Fair PharmaCare covers 70% of your eligible drug costs after you pay your deductible. Once you reach your family maximum, it covers 100% of eligible costs.

The amount of your deductible and family maximum are based on your family’s income. The lower your income, the smaller your deductible. A family can be a single person or a couple, with or without children. If you live with a spouse or a partner, you must register together as a family.

If you or your spouse were born before 1940, Fair PharmaCare covers 75% of your eligible costs after your deductible is paid.

Fair PharmaCare Covers Dispensing Fees

If you’ve met your deductible, Fair PharmaCare pays $7 of your pharmacist’s dispensing fee ($10 if you’ve met your family maximum). Pharmacists charge this fee to fill a prescription. It helps cover the costs of communicating with your doctor, checking for drug interactions, sourcing medications if there are shortages, and maintaining and verifying your records in PharmaNet.

If you haven’t met your deductible, $10 of every dispensing fee for eligible drugs goes toward your deductible, even if your prescription was only partly filled.

I’m Registered for Fair PharmaCare But I Lost My Job

Request an income review to get your deductible adjusted. If you have lost income due to COVID-19 and are eligible for provincial or federal assistance programs, contact Health Insurance BC (HIBC) at the number below.

I’m Struggling to Pay My Deductible

The Monthly Deductible Payment Option lets you pay your deductible in small payments each month through the year. This way, Fair PharmaCare covers 70% of your eligible costs (including dispensing fees) right away.

This option is for people who know they will meet their deductible every year. For details, see:
www.gov.bc.ca/pharmacare/increasedassistance

More Information

ONLINE
www.gov.bc.ca/fairpharmacare

PHONE HIBC
Toll-free: 1 800 663-7100
Lower Mainland: 604 683-7151