

SUMMARY

HIV Antiretroviral medication coverage in Canada



TO PROMOTE AND PROTECT THE HEALTH OF CANADIANS THROUGH LEADERSHIP,
PARTNERSHIP, INNOVATION AND ACTION IN PUBLIC HEALTH.

— Public Health Agency of Canada

Également disponible en français sous le titre :
Sommaire: Couverture des médicaments antirétroviraux au canada

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Publication date: February 2023

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Cat.: HP40-333/2023E-PDF
ISBN: 978-0-660-47279-9
Pub.: 220735



The following document provides a summary of the provincial and territorial coverage of antiretroviral [ARV] medication in Canada. Data was collected from secondary data sources between September – December 2022. The purpose of this document is to provide a snapshot of the current provincial and territorial coverage in 2022 and is not meant to be an exhaustive list of all possible ARV coverage options in Canada. It is acknowledged that key populations are disproportionately affected by the HIV/AIDS epidemic in Canada. There are additional federal programs that may be available for those that qualify.

BRITISH COLUMBIA



ARV DRUG PROGRAM		Deductible	Co-payment
<ul style="list-style-type: none">British Columbia Centre for Excellence in HIV/AIDS [BC-CfE]Drug Treatment Program [DTP], PharmaCareFederal Public Drug Benefit Programs		No	No
ARV DRUG PROCESS			
<ul style="list-style-type: none">ARV and other drugs for the management of HIV/AIDS are provided at no cost to medically eligible clients through the BC-CfENo out-of-pocket costs, regardless of age or income.The program is funded by the provincial government [PharmaCare] and distributes medication based on guidelines set by the Committee for Drug Evaluation and Therapy [CDET].If private insurance covers an ARV not covered by the province, the client can be part of both programs.Most private insurance will not cover ARV costs that are covered by the province			
ELIGIBILITY	<ul style="list-style-type: none">Eligibility is here. [Must have documented HIV infection and be a BC resident with Medical Services Plan coverage]Initial enrollment requires the submission of 2 forms by the patient's physician. Forms are here.		
FORMULARY	Drug Formulary is here .		

ALBERTA

ARV DRUG PROGRAM		Deductible	Co-payment
<ul style="list-style-type: none">• Alberta Health Care Insurance Plan [AHCIP]• Specialized High Cost Drug Program• Federal Public Drug Benefit Programs		No	No
ARV DRUG PROCESS			
<ul style="list-style-type: none">• Full coverage of ARV medication is offered with no cost, regardless of age or income. No deductible or co-payment.			
ELIGIBILITY	<ul style="list-style-type: none">• Eligibility for AHCIP [link here] and the Specialized High Cost Drug Program [link here]• Must be an AB resident, registered for AHCIP, and require an “eligible high cost drug to treat an eligible medication condition” [this includes HIV]• Once HIV is diagnosed, the client is referred to either the Northern Alberta HIV Program [Edmonton] or Southern Alberta HIV program [Calgary]• HIV Meds are prescribed by specialty personnel [medical doctor, nurse practitioner, pharmacist]		
FORMULARY	Drug Formulary is here .		

SASKATCHEWAN

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> The Saskatchewan Drug Plan, Exceptional Drug Status Program Federal Public Drug Benefit Programs 	No	No
ARV DRUG PROCESS		
<ul style="list-style-type: none"> Full coverage of ARV medication is offered at no cost, regardless of age or income. There is no deductible or co-payment. HIV medications are offered through the Exceptional Drug Status [EDS] Program. Initial prescription or changes to antiretroviral therapy must be prescribed by an Infectious Diseases Physician or an approved ARV prescriber [physician, nurse practitioner, pharmacist] with specific additional training. Prescriptions for ARV can be renewed by any prescriber Once a person is diagnosed with HIV, an automatic referral is made to the most appropriate Infectious Disease Clinic/HIV program. The main clinics are in: Regina, Saskatoon, and Prince Albert. HIV information for healthcare providers. <p><i>Note: With regard to other drug coverage in SK [Not ARV, but may relate to HIV/AIDS management], there are additional programs:</i></p> <ol style="list-style-type: none"> Special Support: an income-tested program that helps residents with their drug costs in relation to their income. There is a co-payment and a deductible. This plan only covers drugs under the SK Formulary and does not include EDS medications. Children's Drug Plan: up to \$25 per prescription. Seniors Drug Plan: [Age ≥65yr with income \$69,741 for 2021 tax year]; no deductible. Co-payment is up to \$25 per prescription. Supplementary Health Benefits: provides non-insured health service to government wards, inmates of provincial correctional institutions, residents of special care facilities who are eligible for the Senior's Income Plan, and those enrolled in income support programs [SAID, SIS] 		
ELIGIBILITY	<ul style="list-style-type: none"> Must be a SK resident and have a SK Health card [link here]. For approval, ARV treatment must be initiated by an Infectious Disease physician or by an approved ARV prescriber. 	
FORMULARY	Drug Formulary is here .	

