

Public and Private Prescription Medication Coverage in Canada

Canadian Federal drug plans provide coverage to:

- Indigenous people (with status);
- Settled refugees and refugee and asylum-seeking claimants;
- Members of the Canadian Armed Forces and veterans;
- Members of the Royal Canadian Mount Police; and,
- Individuals incarcerated in federal institutions.¹

For provinces and territories, coverage and eligibility vary significantly across the country.¹ In Ontario, the Ontario Health Insurance Plan+ (OHIP+) and Ontario Drug Benefits provide coverage to:

- Individuals under the age of 25 years or over the age of 65 years old;
- Individuals living in long-term care or homes for specialized care;
- Individuals receiving Ontario Disability Support Program (ODSP); and,
- Individuals receiving Ontario Work (OW).²

Private plans, which are predominately provided by employers, are increasingly restricting coverage, requiring employees to pay a larger share of medication costs.³ Of those who work, there are certain groups are less likely to have employer-sponsored drug plans, including contract or part-time workers, recent immigrants, racialized individuals, and those aged 25-34 years old in Ontario.³

¹ Government of Canada. (2019). Federal Public Drug Benefit Programs <https://www.canada.ca/en/health-canada/services/health-care-system/pharmaceuticals/access-insurance-coverage-prescription-medicines/federal-public-drug-benefit-programs.html>

² Government of Ontario. (2024). Get Coverage for Prescription Drugs <https://www.ontario.ca/page/get-coverage-prescription-drugs>

³ Wellesley Institute. (2019). Who Benefits: Gaps in medication coverage for Ontario workers https://www.wellesleyinstitute.com/wp-content/uploads/2019/12/Coverage-Gaps-for-Ontario-Workers_EMBARGO_27.11.19.pdf