

Three families.
Three different incomes.
All with better access to drugs.

Catastrophic Drug Program

The Jones Family

combined income
20,000



Mr. Jones has high blood pressure and Mrs. Jones has asthma.

1 year prescription to manage blood pressure = \$1,000
1 year prescription to manage asthma = \$2,500
Total medical cost = \$3,500

Catastrophic Drug Program will save the Jones Family \$2,900.

The Smith Family

combined income
40,000



Mrs. Smith has epilepsy, Mr. Smith has high cholesterol.

1 year prescription to manage epilepsy = \$3,800
1 year prescription to manage high cholesterol = \$1,250
Total medical cost = \$5,050

Catastrophic Drug Program will save the Smith Family \$3,050.

The Brown Family

combined income
81,000



Mr. Brown has Crohn's disease.

1 year prescription to manage Crohn's = \$20,000
Total medical cost = \$20,000

Catastrophic Drug Program will save the Brown Family \$13,520.

** Families represented in the examples above are fictitious and are for illustration purposes only.*

Catastrophic Drug Program - once an individual or family's prescription drug spending has reached their capped amount, the government will pay the remainder of their eligible prescription drug costs for the year.

	Jones	Smith	Brown
Family Income	20,000	40,000	81,000
Medical conditions	High blood pressure & asthma	Epilepsy & high cholesterol	Crohn's disease
<i>Currently with no Catastrophic Drug Program.</i>			
Current Cost to family	3,500	5,050	20,000
<i>Effective October 1, 2013 - Under the New Catastrophic Drug Program.</i>			
Amount paid by Catastrophic Drug Program	2,900	3,050	13,520
Cost to family after Oct 2013	600	2,000	6,480

Effective October 1st, 2013, the New Catastrophic Drug Program will provide support to any individual or family whose eligible prescription drug costs are affecting their household's ability to maintain life essentials. Through this new program Islanders will have their annual out-of-pocket drug costs for eligible prescription medications capped at an amount not exceeding a set percentage of their net household income. It will provide the greatest benefit to those who need it the most.

Better access
Better care