MANITOBA

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> Manitoba Pharmacare Program & Manitoba HIV ART Medication Program Federal Public Drug Benefit Programs 	Yes	No
ARV DRUG PROCESS		
<ul style="list-style-type: none"> To be eligible for Manitoba's public plan, a deductible must be paid. The deductible is based on income [annual deductible is 3.23 – 7.28% of adjusted family income]. Minimum yearly deductible is \$100 [The Pharmacare benefit year is April 1 – March 31]. Pharmacare Deductible Estimator [Link is here]. Once deductible is paid, Pharmacare will pay 100% of eligible prescription drug expenses. Applying to Pharmacare link here. <p>HIV ART Program [for those requiring additional financial help]</p> <ul style="list-style-type: none"> Prescriber must fill out the HIV Medication Program Eligibility form [link here]. Program is intended for those who are experiencing significant financial barriers to treatment and do not have other drug insurance [i.e. no private insurance or federal drug program]. This program is not intended to provide coverage indefinitely. Enrollment is reviewed regularly. Access to this program will facilitate timely access to a prescribed ART regimen and will allow clients and their caregivers more time to explore and establish long-term options for medication coverage. <ul style="list-style-type: none"> Clients in the process of enrolling in Manitoba Pharmacare [or Deductible Installment Payment program]: 3 months of drug coverage will be provided. Once Pharmacare enrollment is complete, costs paid through this program will go towards the client's deductible for the first year of treatment. Clients that cannot enroll in Manitoba Pharmacare [i.e. new resident/immigration status]: One-year coverage of ART is provided and will be reviewed annually. 		
ELIGIBILITY	<ul style="list-style-type: none"> Must be a Canadian citizen or have immigration status. Must have a permanent residence in Manitoba and reside in the province at least 6 months/year. Link is here. 	
FORMULARY	Drug Formulary is here .	



ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> • OHIP+, Trillium Drug Plan, Ontario Drug Benefit • Ontario Works/Ontario Disability Support Program • Federal Public Drug Benefit Programs 	Yes	Yes
ARV DRUG PROCESS		
<p>Coverage depends on age, income, disability and/or whether the client has private insurance coverage</p> <p>OHIP + [Ages ≤ 24 years]</p> <ul style="list-style-type: none"> • Eligibility is here • For those ≤ 24 years without private insurance [if partial insurance, does not qualify]. • No enrollment is required [beyond having an OHIP card]. No deductible/co-payment or out-of-pocket costs. <p>Trillium Drug Program [Ages 25 – 64 years of age]</p> <ul style="list-style-type: none"> • Eligibility is here [ON resident, No/insufficient private insurance, valid OHIP card, not eligible for drug coverage under ODB; aged 25 to 64 years of age] • This income-based program is for ON residents who have high prescription costs relative to their net household income. • Deductible is ≈ 4% of income after taxes; co-payment is \$2 per prescription • The process – pay [out-of-pocket] for drug or use private insurance; what isn't covered [or if no private insurance], apply to Trillium Drug program [will receive remaining coverage minus the deductible] 	<p>Ontario Drug Benefit (ODB) Program [Ages ≥ 65 years]</p> <ul style="list-style-type: none"> • Eligibility is here [≥ 65 years; residents of long-term care, those enrolled in Home Care Program, receiving OW/ODSP] • \$2 co-payment for each prescription [no deductible] • Note: all those ≥ 65 are automatically enrolled in ODB • ≥ 65 years with income ≤ \$22,200 [single] or ≤ \$37,100 [with spouse] = no deductible, \$2.00 co-payment • ≥ 65 years with income > \$22,200 [single] or > \$37,100 [with spouse] = \$100 deductible, \$6.11 co-payment <p>Social Assistance: Ontario Works [OW] or Ontario Disability Support Program [ODSP]</p> <ul style="list-style-type: none"> • Eligibility is here. • OW: ≥ 16 yrs, Ontario resident, in financial need • ODSP: ≥ 18 yrs, Ontario resident, in financial need, have a disability • \$2 co-payment for each prescription 	
FORMULARY	Drug Formulary is here [There is an exceptional access Program [EAP] for medications not covered under the Formulary].	

