

# Drug Coverage and Finances

## Information for kidney transplant patients and families

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This booklet has some information for you to review in preparation for your kidney transplant. You will have to take medicines after a kidney transplant to prevent your body from rejecting the new kidney. The medicines are expensive. They are not paid for by St. Michael's Hospital. **You need to plan how to pay for the medicines before the transplant.**

### What kind of expenses do I need to plan for?

There are things you should plan for while you are waiting for your transplant. You should consider:

- How you will pay for your medicines
- Arranging time off from work
- Arranging child care
- Getting help at home
- Getting to and from your doctors' appointments
- Preparing a will and power of attorney before your surgery

You may have many new expenses. The social worker can help you with making a plan for these costs.

Try to keep your finances and records up to date while you wait for your transplant.

## What are the costs of transplant medicines?

- When you are in the hospital the cost of your medicines will be covered.
- When you go home you must be ready to pay for your medicines.
- The cost of medicines can be from \$1,200 to \$3,000 per month.
- St. Michael's Hospital does not have a drug assistance program. We will not give you medicines for you to bring home.

Private drug coverage or provincial plans will cover most of the costs for your medicines. Some plans expect you to pay for your medicines first. Then you have to send your receipts to get the money back later. If you are on this type of plan, it may help to get a credit card.

## Are there other programs that can help me with the cost?

The only programs that cover 100% of your medicine costs are:

- Private Plan with no limit and 100% coverage
- Ontario Drug Benefit plan as a senior citizen (65 years of age or older)
- Ontario Drug Benefit plan while on Ontario Works
- Ontario Drug Benefit plan while on Ontario Disability Support Program

There are times when your private insurance may not pay for 100% of your medicine and/or you may have no access to Ontario Drug Benefit (ODB) plan. In this case, you **must** apply for the **Trillium Drug Program**.

You need to have drug coverage to be eligible for a kidney transplant. Your transplant social worker will discuss your options as part of our process.

All patients must have drug coverage BEFORE being placed on the transplant deceased donor waiting list or proceeding with a living donor transplant.

## **How does the Trillium Drug Program work?**

The **Trillium Drug Program (TDP)** is a provincial government drug benefit program that helps people with the cost of their medicine.

You must complete an application form before being accepted into the program. If you are going to use the Trillium Drug Program, you must pay a fee 4 times per year. This fee is based on your last year's family income. Even if you do not need to use the program to pay for your medicines, we still suggest you apply to the program. You will not be charged a fee unless you need to use the program.

There is no cost to register with the TDP. The application takes only a few minutes to complete. You can get applications online or through your Social Worker.

You can download the application for the Trillium Drug Program at:  
[http://health.gov.on.ca/en/public/programs/drugs/opdp\\_forms.aspx](http://health.gov.on.ca/en/public/programs/drugs/opdp_forms.aspx)

## **What other things may change after I have a transplant?**

### **Disability Benefits**

You may lose your disability benefits after your transplant. After transplant, your disability benefit provider (Long Term Disability, Canada Pension Plan - Disability, Ontario Disability Support Program) may not consider you disabled. This is because you no longer have kidney failure. It is important that you look for job options before your benefits stop.

### **Transit**

After transplant you may not be eligible for Wheel Trans. You will need to think about how to get to and from your doctor's appointments.

## Tax Tips for Medical Expenses

Keep the receipts for any expenses that you have to pay for on your own. You can claim any expenses that you have to pay yourself when you file your income tax return. These expenses can include:

- Parking at medical appointments
- Payments to the hospital
- Medicines that you paid for yourself
- Any fees for a drug program (such as the Trillium Drug Program)
- You must have receipts for all your costs.

The Kidney Foundation of Canada has a section on their website called Tax Tips. Please visit their website at [www.kidney.ca/taxtips](http://www.kidney.ca/taxtips).

For more information about your financial situation, drug coverage and disability benefits, please ask your social worker.

St. Michael's cares about your health. For reliable health information, visit our Patient and Family Learning Centre, room 6-004, 6<sup>th</sup> floor (Cardinal Carter Wing), or find us online at [www.stmichaelshospital.com/learn](http://www.stmichaelshospital.com/learn)

This information is not intended as a substitute for professional medical care. Ask your healthcare provider about this information if you have questions.