



BC Fair PharmaCare Guide

Welcome to the ROKband Pediatric Headshape Clinic! We are excited to work with you and your little one.

**** Please note that this document is only applicable to residents of British Columbia ****

Our treatment programs are not covered by MSP, but B.C. residents have the option to register for Fair PharmaCare for financial assistance if their baby meets certain eligibility criteria. The Fair PharmaCare coverage plan is based on household income; the lower your income, the more coverage they will offer. In an effort to best prepare families for treatment at our clinic in British Columbia, we have put together a guide to help you navigate the PharmaCare process.

Here are the main reasons that our families have chosen to apply for PharmaCare:

- 1) Their baby meets the severity criteria to qualify for the program, and
 - a) They don't have extended health insurance to provide reimbursement for treatment costs, *and/or*
 - b) They typically spend a lot of money on medical services each year, and submitting this claim will assist them in meeting/exceeding their PharmaCare deductible for the year
- 2) Their extended health insurance is provided by Pacific Blue Cross, and their baby meets the age requirements listed below in Step 2. *(Please note: Pacific Blue Cross REQUIRES all babies receiving this kind of treatment to first apply for financial assistance through PharmaCare, to ensure all eligible families receive public funding first, before submitting a private claim. This process is mandated by PBC, not our clinic. PBC requires families to submit either proof of financial assistance or a denial document from PharmaCare to process your claim for treatment.)*

Please read through this guide carefully and follow the instructions. Please don't hesitate to reach out to us at 1-844-944-3237 if you have any questions. Your clinician will also be able to answer any questions you have at your appointment!

Step 1: Register for PharmaCare & Determine your Deductible

To register your child please visit:

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover/fair-pharmacare-plan/register-for-fair-pharmacare>

Or, Call the PharmaCare Family line: 604-683-7151 or toll free 1-800-663-7100

*** Please ensure you are entering your baby's details when you register!*

Once you have registered, you will automatically be enrolled with an interim status. To be fully registered, PharmaCare will send you a consent form to sign and return back to them. This consent form allows PharmaCare to confirm your income** with the CRA to determine your deductible for the year. **Please ensure you sign and send back the consent form within 30 days or your temporary coverage will end and your family's deductible will be set at \$10,000.**

*** Please note that PharmaCare sets your deductible based on your household income from TWO YEARS ago. For example, if you are seeking treatment in 2021, they will look at your household income from 2019. Please see the chart at the end of this document for examples of deductibles for different income brackets.*

Once you hear back from PharmaCare about your deductible, you will be able to tell whether you will receive money back for your ROKband treatment. Please note that the total treatment cost for our program is currently \$3988.00, however, the maximum coverage offered by PharmaCare for the program is currently \$3145.00. For instance:

- If PharmaCare sets your deductible at \$3500.00, this is higher than their maximum coverage amount of \$3145.00. Therefore, you would not receive any money back; the \$3145.00 amount would just be applied to your deductible. $\$3500.00 - \$3145.00 = \$355.00$ left in your deductible for the year. Once your deductible reaches \$0.00, PharmaCare will start reimbursing you for your expense submissions until the end of the year, when your deductible resets.
- If PharmaCare sets your deductible at \$2000.00, this is lower than the maximum coverage amount of \$3145.00. Therefore, you will receive a partial payment for treatment from PharmaCare! Additionally, since this submission puts you over your deductible, PharmaCare will continue to reimburse you for any additional expense submissions until the end of the year.

Step 2: Submit Application for Treatment Coverage

Registering for PharmaCare ensures you are active in their system; the second step is applying for financial assistance for our specific program. PharmaCare requires a Doctor's referral to be submitted along with your application form. Please either have your doctor fax the referral directly to our clinic (Fax: 604-608-3991), or you can scan and email it to us yourself (hello@ROKbandClinics.ca). We will fill out all the necessary information for your application form, and submit everything to PharmaCare on your behalf. Your baby must meet the following PharmaCare-mandated requirements in order to receive an approval for the program:

- 1) CVAI of 6.25% or higher, and/or
- 2) CR of 95% or higher, and
- 3) Between the ages of 5 months to 1 year old.

*** Please see infographic below which explains how CVAI & CR are calculated*

*** Please note approvals may take up to two weeks for PharmaCare to process, and we cannot start with treatment until we receive their response.*

*** Pacific Blue Cross requires ALL patients in the required age range to first submit an application to PharmaCare, whether or not they meet the severity criteria. Your child's application will either be approved or denied by PharmaCare, which needs to be shown to PBC before they will accept your claim submission.*

We specialize in the assessment and treatment of Plagiocephaly and related head shape concerns. Our top priorities are early recognition, family education, and prevention.

PLAGIOCEPHALY

is the term generally used to describe 3 types of positional head shape asymmetries that persist past the age of 6 weeks.