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> Regie de l'assurance maladie du Quebec [RAMQ] Quebec Health Insurance Plan Public Prescription Drug Insurance Plan Federal Public Drug Benefit Programs 	Yes	Yes
ARV DRUG PROCESS		
<ul style="list-style-type: none"> All Quebec residents must have drug coverage – either through private insurance or RAMQ. Private insurance companies in Quebec must, at a minimum, cover what RAMQ covers [so there really shouldn't be a situation where private insurance offers partial coverage compared to RAMQ]. Private insurance is used first [if available] <p>RAMQ administers the Québec Health Insurance Plan ["the public plan"]. There are deductibles and co-payments</p> <ul style="list-style-type: none"> Yearly premium collected by Revenu Québec; based on family net income [up to \$710 per person/yr] Deductible: \$22.25/month Co-insurance payment [% of the cost of covered drugs that you pay once deductible is paid] = 35%. MAX contribution \$96.74/month or \$1161/yr. 	<ul style="list-style-type: none"> For those ≥65 years receiving 1-93% GIC*: MAX \$55.08/month or \$661/year Process: Drugs are paid by the client until the deductible is paid, then 100% coverage of eligible medications. The deductible year is Jan 1 – Dec 31. Rates are in effect from July 1 to June 30 [Link is here]. There are no costs for the following populations [assuming no private insurance] <ul style="list-style-type: none"> holders of a claim slip (e.g. patient receiving social assistance) children of persons covered under the public plan Persons with functional impairment persons ≥ 65 years receiving 94-100% of GIC* <p><i>*[Note GIC = guaranteed income support]</i></p>	
ELIGIBILITY	<ul style="list-style-type: none"> Link is here. Eligible if no private insurance, <18 years living in Quebec whose parents don't have private insurance, <18 years temporarily living in Quebec for >6 months, those aged ≥65 years who do not have private insurance; recipients of last-resort financial assistance and certain holders of claim slips. 	
FORMULARY	Drug Formulary is here .	

NEW BRUNSWICK

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> New Brunswick Prescription Drug Plan HIV/AIDS Prescription Drug Program ["Plan U"] Federal Public Drug Benefit Programs 	No [annual registration fee]	Yes
ARV DRUG PROCESS		
<ul style="list-style-type: none"> Must apply to the HIV/AIDS Prescription Drug Plan for drug coverage. If the client has existing drug coverage with another drug plan, the client must submit a letter from their existing drug plan confirming that the required drugs are not listed on their private insurance plan. If the client has NO private insurance, they can obtain drug coverage [Plan U] Within Plan U: <ul style="list-style-type: none"> The HIV/AIDS Plan has an annual registration fee of \$50 and a co-payment. Co-payment is 20% of the prescription cost, up to a maximum of \$20. The co-payment ceiling is \$500 per family unit per plan year. If the client has a health card for prescription drugs through the department of social services, the co-payment is \$4 per prescription for adults and \$2 for children. Fees are found here. 		
ELIGIBILITY	<ul style="list-style-type: none"> Link is here. Must be a NB resident with active Medicare card; diagnosed with HIV and registered into the plan by a MD. 	
FORMULARY	Drug Formulary is here .	

NOVA SCOTIA

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> Nova Scotia Family Pharmacare Program [previously called High Cost Drug Program] Federal Public Drug Benefit Programs 	No	No <i>[however, there are user fees]</i>
ARV DRUG PROCESS		
<ul style="list-style-type: none"> Use private insurance first. ARV covered by private insurance can be filled at any pharmacy in the province. Note that if private insurance doesn't cover all drugs, the client is eligible to obtain ARVs through the public plan. If no private insurance, ARV medications are covered under the Family Pharmacare Program public plan. No deductible or co-payment [if private insurance has a co-payment, Pharmacare will pay this as well]. Under the public plan, prescriptions must be filled in Halifax [at QEII Pharmacy]. The client does not need to qualify based on income to use this program. However, there is a user fee [\$11.95 for 3-month supply per drug]. If the client qualifies for income assistance [link here], then the user fee may be reimbursed as well [through ESIA- employment support and income assistance program]. HIV Clinic QEII Patient & Family Guide 2021. 		
ELIGIBILITY	<ul style="list-style-type: none"> Link is here for eligibility into the Nova Scotia Family Pharmacare Program Must be a NS resident and have a valid Nova Scotia Health card and agree to: <ul style="list-style-type: none"> Family income verification through CRA and provide family size information each year. <p><i>Note that while there may be deductibles [based on family size and annual income] for other medications, this does not apply to ARV medications. ARVs are available at no cost at the QEII HIV clinic in Halifax.</i></p>	
FORMULARY	Drug Formulary is here .	

