bcdiabetes.ca
Patient Care + Research + Clinical Trials

Dr. Tom Elliott MBBS, FRCPC
Medical Director

400 - 210 W Broadway
Vancouver, BC
V5Y 3W2 Canada

phone: 604.683.3734
fax: 604.628.3821
email: moa@bcdiabetes.ca

2022-Apr-18

Pharmacare deductible and insulin pumps

The BC Pharmacare deductible is complex. In brief, once Pharmacare-approved expenditures exceed approximately 2% of net family income Pharmacare covers 70% of the cost of Pharmacare-approved items. Once Pharmacare-approved expenditures exceed approximately 3% of net family income Pharmacare covers 100% of the cost of Pharmacare-approved items. Many very effective diabetes devices and medications ironically are not Pharmacare-approved.

There are currently four insulin pumps on the Canadian market which are eligible for Pharmacare approval. These are: the Omnipod from Insulet, the Veo 630G & 770 G from Medtronic and the YpsoPump from Ypsomed. Note, the Medtronic 770G is a benefit only for individuals living with Type 1 diabetes. Pumps being considered by Pharmacare include the Tandem T:slim X2. Click this link for an update on hybrid closed loop pump technology.

When considering insulin pumps and the Pharmacare deductible it is important to differentiate between pump hardware that is disposable & pump hardware that is not disposable.

The non-disposable part of the Omnipod, the controller, retails at $800 - this cost is not subject to the Pharmacare deductible - this cost is covered 100% by BC Pharmacare. Ongoing cost is $300/month (each pod costs $30 and lasts 80 hours = 3 days & 8 hours).

The Ypsopump Starter Kit price of $800 is subject to PharmaCare deductible/family maximum. The Ypsopump starter kit includes the Ypsopump, 4 boxes of reservoirs, 4 boxes of infusion set of choice (Orbit or Inset) and several accessories. This covers all requirements, other than insulin, for the first 3 months.

The non-disposable part of Medtronic pump systems (the pump itself) retails at $6600. Unlike the Omnipod pump controller this cost is subject to the Pharmacare deductible. The $6600 pump is a Pharmacare-approved item but it will NOT BE FREE unless you have already hit the 3% deductible. You will have to pay ALL of the cost until you hit the 2% mark; between the 2% & 3% mark you will still have to pay 30% of the cost until you hit the 3% mark.

The disposable parts of these pumps are subject to the Pharmacare deductible. These include the pods for the Omnipod system ($300 per month) & the tubing for the Medtronic system

($270/month). *Note the continuous glucose meter (CGM) that is integrated with Medtronic pumps is not a Pharmacare-approved item. Thus no expenditures incurred for the Medtronic CGM will go towards the Pharmacare deductible.*

Extended medical insurance, if available, may cover the costs incurred for both insulin pumps and disposables until the 3% threshold has been reached.

Based on the above it is evident that the upfront costs of the Omnipod & Medtronic pumps may be quite different depending on whether or not the 2% & 3% thresholds have been reached. As such there may be financial implications between choosing the Omnipod and Medtronic systems.

Here is an example for a family with a net income of $150,000 (2% = $3000, 3% = $4500).

As of the date of purchase of Medtronic pump, let's assume Pharmacare-approved expenses are at $1500. Remember, the pump costs $6600. The first $1500 for the pump comes out of the user's pocket to get the family to the 2% threshold. Of the next $1500 required to get the family to the 3% threshold, another $450 (30% of $1500) also comes out of the user's pocket.

So of the $6600 for the Medtronic pump the user pays $1500 + $450 = $1950. The province pays $4650. Ongoing costs for Medtronic pump users, tubing and reservoirs, cost around $270/month.

If an Omnipod pump is chosen, upfront costs are $0 regardless of family income. Ongoing costs are $300/month. If an Ypsopump is chosen, upfront costs are $800 (subject to the deductible) and include tubing and reservoirs for 3 months. For the fourth month and onwards ongoing costs (tubing and reservoirs) are $270/month.

Short URL = https://bit.ly/2YMFIP8