

UNDERSTANDING GOVERNMENT HEALTH PROGRAMS

Healthcare coverage in Canada can be confusing because different programs operate at both the provincial and federal levels. Below is a simple explanation of how Medical Services Plan (MSP), BC PharmaCare, and the new National Pharmacare program work together.

BC Medical Services Plan (MSP) – Provincial Medical Coverage

In Canada, every province has a public health insurance plan similar to British Columbia's [Medical Services Plan \(MSP\)](#). They all provide universal coverage for medically necessary physician and hospital services, but each province administers its own program.

MSP is British Columbia's public health insurance program and typically pays for services such as visits to doctors and specialists, medically required hospital care, some diagnostic services (e.g., x-rays, lab tests) and maternity care. MSP does not cover many common healthcare expenses, including prescription drugs, dental care, paramedical services etc. Because of these gaps, many individuals rely on extended health benefits through employer plans.

BC PharmaCare Plans

PharmaCare has several types of plans that help B.C. residents pay for prescription medications, medical devices and supplies, and pharmacy services. The most well-known plan is the Fair PharmaCare Plan.

Fair PharmaCare Plan

Fair PharmaCare coverage is based on income and has three components: deductible, copay and family maximum. These amounts can change each year.

The deductible is determined by your annual income each year. The co-pay is the percent of the cost the government plan will pay (typically 70%) and the maximum is how much you need to claim before the government plan pays 100% of the cost.

Everyone in BC should register for Fair Pharmacare. Unlike MSP coverage, registration is not automatic and residents must actively register.

Registration: [Fair PharmaCare | Registration Status Search](#)

Learn about the other plans [BC PharmaCare plans - Province of British Columbia](#)

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What Is “National PharmaCare” in Canada?

National Pharmacare in Canada refers to proposed and existing government-funded programs designed to make prescription drugs more affordable and accessible to Canadians. Historically, prescription drug coverage has been managed primarily at the provincial and territorial level, with varying programs and eligibility rules across jurisdictions. It is worth noting that very few provinces have as robust of a program, but BC, Saskatchewan and Manitoba have led the way in this regard.

Through recent federal legislation and bilateral agreements between Canada and individual provinces/territories, a first phase of a more coordinated national pharmacare system is being introduced. This phase focuses on universal, single-payer, first-dollar coverage for key prescription drug categories such as contraceptives, menopausal hormone therapy and diabetes medications for eligible residents.

The goal of National Pharmacare is to establish a consistent, national formulary to replace the current patchwork system where coverage varies by province, age, or income level.

Provinces & Territories Participating in National Pharmacare Agreements

Under the current National Pharmacare rollout, four jurisdictions have signed agreements with the federal government:

- 👉 British Columbia
- 👉 Manitoba
- 👉 Prince Edward Island
- 👉 Yukon

These agreements mean residents in these provinces/territories have (or will soon have) public coverage for contraception and diabetes medications and related devices/supplies at little to no cost at the pharmacy counter.

Other provinces are exploring participation, but as of early 2026, these are the jurisdictions with active National Pharmacare funding agreements in place.

Important Changes in British Columbia

Effective March 1st, 2026-National Pharmacare Plan launches in B.C. with 100% coverage of eligible diabetes medications and menopausal hormone therapy.

[Plan NP diabetes medications](#)

[Plan NP menopausal hormone therapy](#)

Effective April 1st, 2026-Expanded coverage for certain diabetes-related devices and supplies begins.

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