



*Exclusively for customers outside the Province of Quebec
Information à l'intention exclusive des clients hors Québec*

WHAT CAN BE CHARGED TO THE CARDHOLDER?

Most plans have various forms of co-payment (deductibles, co-pays, co-insurance), which require the cardholder to pay a portion of the cost of the prescription. Some plans have dispensing fee caps or deductibles equal to dispense fees, which limit the amount paid by the plan for your professional services. Other plans limit payment to the cost of alternative drugs, such as generics, or to drugs on a controlled formulary.

Under your agreement with Emergis, differences in adjudicated prices on claims can only be passed along to the cardholder under the following circumstances:

- Difference between your usual and customary fee and the maximum fee paid under the plan
- Difference in price between a brand name product and a generic, if the patient chooses the brand name product, and it has not been ordered as "No Substitution" by the physician
- Difference in cost for the extra amount dispensed for quantities filled in excess of the maximum supply allowed on the plan, e.g., cardholder requests a 60-day supply, but the plan pays only 34 days at a time
- For plans that pay for therapeutic equivalents, which may be less expensive than the medications dispensed, e.g., a claim for ranitidine being paid based on the cost of cimetidine
- Any deductibles, co-insurances and other limits applied to the claim

We make every attempt to maintain fair price files, reflecting provincial guidelines and reasonable purchase prices. If you are concerned about the price adjustment for a claim, please contact our Pharmacy Support Centre at 1 800 668-1608.

Policy for determination of prescription pricing

Pricing policies vary from province to province and regional differences between pharmacies may occur. Some payment schedules may be based on the usual and customary fee of a pharmacy, and others on a negotiated fee for all pharmacies within a province.

Despite these differences, one common rule applies:

- The total amount charged shall not exceed the lower of the lowest amount that would be charged to a cash paying customer or other private pay direct customers.

This ensures that all insurers are competing on a level playing field and reduces the incentive for them to direct the insured to lower cost providers

- If you have a patient who has a deferred payment plan, the same principle applies. You cannot collect from your patient the difference between your ingredient cost and that allowed by the Emergis price file
- For the e-sampling program, you receive payment from the participating pharmaceutical manufacturer(s) via the electronic adjudication system and cannot charge your patient. (Please refer to the Pharmacy Manual for a description of various Emergis products associated with the Assure Card)



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When a claim is submitted, our adjudication system bases payment to you on your usual and customary professional fee and on provincially based price files of ingredient costs (not applicable in Quebec). Our price files are based on a number of reliable sources. (Note that in Quebec, pricing is addressed through an agreement between Emergis and AQPP).

Part of every Provider Agreement with Emergis is the acknowledgment that you will accept our adjudicated cost payment and not charge your customer any excess amount. Please see the article entitled, "What Can I Charge the Cardholder" in the Pharmacy Manual for an explanation of what can be charged.

In the event that your actual ingredient acquisition cost exceeds the amount allowed by our system, you can contact our Pharmacy Support Centre at 1 800 668-1608 and arrange to fax us the most recent invoice supporting your claim to 905 602-7411. Please reference the claim that was affected and include your provider number. Any invoice which is submitted must be received within 7 days of the dispense date of the prescription to be adjusted online. Only adjustments of \$2.00 or more per DIN will be considered.

In the event a manufacturer decreases their price for a product and you have stock with the previous higher cost, please contact the manufacturer directly, as Emergis is not responsible for manufacturer price decreases.

Furthermore, if a generic product is on backorder, the pharmacy is responsible for checking all available suppliers for stock, or obtaining another generic interchangeable product before submitting for the brand name. If all generic interchangeables are temporarily unavailable, then brand name submissions will be honoured. However, once the generics are available, brand name claims will be cutback to generic pricing.