The 3 Main Causes

TORTICOLLIS

Torticollis occurs when a baby's neck muscles are shortened or weakened

PREGNANCY

Overcrowding in utero, multiple fetuses, premature birth, or head manipulation during birth

SLEEPING ON BACK

Prolonged pressure to a baby's head from a positional head preference in a reclined state

Head Shape & How to Measure		Severity Scale			
<p>ODD: _____ mm</p> <p>CVAI: _____ %</p> <p>Plagiocephaly</p>	<p>Oblique Diagonal Difference (A - B)</p> <p>Cranial Vault Asymmetry Index (CVAI)</p> <p>$\frac{(A - B) \times 100}{A \text{ or } B}$</p>	<p>Level 1</p> <p>0-3.5%</p> <p>Within normal limits of symmetry.</p>	<p>Level 2</p> <p>3.5-6.25%</p> <p>Mild-moderate asymmetric posterior flattening. Minimal forehead involvement. ** CRO Treatment may be recommended</p>	<p>Level 3</p> <p>6.25-8.75%</p> <p>Moderate-severe asymmetric posterior flattening. Forehead asymmetry. Ear Shift. CRO Treatment recommended</p>	<p>Level 4</p> <p>>8.75%</p> <p>Severe asymmetric posterior flattening. Facial asymmetry, and/or jaw deformity. Frontal and/or Parietal sloping. CRO Treatment Recommended</p>
<p>CR: _____ %</p> <p>Brachycephaly</p>	<p>Cephalic Ratio (CR)</p> <p>$(\text{Width} / \text{Length}) \times 100\%$</p>	<p>Under 90%</p> <p>Within normal limits of symmetry.</p>	<p>90-93%</p> <p>Mild-moderate posterior flattening. Secondary changes not present. * CRO Treatment may be recommended</p>	<p>93-97%</p> <p>Moderate-severe posterior flattening. Widening of the posterior skull. CRO Treatment recommended</p>	<p>>97%</p> <p>Severe posterior flattening. Abnormally wide and tall head. Tips of ears protrude. Face appears small relative to head size. CRO Treatment recommended</p>
<p>CR: _____ %</p> <p>Scaphocephaly</p>	<p>Cephalic Ratio (CR)</p> <p>$(\text{Width} / \text{Length}) \times 100\%$</p>	<p>75-80%</p> <p>Within normal limits of symmetry.</p>	<p>72-75%</p> <p>Slightly elongated head shape.</p>	<p>69.5-72%</p> <p>Long and narrow head. * CRO Treatment may be recommended</p>	<p><69.5%</p> <p>Head is abnormally long and narrow. CRO Treatment recommended</p>

*The classification scale shown here is adapted from the CHOA & Argenta severity scales and provides both a qualitative and quantitative approach to the identification of infant skull deformities. Treatment recommendations may also be influenced based on parental concern, infant's age, and overall clinical presentation. ** Cranial Remodelling Orthoses

Step 3: Receive PharmaCare's Response

We will let you know when we receive PharmaCare's response to your application. Because PharmaCare's review process can take up to two weeks, and our headshape scans are only valid for 48 hours, we will likely need to book a re-scan appointment for your baby once we receive the approval; this is to update their measurements and exact head shape data before we can order a ROKband. Again, due to the nature of the PharmaCare process, we aren't able to order a ROKband to be made before we receive their approval. We will always do our best to minimize the length of time between appointments, but we cannot guarantee anything ahead of time. PharmaCare is a separate body and we unfortunately cannot request expedited application reviews. Once we receive their approval or denial, we can begin your baby's treatment plan. Then, we begin the process of submitting the treatment invoice to PharmaCare if applicable (as outlined in Step 4).

Step 4: Invoicing for your Treatment Program

As we mentioned in Step 1, PharmaCare will set your deductible at a certain dollar value. You will know based on this number whether you will receive money back from your submission for the treatment plan cost.

- If you WILL NOT receive money back (Ie, your deductible is higher than the coverage offered), you will need to pay for your treatment directly to our clinic, and then we will submit the receipt to PharmaCare on your behalf as proof of payment. PharmaCare will apply this payment against your yearly deductible. In

approximately 4 weeks, they will contact you directly by mail to inform you of how this submission has affected your deductible. Keep this document for your records and PBC claim submission if applicable.

- If you WILL receive money back from PharmaCare (Ie, your deductible is less than the coverage offered), then we will invoice PharmaCare directly FIRST to obtain their payment. Again, it can take approximately four weeks for us to receive their cheque by mail. We will then apply the PharmaCare payment to your invoice. If there is a balance left over, we will send you an invoice for the remaining amount. Once the remaining balance has been paid, we will provide you with your paid invoice notice as well as your PharmaCare receipt for your records and PBC claim submission if applicable.
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The following information has been copied from the PharmaCare website. We encourage you to read through the information provided here, and visit the website if you have any further questions. We are also happy to help with anything we can!

What is a Deductible?