PRINCE EDWARD ISLAND

ARV DRUG PROGRAM		Deductible	Co-payment
<ul style="list-style-type: none">HIV Drug ProgramFederal Public Drug Benefit Programs		No	No
ARV DRUG PROCESS			
<ul style="list-style-type: none">There are no deductibles, co-payments or out-of-pocket costs, regardless of age/incomeA MD/NP must submit a request for registration into the HIV Drug Program to the Chief Public Health Office. Once approved, the client's name will be forwarded to The Provincial Pharmacy [Fitzroy Street, Charlottetown]ARV medications can be picked up at The Provincial Pharmacy. If unable to do so, the client can pay the courier costs and have the medication delivered to their home.			
ELIGIBILITY	<ul style="list-style-type: none">Link to eligibility is here.Must have a PEI health card, and either: test positive for HIV or be diagnosed with AIDS.		
FORMULARY	Drug Formulary is here .		

NEWFOUNDLAND & LABRADOR

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> The Newfoundland and Labrador Prescription Drug Plan [NLPDP] Federal Public Drug Benefit Programs 	No	Yes
ARV DRUG PROCESS		
<p>The NLPDP may provide financial assistance for the purchase of eligible medications. ARV coverage through the NLPDP plan is provided based on income. The main plans within NLPDP are below [link here] Summary here.</p> <p><i>Note that private insurance is used first. NLPDP is the payer of last resort.</i></p> <p>Foundation Plan</p> <ul style="list-style-type: none"> This plan provides 100% coverage of eligible prescriptions for those who are in greatest need. This includes: persons and families in receipt of income support benefits through the Department of Advanced Education and Skills, and certain individuals receiving services through the regional health authorities, including children in the care of Child, Youth and Family Services, and individuals in supervised care. No application is necessary. A Prescription Drug Program card is automatically issued when the Department of Health and Community Services is notified that an individual is in receipt of the above noted services. <p>The 65Plus Plan</p> <ul style="list-style-type: none"> Eligible to residents who are ≥ 65 years and receive Old Age Security Benefits and Guaranteed Income Supplement. 	<p>The Access Plan</p> <ul style="list-style-type: none"> Eligible if low income; namely: families with children, including single parents, with net annual incomes of ≤\$42,870 couples without children with net annual incomes of ≤ \$30,009 single individuals with net annual incomes of ≤ \$27,151 <p>The Assurance Plan. Provides prescription drug coverage where eligible drug costs exceed:</p> <ul style="list-style-type: none"> 5% of net income for those who earn below \$40,000 7.5% of net income for those who earn from \$40,000 to under \$75,000 10% of net income for those who earn from \$75,000 to under \$150,000 <p>For the Access and Assurance Plan, co-payment is based on income and drug costs, and is a percentage of prescription costs.</p>	
ELIGIBILITY	Link is here . Forms here .	
FORMULARY	Drug formulary is here .	

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> Nunavut Health Care Plan, Extended Health Benefits [EHB] Non-Insured Health Benefits [NIHB] Federal Program Federal Public Drug Benefit Programs 	No	No
ARV DRUG PROCESS		
<p>A. The Nunavut Health Care Plan is managed by Nunavut Health Insurance Programs Office [in Rankin Inlet].</p> <ul style="list-style-type: none"> Use private coverage first. ARV is then covered under the Extended Health Benefits Plan. Available to non-indigenous residents of Nunavut with a valid Nunavut Health Care Card, and who are: <ul style="list-style-type: none"> a non-beneficiary [non-indigenous] 65 years or older a non-beneficiary [non-indigenous] Nunavut resident with a chronic disease or illness as per defined list of diseases [this includes HIV/AIDS. Link here] any Nunavut resident who has used up or does not have other health care insurance options <p><i>Note that the EHB Formulary is the same as the NIHB Formulary. EHB will pay the full cost of approved prescriptions drugs listed in the NIHB formulary [more information here].</i></p>	<p>B. Non-Insured Health Benefits [NIHB] – A federal program, for those that qualify</p> <ul style="list-style-type: none"> Link to drug and pharmacy benefits here. Must be a resident of Canada and one of: <ul style="list-style-type: none"> First nations person who is registered under the Indian Act [commonly referred to as a “Status Indian”] Inuk recognized by an Inuit land claim organization [link here] A child <2 years whose parent is a NIHB-eligible client. <p>Covers the full cost of ARVs listed in the NIHB formulary.</p> <p>No deductible or co-payment</p> <p>If client does have to pay out-of-pocket, there is a reimbursement process [link here]</p> <p>Both Nunavut and Northwest Territories use the NIHB formulary.</p>	
ELIGIBILITY	<ul style="list-style-type: none"> Extended Health Benefits [EHB] Link here. Non-Insured Health Benefits [NIHB] Link here. 	
FORMULARY	Drug Formulary is here .	

