

INFORMED CHOICES ABOUT

DEPRESSION

Insurance coverage for medication costs

Brand name and generic drugs:

Brand name drugs are produced by the company that developed that drug and are generally more costly.

- Once a drug has been available for a number of years, it may be sold by a generic brand company.
- Generic brands have the same composition for the active ingredient but may have different components for other ingredients (like colouring or binding agents).
- Generic brands are generally less costly.
- If you are concerned about the medicine having a different colour or appearance discuss this with your pharmacist or doctor.
- Some insurance plans will cover only the cost of the generic drug if one is available. Some plans will pay for the brand name drug if you have a form completed by your doctor.

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Provincial drug plan and private insurance plans:

The provincial drug plan and private insurance plans may cover part or all of your medication costs.

- All Canadian provinces and territories have public plans that cover some of the costs of medicines for qualified persons.
- You have to make an application to be included in the plan. Your pharmacy will have information about this.
- Provincial and private plans usually have a deductible that you must pay before your coverage starts. Some plans have a maximum dispensing fee that they will cover. You pay the remainder.
- Most medicines are covered by insurance, but newer medicines may not be.
- Your doctor or pharmacist will be able to tell you if a medicine is covered by your insurance plan. You can also check with the insurance plan.
- Insurance plans can be complicated. Most plans have a phone number you can call for more information.

Supplemental health insurance:

Many families have coverage for medicines through supplementary health insurance plans offered through work or school.

- Many plans require you to pay a portion of the total prescription cost or a set deductible amount.
- Dependents and unmarried young adults may be covered by a parent's plan until age 21 or until age 25 if they are full-time students.
- Some plans only cover the generic form of a drug if a generic is available.
- Some newer medicines may not be covered.
- Coverage differs from plan to plan. It is wise to check the plan brochure or the information on the plan's website to find the details. You may also phone for more information.

Disclaimer: Information in this pamphlet is provided for educational purposes only. Always consult a qualified health care professional for your specific care.



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Health care spending accounts:

Some employers provide these accounts, which cover a range of health services, including medication costs not covered by other insurance. If you have a plan, check what is covered and the amount.

First Nations plans:

A Health Canada plan covers prescription drug expenses for First Nations people that are not covered by other plans. The plan covers the best priced alternative for prescription drugs. Most drugs are covered – a pharmacist or doctor will have information about what drugs are covered.

For more fact sheets and information about depression and its treatment please visit: <http://depression.informedchoices.ca>

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Source: This summary provides scientifically accurate information. It was prepared in a research review by researchers and young adults with the Mobilizing Minds Research Group. The researchers are based at six universities: Manitoba, York, McMaster, Brock, Brandon, and Université Laval. Our core community partner is mindyourmind.ca located in London, Ontario. Our young adult team members are located all across the country. Last revised: 12 March 2013.

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