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Frequently Asked Questions – Drug Subsidy Programs

WHAT ARE DRUG SUBSIDY PROGRAMS?

Drug Subsidy Programs, such as innoviCares and RXHelpONE, are free programs that can help save you money on specified brand-name prescription medications.

WHAT IS THE PURPOSE OF USING DRUG SUBSIDY PROGRAMS?

These programs allow you to receive the brand-name medication your physician has prescribed at the price of a generic alternative. This means a savings of up to 75 percent on the cost of your prescription.

HOW DOES IT WORK?

When you present your innoviCares and RXHelpONE drug subsidy cards to a pharmacist in Canada, they will handle the transaction electronically and will co-ordinate coverage with your existing group drug plan. The subsidy program that covers your prescribed medication will automatically pay the cost difference between the brand-name medication and the cost of the generic equivalent.

- I HAVE A CO-PAY ON MY GROUP PLAN, DOES THE USE OF A DRUG SUBSIDY PROGRAM CHANGE WHAT I PAY?
- A Drug subsidy programs reduces the cost of your prescription for eligible medications, which will reduce the cost submitted to your group drug plan and reduces the cost under your co-pay.

CAN YOU GIVE ME AN EXAMPLE OF HOW THIS WORKS WITH A 20% CO-PAY?

If your physician writes you a prescription for Lipitor that states 'no substitution', your pharmacist enters this information into their system. The cost difference between brand-name Lipitor and the generic equivalent is what is submitted to your group plan. You pay your pharmacist 20% on the reduced amount that is submitted to your group plan.

WHAT PRESCRIPTION MEDICATIONS ARE COVERED UNDER INNOVICARES & RXHELPONE?
There are well over a hundred brand-name prescription medications covered. To see a full list, visit

https://rxhelp.ca/RxHelpOne/jrp and https://jrp.innovicares.ca/en#whats-covered.

DO I NEED A CARD FOR EVERY PRESCRIPTION?

No, you only need one drug subsidy card for each available program. Ask your pharmacist to keep your innoviCares and RXHelpONE drug subsidy card information in your profile, along with your drug card.

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Q	MY PHARMACIST SAYS I CAN ONLY USE THE DRUG SUBSIDY CARD ONCE, IS THIS CORRECT?
A	No, drug subsidy cards are multi-use cards that can be used repeatedly in conjunction with your existing benefit plan or on its own. There is no limit to how many times you can use your subsidy cards.
Q	WHO PAYS FOR DRUGS SUBSIDY PROGRAMS?
A	These programs are funded by participating pharmaceutical manufacturers. There is no cost to you or your employer and there are no hidden fees or costs.
Q	CAN I USE MORE THAN ONE DRUG SUBSIDY PROGRAM?
A	Yes, you can use more than one subsidy program.
Q	WHAT HAPPENS TO INFORMATION FROM THE PRESCRIPTIONS THAT ARE SENT TO SUBSIDY COMPANIES BY MY PHARMACIST?
A	RXHelpONE and innoviCares take the protection of privacy very seriously. No personal information that is collected is provided to third parties, it is only used to provide you with subsidy on prescription medications.