

## **What you need to know about OHIP+**

OHIP+, also known as the Children and Youth Pharmacare program, was implemented by the Ontario Government on January 1, 2018. Its purpose was to provide free prescription drug coverage for all children and youth age 24 or younger, regardless of family income or participation in any private insurance.

### **What's changing**

When OHIP+ was introduced, the province was the first payer for eligible drug products, even if the child / youth also had private insurance coverage.

The Ontario government amended the program so that private plans would be the first payer and the province would cover any remaining eligible costs.

With the amendments to Ontario Regulation 201/96 under the Ontario Drug Benefit Act (now slated to come into force on April 1 2019), **only children and youth age 24 and younger who do not have private insurance will be covered by OHIP+.**

Those with private insurance will have no coverage from the province and will be expected to rely on the Trillium Drug Program for financial support for any out-of-pocket costs. Trillium is a program that helps families with high prescription drug costs relative to their household income. However, until the Trillium deductible is reached, no public coverage is available and the individual would be responsible for those costs.

### **Impact**

While intended to be more "cost-efficient", these changes could have unintended consequences, for example incenting families and employers to insurance plans without prescription drug coverage for children and youth.

Pharmaceutical companies may also see more of a demand from Ontario residents for patient support programs to help with costly co-payments.