



Extended Health Benefits for Accessing Coverage for PrEP

CURRENT POLICY (Specified Disease Conditions Program)



Lucas is at risk for HIV and needs the life-saving PrEP medication. Because PrEP is medication for the prevention of HIV, it is not covered under the existing policy. Therefore, Lucas cannot access it. He faces barriers in obtaining the protection he needs to prevent HIV transmission.

NEW POLICY (Extended Health Benefits)



Lucas is at risk for HIV and needs the life-saving PrEP medication.



Under the new Extended Health Benefits Policy, Lucas can access the PrEP medication.

Residents who are under the low-income threshold, will be able to access eligible medication prescribed for them, previously not covered, at no cost to themselves.

Residents who are above the low-income threshold are also able to access medication prescribed for them that were previously not covered but will have to pay a portion of the cost.

The new Extended Health Benefits Policy makes it easier for residents to get the health benefits they need. Now, eligible residents can access a wide range of benefits without needing a specific disease condition.



Extended Health Benefits for Person Seeking Medical Supplies While Above Low-Income Threshold

CURRENT POLICY (Specified Disease Conditions Program)



Lily is a lawyer who earns above the low-income threshold and has good employee benefits. Lily was diagnosed with multiple sclerosis and needs a wheelchair to get around.



Because Lily has a specified condition listed in the existing policy, the cost of her wheelchair is 100% covered.

NEW POLICY (Extended Health Benefits)



Lily is a lawyer who earns above the low-income threshold and has good employee benefits. Lily was diagnosed with multiple sclerosis and needs a wheelchair to get around.



Lily has used up all her health benefits provided by her employer's insurance plan. Under the new Extended Health Benefits Policy, Lily will need to pay a portion of the cost of her wheelchair because she is above the low-income threshold.

Income testing helps us strike a balance between providing the support you need and ensuring responsible use of public funds.



Extended Health Benefits for Person with Arthritis

CURRENT POLICY (Specified Disease Conditions Program)



Meet Sara, a single individual earning above the high-income threshold. Sara has arthritis and requires expensive medication that is not covered by her employer's insurance plan.

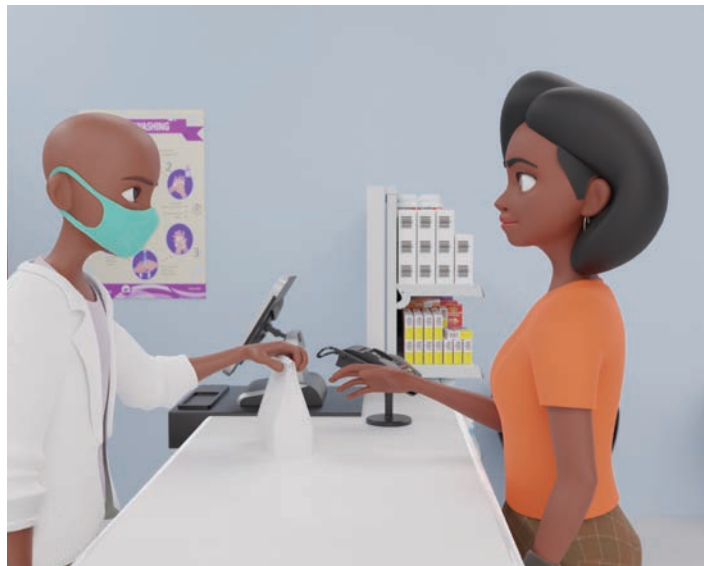


Benefits: Because Sara has arthritis, she is 100% covered under the Specified Disease Conditions Program for the medications she takes.

NEW POLICY (Extended Health Benefits)



Meet Sara, a single individual earning above the high-income threshold. Sara has arthritis and requires expensive medication that is not covered by her employer's insurance plan.



Benefits: Because Sara is earning above the high-income threshold, she is responsible for contributing 4% of her net income towards the cost of her medication. Once Sara has paid her portion out of pocket, the Extended Health Benefits program will cover 100% of her eligible drug costs.

Income testing helps us strike a balance between providing the help you need and using public funds responsibly.

By using income testing, we make sure that those who need the most support get it based on their financial situation.



Extended Health Benefits

CURRENT POLICY (Specified Disease Conditions Program)



Jamila is a single mother working as a waitress in Yellowknife earning below the low-income threshold.



Jamila has a heart condition that requires life-long drug treatment to maintain her health.



Because the condition is not listed in the Specified Disease Conditions Program, Jamila is **not** covered.



Jamila cannot afford the medication to treat the condition.

NEW POLICY (Extended Health Benefits)



Jamila is a single mother working as a waitress in Yellowknife earning below the low-income threshold.



Jamila has a heart condition that requires life-long drug treatment to maintain her health.



Because Jamila falls under the low-income threshold, and the new Extended Health Benefits Policy covers the cost of eligible medication for all disease types, Jamila is covered.



Jamila can now afford a better life for herself and her child.



Extended Health Benefits for Seniors Program

NEW POLICY (No changes to seniors' benefits)



Mary is a retired senior citizen who hears there are proposed changes to extended health care in the NWT.



Mary learns that there will be no changes to the benefits program for seniors at this time so they will not be affected.



Extended Health Benefits for People Below the Low-Income Threshold

NEW POLICY (Extended Health Benefits)



Brandon is an only child in a family of three. He has a part-time job at a moving company and earns below the low-income threshold. Brandon is aging out of his parents' employment benefits plan soon, so they are concerned he will no longer have benefits.



Brandon will no longer be able to receive benefits from his parents' plan. However, he now qualifies for the new Extended Health Benefits Policy that will provide him coverage based on his current income.



Extended Health Benefits for People Below the Low-Income Threshold

NEW POLICY (Extended Health Benefits)



Stephanie is an employee for a mining corporation in the NWT who receives health benefits through her employer sponsored plan. Stephanie is curious if she will be eligible for more benefits under the new Extended Health Benefits Policy.

Stephanie is eligible for drug and medical supplies and equipment coverage but does not qualify for vision and dental coverage. These supports exist to help residents with low-income who do not have access to health benefits through their employer, spouse, or other government program. Therefore, Stephanie is only eligible for coverage for prescription drugs and medical supplies and equipment, after she has used up all the drug and medical supplies and equipment benefits provided by her employer's insurance plan.



Extended Health Benefits for People Earning Above the Low-Income Threshold – Specified Disease (Diabetes)

CURRENT POLICY (Specified Disease)



Bob and Brenda are a family of four. Both are employed with good employee benefits and earn a combined income above the low-income threshold. Brenda has diabetes and receives benefits under the Specified Disease Conditions Program.



Benefits: Because Brenda has diabetes, she is 100% covered under the Specified Disease Conditions Program for her diabetes medication, and medical supplies used to manage her condition.

NEW POLICY (Extended Health Benefits)



Bob and Brenda are a family of four. Both are employed with good employee benefits and earning a combined income above the low-income threshold. Brenda lives with diabetes.



Brenda has used up all the drug benefits provided by her and her husband's employers' insurance plans. Now, because of their family's income level, Brenda is required to pay a certain amount out of her own pocket before the drug plan starts covering costs. This amount is called a deductible, and it applies to her whole family.

Once Brenda's family reaches the deductible, they will need to contribute 30% towards the cost of their eligible prescriptions, including Brenda's diabetes medication and medical supplies. The amount they contribute will continue until they reach the family maximum, which is determined based on their income level.

Income testing helps us strike a balance between providing the support you need and ensuring responsible use of public funds.