

Changes to OHIP+ in Ontario

Back in January of 2018, the province of Ontario implemented OHIP+: Children and Youth Pharmacare for Ontario residents under age 25. OHIP+ provided free prescription drug coverage on approximately 4,400 drugs listed under the Ontario Drug Benefit (ODB) program. The program paid 100% of the cost with no deductible.

Effective April 1, 2019, children and youth in Ontario who are 24 years old or younger **AND** have private insurance that includes prescription drug coverage will no longer be eligible for the OHIP+ program. Only individuals without private insurance coverage will continue to have access to the OHIP+ program.

OHIP+ and Your Chambers Plan Coverage

Effective April 1, 2019, Chambers Plan will revert to being first payor for the Drug Identification Numbers (DINs) that were covered under the OHIP+ program. Reimbursement will be based on the plan design of the firm's Health benefit. There is no coordination of benefits between OHIP+ and private plans, meaning OHIP+ will not provide supplemental coverage.

Children and youth covered by Chambers Plan, but who have high out-of-pocket drug costs, may be eligible for additional financial support through the Trillium Drug Program. For more information on the program, visit <https://www.ontario.ca/page/get-help-high-prescription-drug-costs>.

Any impact this change to the OHIP+ program will have on Chambers Plan premiums will be factored into the renewal at April 1, 2020.