

Medication Cost and Insurance and Tax Considerations

Medical Services Plan (MSP)

In British Columbia the Medical Services Plan will cover your initial fertility assessment. Many of the fertility treatments that follow are not publically funded. Courses of therapy vary considerably from individual to individual and as such it is difficult to accurately determine the cost prior to a patient assessment. Following your initial work up our medical staff will be able to more accurately provide costing estimates including medication.

Coverage of Medication for Fertility Treatments

The medication required during your treatment may be covered by your third party insurer (for example Manulife or Green Shield Canada). You are encouraged to contact your insurer directly to determine your individual eligibility. It is important to note that fertility medications are typically *covered as an exception by most insurers* and as such it is the decision of the employer to offer it as a single benefit in their respective plan for their employees.

During that phone call ask if “fertility medications such as Orgalutran, Drug Identification Number 02245641 or Puregon 300 IU Cartridge Drug Identification Number 02243948” are covered under my plan?” If they are covered simply submit The Kelowna Regional Fertility Centre receipts with the appropriate form from your plan for reimbursement.

Medications such as birth control pills (i.e. Marvelon) or Prometrium that may be utilized in fertility treatments but also are prescribed for other reasons are likely covered by your drug plan and you should be able to submit a claim using again using the receipt and the appropriate form from your insurer.

Tax Credits for Fertility Services

The Income Tax Act (118.2) and the interpretation bulletins (IT-519R2), Canada Revenue Agency, suggest that fertility procedures qualify as medical services as they relate to the medical condition of infertility. Provided the amount is paid by an individual to a medical practitioner or to a public or licensed private hospital in respect of services provided to the individual, or to the individual’s spouse, common law partner or dependant, **such amounts would qualify for the medical expense tax credit on your tax return.** We encourage you to consult with an accountant to confirm your specific circumstance.