

FREQUENTLY ASKED QUESTIONS: **THE BLUENET CARD *and* BLUE RX**

The BC Public School Employers Association (BCPSEA) and CUPE recently negotiated a new standardized prescription drug plan. After local bargaining concludes, the plan will be phased in depending on the date of ratification of your new local collective agreement.

CUPE members will be affected in different ways depending on their previous coverage, but here are some highlights:

- You will now have a pay direct drug card.
- Your drug coverage will be based on a managed formulary called Blue Rx.
- The plan requires integration with BC PharmaCare's Special Authority program for some medications.
- The plan incorporates generic substitution. This is referred to as Lowest Cost Alternative.
- You have a maximum dispensing fee of \$10 and a drug mark-up limit of 8%–15% on most drugs.
- The Blue RX drug plan has no impact on your annual extended health plan deductible.

What is the BlueNet Card?

Rather than pay up-front for medications, members will be able to get prescriptions at pharmacies and have costs billed directly to Pacific Blue Cross.

What is Blue RX?

A product offered by the unionized, not-for-profit Pacific Blue Cross, Blue RX is a database of prescription drugs (aka a "formulary") that are covered by your extended health plan coverage.

Blue RX is a "managed formulary" which means that it covers generic or lower priced drugs that use the same active ingredients as the name brand drug.

Blue RX covers all PharmaCare-approved prescription drugs and additional non-PharmaCare drugs.

What is PharmaCare?

PharmaCare is the BC government's prescription drug plan. The Blue RX takes the PharmaCare formulary and adds to it a range of additional medications. The overall list is managed and modified on an ongoing basis as new medications are tested and become available. Approvals for certain drugs may require a Pharmacare Special Authorization or a Pacific Blue Cross Prior Authorization form completed by the prescribing doctor.

What costs does Blue RX cover? Does it cover the cost of my pharmacist's dispensing fee?

Blue RX covers eligible drug costs outlined in your extended health plan—typically 80%. There is a \$10 limit for the dispensing fee, and an 8% limit for the pharmacist's mark-up (profit).

Do all pharmacists charge the same dispensing fee and mark-up?

No—the typical range of dispensing fee is \$5 to \$11 and the typical range for mark-up is 2% to 18%.

You can save money by using Pacific Blue Cross' www.pharmacycompass.ca to choose where you fill your prescription.

What happens if a drug I take now is not covered by Blue RX?

If a drug is not on the formulary list, members can apply for the drug to be covered by the Plan or pay the difference between the generic/Low Cost Alternative covered by the Plan. Certain drugs may require a form to be filled out by their physician (drugs with a higher cost than those currently on the formulary AND that have no documented evidence of being more clinically effective are not eligible).

Members who were covered for non-Blue RX drugs under their previous plan will be “grandparented” for a limited time while special approval is sought for Blue RX.

Can my doctor charge me for filling out special authorization forms?

Yes, but the College of Physicians and Surgeons has not approved fees in this regard. If your doctor completes a form during an otherwise scheduled visit, the doctor is compensated and shouldn't charge extra.

Does this have anything to do with my dental or optical benefits?

No. Blue RX is only a drug formulary. Your existing dental, optical, and paramedical benefits continue unchanged, subject to local bargaining.

What other union members have Blue RX?

BC Teachers' Federation members won the BlueNet card and Blue RX in the last round of bargaining. While the implementation of this plan had some startup glitches, the Plan is now reported as working well in providing what was intended—effective and lower-cost drug coverage to teachers.

Resources

Pharmacy Compass

<http://www.pharmacycompass.ca>

PharmaCare

<http://www.health.gov.bc.ca/pharmacare/benefitslookup/faces/SearchResults.jsp>

BlueRX

<http://www.pac.bluecross.ca/Corp/group/bluerx.aspx>

CUPE wants Blue Rx and the BlueNet card to work for you.

Visit www.pac.bluecross.ca if you need more information.