- A family's deductible is the amount they need to spend each year on eligible costs before Fair PharmaCare starts to help with these costs. Once they reach their deductible, PharmaCare pays 70% of costs; 75% of costs for families with a member born before 1940.
- You can calculate your deductible using the Fair PharmaCare estimator. Search 'PharmaCare Calculator' to get started.
- You can request increased assistance or adjusted payment options if you need help before meeting the deductible.

What is a Family Maximum?

- The family maximum is the most a family will spend out of pocket, per year, on eligible drugs, fees, and medical supplies.
- If a family reaches their family maximum, Fair PharmaCare then pays 100% of their eligible expenses for the rest of the year.
- You can calculate your family maximum using the Fair PharmaCare estimator. Search 'PharmaCare Calculator' to get started.

Example—How Deductibles and Family Maximums Work

The Garcia family enrolled with Fair PharmaCare in January. Their family income is \$30,589. The Garcia family pays the full price for each eligible drug, dispensing fee and medical supply until they reach their deductible.

The Garcias' deductible is \$650.

Between January and May, the Garcias fill prescriptions that cost \$650. They pay the full cost of the prescriptions.

The family has now met their Fair PharmaCare deductible.

Between June and September, the Garcia family needs another \$833 of eligible drugs and dispensing fees.

PharmaCare pays \$583 (70% of \$833). The Garcias pay \$250.

The \$250 is added on to their deductible amount of \$650. This brings the total amount they have spent on eligible prescriptions to their family maximum of \$900.

PharmaCare now pays 100% of the Garcias' eligible costs for the rest of the year.

In January of the next year, their deductible is reset to \$650, and the Garcias again pay the full amount for their eligible prescriptions, until they have met their deductible.

If the Garcias know that their prescriptions will cost more than their deductible for the year, they can sign up for the [Monthly Deductible Payment Option](#) and PharmaCare will help with their prescription costs immediately.

Fair PharmaCare Assistance Levels – Regular

The following table shows the level of PharmaCare assistance for families based on their net income. Once the Family Deductible has been met, PharmaCare covers **70%** of eligible costs until the Family Maximum is met. After you meet the Family Maximum, PharmaCare covers **100%** of eligible costs.

Family Net Income Range	Family Deductible	Family Maximum
\$0.00	\$1,875.00	\$0.00
\$1,875.01	\$3,125.00	\$0.00
\$3,125.01	\$4,375.00	\$0.00
\$4,375.01	\$6,250.00	\$0.00
\$6,250.01	\$8,750.00	\$0.00
\$8,750.01	\$11,250.00	\$0.00
\$11,250.01	\$13,750.00	\$0.00
\$13,750.01	\$15,000.00	\$100.00
\$15,000.01	\$16,250.00	\$200.00
\$16,250.01	\$18,750.00	\$300.00
\$18,750.01	\$21,250.00	\$400.00
\$21,250.01	\$23,750.00	\$500.00
\$23,750.01	\$26,250.00	\$600.00
\$26,250.01	\$28,750.00	\$700.00
\$28,750.01	\$30,000.00	\$800.00
\$30,000.01	\$31,667.00	\$900.00
\$31,667.01	\$35,000.00	\$800.00
\$35,000.01	\$38,333.00	\$950.00
\$38,333.01	\$41,667.00	\$1,100.00
\$41,667.01	\$45,000.00	\$1,300.00
\$45,000.01	\$48,333.00	\$1,400.00
\$48,333.01	\$51,667.00	\$1,500.00
\$51,667.01	\$55,000.00	\$1,600.00
\$55,000.01	\$58,333.00	\$1,700.00
\$58,333.01	\$61,667.00	\$1,800.00
\$61,667.01	\$65,000.00	\$1,900.00
\$65,000.01	\$70,833.00	\$2,000.00
\$70,833.01	\$79,167.00	\$2,250.00
\$79,167.01	\$87,500.00	\$2,500.00

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Fair PharmaCare Income Band – Regular

Family Net Income Range	Family Deductible	Family Maximum
\$87,500.01	\$95,833.00	\$2,750.00
\$95,833.01	\$108,333.00	\$3,000.00
\$108,333.01	\$125,000.00	\$3,500.00
\$125,000.01	\$141,667.00	\$4,000.00
\$141,667.01	\$158,333.00	\$4,500.00
\$158,333.01	\$183,333.00	\$5,000.00
\$183,333.01	\$216,667.00	\$6,000.00
\$216,667.01	\$250,000.00	\$7,000.00
\$250,000.01	\$283,333.00	\$8,000.00
\$283,333.01	\$316,667.00	\$9,000.00
\$316,667.01	\$999,999,999.00	\$10,000.00

Note: The default family deductible is \$10,000 for:

- Families registered for Fair PharmaCare whose income cannot be verified
- Persons actively enrolled in the Medical Services Plan but not registered for Fair PharmaCare

After this deductible is paid, PharmaCare will cover 100% of eligible costs for the rest of the year.