

Drug cost simulator

Frequently asked questions

For a detailed description of the tool, refer to the quick reference card that can be accessed in the “Useful links” section of the simulator.

Important: Certain features may differ depending on the group plan or the province.

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1. What is the drug cost simulator?

It's a tool on the [secure site for plan members](#) that will tell you whether a drug is covered under your group insurance plan and **approximately** how much you'll pay out-of-pocket for it. The simulator factors in the cost of the drug, the specifics of your plan, and who the drug is prescribed for (plan member or dependant). It also shows you the price of any equivalent drugs available at a lower cost to help you save money at the pharmacy.

2. Why should I use the drug cost simulator?

The simulator helps you avoid unpleasant surprises at the pharmacy. It lets you know in advance whether the drug you've been prescribed is covered by your plan, and **approximately** how much you'll have to pay for it. It also lets you easily compare the price of a drug with its [generic equivalents](#) so you can make more informed decisions—and maybe even pay less for your prescription drugs.

3. How does the drug cost simulator work?

It's very easy to use. Simply type in the name of the drug (e.g. Lipitor), select the name of the person the prescription is for, the province of purchase, and click on "Search". If your search generates more than one result, look through the list to find the name and dose that matches your prescription, then click on "Confirm coverage" to access the drug record and find out whether you're covered and **approximately** what you'll pay.

If you don't know the name of the drug, you can also search by [Drug Identification Number \(DIN\)](#) (e.g. 02230711) or by active ingredient (e.g. atorvastatin calcium).

For a more comprehensive overview of the simulator, refer to our quick reference card that can be accessed in the "Useful links" section of the tool.

4. Does the simulator work for all drugs on the market?

The simulator can confirm the coverage and estimate the cost of all drugs that have a [DIN](#), in other words, all drugs that have been approved for sale by Health Canada. It can't be used for compounded drugs (a mixture of several drugs).

5. What is a DIN?

The DIN (Drug Identification Number) is an 8-digit number assigned by Health Canada to identify drugs that have been evaluated and approved for sale in Canada. Each drug has its own DIN, which identifies the following product characteristics: name, active ingredient(s), strength of active ingredient(s), pharmaceutical form, route of administration and manufacturer.

6. What if I don't know the exact name of the drug, its DIN or the name of the active ingredient?

When your doctor writes you a prescription for a new drug, make sure to ask for its exact name. Sometimes their handwriting can be difficult to make out!

For drugs you're already taking, you can find the name of the drug and its [DIN](#) on the product packaging or pharmacy receipt. If you don't have either on hand, your pharmacist should be able to give you this information. Alternatively, you can look for it in your claim history by signing in to [desjardinslifeinsurance.com/planmember](#) and clicking on "Consult My Claims File". You can also view your recent claims using the Claim 360° mobile app, if it's included in your plan.

7. Why do I get more than one result when I search for a specific drug? Can I choose any of them?

When you search by drug name (e.g. Lipitor) or by active ingredient (e.g. atorvastatin calcium), the simulator generates a list of all the drugs that match your search, in the various doses available. Since the cost, coverage and availability of a drug may vary depending on the dose, it's important to select the same drug in the same dose that's shown on your prescription.

8. Will my searches impact my insurance?

We don't keep records of drug cost simulator searches. You can conduct as many searches as you like without it having any impact on your insurance file.

9. How is the cost of the drug calculated?

The simulator estimates the cost of the drug before reimbursement, which is based on the average of all claims submitted for that drug by pharmacies across the province in the past three months. This amount is **approximate** and is calculated using the most common quantity prescribed for the drug (e.g. 30 tablets). If you like, you can change the default quantity to reflect your particular situation (except for purchases in Quebec, where pharmacists' billing practices don't allow us to adjust the calculation for different quantities).

Note that the prices the simulator displays should only be used as a guideline. They may vary from one pharmacy to another and are not guaranteed.

10. How often is the data updated?

The database we use to calculate the average drug cost in pharmacies is updated every month.

11. Why do I have to indicate the province of purchase?

Drug costs and availability can vary from province to province, as can the features of the tool. Specifying the province of purchase ensures you get the most accurate estimate possible.

12. Why do I have to specify who will be taking the drug?

Your plan coverage may be different depending on who the drug was prescribed for (plan member or dependant). To get the most accurate estimate possible, it's important to indicate who the drug has been prescribed for.

13. The name of the person who will be taking the drug isn't in the drop-down list. How do I add it?

The fastest way to add or change a dependant is online, if your plan offers this option. Simply log on to the [secure site for plan members](#) and go to "Consult my file" (in some cases, this link is called "Manage my dependants"). Alternatively, you can complete the [Member's Change Request](#) form (04035E) and send it to us by mail to the address indicated on the form.

Any changes you make on the secure site will take 24 business hours to be reflected in the simulator. Changes sent by mail will take about five business days from the day we receive your request.

14. Why don't I get any results when I search for a drug?

If your search doesn't yield any results, it's because the information you entered doesn't match any of the drugs in our database. Make sure you've typed in the correct information, then try again. If you need help, feel free to call the Customer Contact Centre at 1-800-463-7843.

15. On the *Breakdown of calculation* page, why is the "eligible drug cost" lower than the "drug cost"?

As a cost-control measure, your plan may set a limit for the amount that can be claimed for each drug. This is known as the "eligible drug cost". There are several factors that go into calculating the eligible amount, including any cost-control measures your plan may include ([mandatory generic substitution](#), reasonable and customary fees, etc.).

16. The simulator result is different from what I was charged at the pharmacy. Why?

The prices generated by the simulator are estimates based on claim histories for the same drug. They may vary by province, period or pharmacy, and they are not guaranteed.

17. The simulator says my plan has a "mandatory generic substitution" program. What does that mean?

Mandatory generic substitution is a cost-control measure used by some plans. It encourages plan members to choose the generic versions of brand name drugs when available. If your plan has a mandatory generic substitution program, the simulator will automatically calculate the reimbursement amount based on the cost of the least expensive generic equivalent. You can still opt for the brand name drug if you want, but you'll have to pay the difference between the two, on top of the usual portion you would pay.

18. How can I replace the drug prescribed to me with one of the generic equivalents proposed by the simulator?

In addition to showing you the coverage and price for a specific drug, the simulator will also let you know if there are any [generic equivalent drugs](#) available at a lower cost. Next to the result for the drug you searched for, it will show you the **approximate** cost of the least expensive generic equivalent drug.

The objective here is to help you save on the cost of your drugs, but it's also important to point out that the information shown is not intended to replace the opinion of a healthcare professional. If you would like to choose a generic equivalent over the drug that was prescribed for you, talk about it with your pharmacist, who will be able to direct you towards the best option for your situation.

19. What is a generic equivalent drug?

Every new drug that makes it to market is patent-protected for 20 years. This "original" or "brand name" drug is sold by the pharmaceutical company that developed it. Once this period is over, the "recipe" becomes available to other companies, so they can make an equivalent drug, which they then sell as a "generic" drug. These companies can afford to charge less for the drug, since using a proven recipe allows them to eliminate research and development costs.

Generic drugs are just as effective as brand name drugs. They contain the same active ingredients, in the same doses, and are subject to the same federal manufacturing and quality standards. The only differences are the colour, the shape—and the price.