and requires a doctor to initiate the request by completing an EAP form. Similar to our PA program, the Ontario Ministry of Health evaluates each EAP request on a case-by-case basis. The Ontario Ministry of Health confirmed that they will not grandfather drugs currently reimbursed by private plans, and OHIP+ claimants will need to apply if they are taking an EAP eligible drug.
 - To ensure EAP patients receive timely coverage before the launch of OHIP+, the Ontario Ministry of Health, CLHIA, Sun Life, and other carriers, are working together to determine the communication and processes that need to be implemented prior to the launch of the program.

How does OHIP+ impact your Sun Life Group Benefits plan?

While OHIP+ will be the first payor for more than 4,400 ODB eligible drugs for Ontario children and youth under 25, OHIP+ does not replace the need for the traditional group benefits Extended Health Care (EHC) coverage. Under the EHC benefit, a typical Sun Life drug plan provides access to over 14,000

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group benefits news

July 20, 2017

drugs and also covers other medical and paramedical expenses. Drugs eligible under your Sun Life group benefits plan but not covered by OHIP+, as well as any other eligible EHC expenses, will continue to be reimbursed by your Sun Life group benefits plan for individuals eligible for OHIP+.

Sun Life is actively participating in industry discussions with CLHIA and the Ontario Ministry of Health to get clarification and additional insights about OHIP+. In addition, we are also assessing the financial impact of the OHIP+ program and determining how we'll pass any reductions in the claims experience to you.

In the coming months, we will continue to communicate details about OHIP+ as they become available.

Questions?

Contact your Sun Life Financial group benefits representative.

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