

**Appendix 3 (as supplied by the authors).** Calculation of annual out-of-pocket expenses for ARV regimen<sup>1</sup>, December 2017

Jurisdiction	Clinical scenario 1: Single man earning after tax income of \$39,000/year purchasing regimen that costs \$15,552 annually (\$1296/month)				Clinical scenario 2: Married female with 2 children earning after tax household income of \$80,000 purchasing a regimen that costs \$15552 annually (\$1296/month)			
	Premium	Deductible	Co-payment	Total costs (premium + deductible + co-payment), \$	Premium	Deductible	Co-payment	Total costs, (premium + deductible + co-payment), \$
Alberta	0	0	0	0	0	0	0	0
British Columbia	0	0	0	0				
Manitoba	0	39,000x4.79% = 1868	0	1868 <sup>2</sup>	0	(80,000-6000) x 5.5% = 4070	0	4070 <sup>2</sup>
New Brunswick	0	0	0	0	0	0	0	0
Newfoundland and Labrador	0	0	Co-payment rate = 39,000 x 5% ÷ 15,552 = 12.5% Co-payment = 12.5% x 15552 = 1944	1944	0	0	Co-payment rate = 80,000 x 10% ÷ 15,552 = 51.4% Copayment = 51.4% x 15552 = 7993	7993
Northwest Territories	0	0	0	0	0	0	0	0
Nova Scotia	0	0	4x11.25 = 45	45	0	0	4x11.25 = 45	45
Nunavut	0	0	0	0	0	0	0	0
Ontario	0	39,000x3.446% = 1344 <sup>3</sup>	4x2=8	1352	0	80,000x3.736% = 2989 <sup>3</sup>	4x2=8	2997
Prince Edward Island	0	0	0	0	0	0	0	0
Quebec	0-677	\$19.45	(1296 – 19.45) x 34.8% = 463.69	1066 + premium  Yearly maximum of \$1066 used as monthly value exceeds monthly maximum of \$88.83/month	0-677	\$19.45	(1296 – 19.45) x 34.8% = 463.69	1066 + premium  Yearly maximum of \$1066 used as monthly value exceeds monthly maximum of \$88.83/month
Saskatchewan <sup>4</sup>	0	39,000x3.4% = 1326	0	1326 <sup>2</sup>	0	80,000x3.4% = 2720	0	2720 <sup>2</sup>
Yukon	0	250	0	250	0	250	0	250
Federal Programs  (Non-insured health Benefit program, Interim Federal health program, Verteran Affairs Canada, Correctional Service Canada, Canadian Forces Health Services)	0	0	0	0	0	0	0	0

<sup>1</sup>ARV regimen = antiretroviral regimen consisting of the single co-formulated tablet abacavir/lamivudine/dolutegravir

<sup>2</sup>Total cost is underestimated as deductible was calculated with after tax income rather than using taxable income as required by provincial program

<sup>3</sup>Deductible determined from grid in "A Guide to Understanding the Trillium Drug Program", Queen's Printer for Ontario, 2013.

<sup>4</sup>On April 10, 2018, the government of Saskatchewan announced a change in their reimbursement policy to provide universal coverage for HIV medications to all registered residents. Data presented are those extracted in December 2017