

INFORMATION SHEET

“TRILLIUM DRUG PROGRAM”

WHAT IS THE TRILLIUM DRUG PROGRAM?

The Trillium Drug Program (TDP) provides benefits to individuals for prescription drugs when drug costs exceed a certain percentage of a household's income. The program is not meant to replace private insurance plans or other Ontario Drug Benefit programs.

Before you can receive TDP benefits, your household must spend a certain amount of money, called the “deductible”, on prescription drugs. The deductible is based on the number of people in your household and their combined incomes. The calculation to determine your deductible is described below.

WHAT DRUGS ARE COVERED UNDER THE TDP?

For the purposes of the TDP, the term “prescription drugs” normally refers to drug products listed in a book called the Ontario Drug Benefit Formulary/Comparative Drug Index – also known as the “formulary”. The TDP may not provide coverage for every product your health care provider prescribes. You should speak to your physician or pharmacist to confirm that your prescription drugs are covered.

In some circumstances, the Ministry of Health and Long-Term Care may provide coverage for a prescription drug product not listed in the formulary. Under section 8 of the *Ontario Drug Benefit Act*, if your physician informs the Minister of Health and Long-term Care that you require the administration of a drug for which there is not a listed drug product, the Minister may make an exception in respect of the supplying of that drug as if it were a listed drug product. This process is known as “Section 8”. For more information, please check with your health care provider or pharmacist.

Over-the-counter drugs purchased without a prescription are not covered under the TDP.

AM I ELIGIBLE FOR TDP BENEFITS?

Your household must spend a certain amount on prescription drugs before you will become eligible to receive benefits. This amount is called the “deductible”. Your deductible is approximately 4% of your household’s net income. If your household’s net income is under \$100,000, you can use the table we’ve provided to figure out your deductible. If your household’s net income is over \$100,000, you can use the following formula to calculate your annual deductible:

- 1) Add all of your household members’ net incomes.
- 2) Subtract \$20,000 from this amount.
- 3) Multiply the total by 0.045.
- 4) Add \$500 to the new total, then:
 - a) if you’re a household of two, subtract \$100.
 - b) if you’re a household of three, subtract \$150.
 - c) if you’re a household of four or more, subtract \$200.

Once you know what your household’s deductible is, you can determine whether your household spends enough money per year on prescription drugs to qualify you for the TDP benefits.

For example, if the net income of your household is \$47,000, and you are a family of two, your deductible, according to the table, is \$1,604. That means that, in order to be eligible for TDP benefits, you and your other family member must spend at least \$1,604 total per year on prescription drugs.

You should apply to the TDP if:

- You spend a large portion of your income on prescription drugs;
- You do not have a private insurance plan that covers prescription drugs, or you have a private insurance plan that does not cover all the costs of your prescription drugs; and
- You have a valid Ontario Health Card.

HOW DOES IT WORK?

If you apply and are eligible for TDP benefits, you will have to pay the amount of your deductible in four quarterly installments (i.e., every three months) during the program year. You don't have to pay this amount outright; rather, when you purchase prescription drugs, the drug cost and dispensing fee is counted toward payment of your deductible. After you have paid for prescription drugs up to the amount of your deductible installment for that quarter, your household will receive benefits for the rest of that quarter.

For example, if your deductible is \$1,604 per year, then you will have to pay for your prescription drugs up to the amount of \$401 at the start of each quarter. After you have paid for \$401 worth of prescription drugs, your benefits will begin for that quarter.

HOW DO I APPLY FOR THE TDP?

1) Obtain an application form and information booklet from the Ministry of Health and Long-Term Care.

Toll-free: 1-800-575-5386

TDD/TYY: 1-800-387-5559

Toronto: 416-326-1558

Trillium Drug Program
Ministry of Health and Long-Term Care
5700 Yonge Street, 15th Floor
North York, Ontario M2M 4K5

<http://www.health.gov.on.ca/en/>

2) After the TDP has received your application, they will process it and send you a letter about your status in the program.

3) If your application is complete, they will register your household in the program. If your application is incomplete, they will send you a letter requesting missing documents or information.

- 4) After your household has registered:
- *If you do not have private insurance* – Tell your pharmacist that you are registered with the TDP and show your Ontario Health Card when purchasing prescription drugs. Each time you purchase an allowable prescription drug at an Ontario pharmacy, the full cost of the drug and the dispensing fee is automatically counted toward your household's TDP deductible.
 - *If you have private insurance* – Submit all prescription drug receipts to the insurance company for reimbursement, then submit original insurance statements and copies of your receipts to the TDP. The portion of eligible prescription costs that is not covered by your insurer will go toward your TDP deductible.
- 5) Once your quarterly deductible is met, when you purchase prescription drugs, you will be able to show your Ontario Health Card and pay up to \$2 for every prescription until the next quarter begins.

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