NORTHWEST TERRITORIES

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> Extended Health Benefits [EHB] - Specified Disease Conditions Program Non-Insured Health Benefits [NIHB] Federal Program Federal Public Drug Benefit Programs 	No	No
ARV DRUG PROCESS		
<p>A. The Government of Northwest Territories [GNWT] sponsors the Extended Health Benefits Program [EHB]. Private insurance must be used first [not eligible for EHB if client has other drug coverage].</p> <ul style="list-style-type: none"> Eligible if a permanent resident of Northwest Territories [NWT] and <ul style="list-style-type: none"> Non-indigenous Have a valid NWT Health Care Card Must be under the care of a MD/NP for an eligible disease condition [HIV is included]. Link is here. Application form here. Unless you are ≥ 60 years, then the link is here. The Alberta Blue Cross administers the prescription drug benefits on behalf of the GNWT. No deductible or co-payment based on age or income. Prescription Drugs: 100% coverage of drugs on the list [uses same formulary as NIHB] If a specific medication is not on the list, can submit it to the Alberta Blue cross for authorization. 	<p>B. Non-Insured Health Benefits [NIHB] – A federal program, for those that qualify</p> <ul style="list-style-type: none"> Link to drug and pharmacy benefits here. Must be a resident of Canada and one of: <ul style="list-style-type: none"> First nations person who is registered under the Indian Act [commonly referred to as a “Status Indian”]. Inuk recognized by an Inuit land claim organization [link here]. A child <2 years whose parent is a NIHB-eligible client. <p>Covers the full cost of ARVs listed in the NIHB formulary.</p> <p>No deductible or co-payment.</p> <p>If client does have to pay out-of-pocket, there is a reimbursement process [link here].</p> <p>Both Nunavut and Northwest Territories use the NIHB formulary.</p>	
ELIGIBILITY	<ul style="list-style-type: none"> Extended Health Benefits [EHB] Link here. Non-Insured Health Benefits [NIHB] Link here. 	
FORMULARY	Drug Formulary is here .	

ARV DRUG PROGRAM	Deductible	Co-payment
<ul style="list-style-type: none"> • Yukon Health Care Insurance Plan • Federal Public Drug Benefit Programs 	Yes	No

ARV DRUG PROCESS

Private insurance must be used first. The Yukon public plan is the payer of last resort. If needed, there are additional Drug Plans under which medications may be covered [must be registered with Yukon Health Care Insurance Plan].

1. Chronic Disease and Disability Benefits Program [Link [here](#)]. HIV/AIDS is on the list of eligible diseases.
 - Must be <65 years.
 - Annual deductible of \$250; Deductible may be waived based on income.
 - Doctor or community nurse must apply to program for client.
2. Pharmacare [Link [here](#)].
 - Must be ≥65 year [or > 60 years and married to a living Yukon resident at least 65 years of age].
 - No deductible or dispensing fee; Will pay full cost of eligible drugs [see Formulary].
 - Must have Pharmacare card at time of medication purchase [or else will need to pay out-of-pocket, then apply for reimbursement].
3. Children’s Drug & Optical Program [CDOP] [Link [here](#)].
 - Assists low-income families with the cost of prescription drugs for children <19 years of age.
 - No deductible.
 - Doctor or community nurse must apply to program for client.

Note that drug approval is done ‘case-by-case’. Medications are approved based on ID specialist recommendation. There is currently no ID specialist in the Yukon; thus residents are dependent on a visiting ID specialist. The Yukon Communicable Disease Control Clinic is central to HIV care.

FORMULARY

Drug Formulary is [here](#).