

Questions and Answers: Updated Income Eligibility Thresholds for the Seniors Co-Payment Program (SCP) under the Ontario Drug Benefit (ODB) Program

Question 1: What has changed?

Effective August 1, 2026, the start of the 2026/27 program year, the income eligibility thresholds for the Seniors Co-Payment Program (SCP) under the Ontario Drug Benefit (ODB) Program will be adjusted. The individual annual net income threshold will be updated from \$25,000 to \$25,480 and the combined annual net income threshold will be updated from \$41,500 to \$42,290.

The individual annual net income threshold applies to a senior who does not have a spouse, a senior who has a married spouse with whom they no longer live in a conjugal relationship, and a senior who has a spouse living in a long-term care home or community home for opportunity.

The combined annual net income threshold applies to a senior who has a spouse, other than a spouse described in the paragraph above.

Question 2: Why was the change made?

The Ontario government recognizes that living on a fixed income can create gaps in care, something that many seniors in Ontario face. These updates ensure that the Seniors Co-Payment Program income eligibility thresholds better reflect cost-of-living increases in Ontario and continue to be in line with increases to income supports for seniors.

Effective August 1, 2026, the start of the 2026/27 program year, the income eligibility thresholds for the Seniors Co-Payment Program (SCP) under the Ontario Drug Benefit (ODB) Program will be adjusted **annually** to reflect inflation increases based on the Ontario Consumer Price Index. This will allow low-income seniors who are receiving seniors' benefits that increase with inflation, such as Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Guaranteed Annual Income System (GAINS) to benefit from the SCP.

Question 3: What is the difference in drug benefits between seniors who are enrolled in the SCP and those who are not?

All OHIP-insured seniors aged 65 years and over automatically qualify for the ODB Program. On the first day of the month after they turn 65 years of age, all OHIP-insured Ontarians are automatically enrolled in the ODB Program, which covers most of the costs of more than 5,900 prescription drug products. Generally, seniors pay the first \$100 of their prescription drug costs each year (annual deductible) before they are eligible for drug coverage. After the deductible is paid, seniors then pay up to \$6.11 toward the dispensing fee for every prescription (a co-payment). The SCP is an application-based program under the ODB Program for seniors with incomes less than certain income eligibility thresholds. Seniors enrolled in the SCP pay no annual deductible and a reduced co-payment of up to \$2 per eligible product dispensed. The lower out-of-pocket cost improves access to essential drugs.

Question 4: How would this change impact seniors financially?

Updating the SCP thresholds annually to reflect inflation increases based on the Ontario Consumer Price Index will ensure that low-income seniors who rely on indexed income programs are eligible for the SCP. Seniors who are enrolled in the SCP pay no annual deductible and a reduced co-payment.

Question 5: How can Ontarians apply to the SCP under the new income eligibility thresholds?

To avoid unnecessary delays and ensure timely processing, eligible seniors can complete the Seniors Co-Payment Program Application available on <https://forms.ontariodrugbenefit.ca>.

The online form will guide applicants through the process to ensure all the information required for enrolment is provided before submission.

Refer to the [Guide to Understanding the Seniors Co-Payment Program](#) for more information.

If a computer is not accessible and the application cannot be completed online, the form can be mailed. Request a paper copy of the SCP application form and guide by:

- tel.: 416-503-4586 (in the Toronto area)
- toll-free: 1-888-405-0405
- sending an email at seniors@ontariodrugbenefit.ca

Question 6: What happens to seniors who are already enrolled in the SCP?

Seniors who are already enrolled in the SCP and whose income has been confirmed by the Canada Revenue Agency (CRA) will not be affected by the new income limits. They do not need to do anything unless their marital status changes, or their spouse's living situation changes (for example, if their spouse moves into a long-term care home or a community home for opportunity). If this happens, their SCP eligibility will be reviewed again.

Seniors who must provide proof of income because the CRA cannot confirm their income (for example, if they do not file an income tax return) will still need to provide proof of income every year.

Question 7: How does this change impact businesses/pharmacies?

There is no impact to businesses, including pharmacies. Pharmacies are expected to help communicate the income eligibility threshold changes to seniors as part of their regular business practices.

General Q&As Related to the Seniors Co-Payment Program (SCP)

Question 1: What is the SCP?

The SCP is an application-based program under the ODB Program that provides financial assistance to qualifying seniors by reducing their out-of-pocket drug costs. All OHIP-insured seniors aged 65 years and over automatically qualify for the ODB Program on the first day of the month following the month the person attains 65 years of age. Generally, seniors pay a \$100 annual deductible before they are eligible for drug coverage. After the deductible is paid, seniors then pay a co-payment of up to \$6.11 toward the dispensing fee per prescription.

Seniors enrolled in the SCP have no annual deductible and a per-prescription co-payment of up to \$2. To be eligible for the SCP, seniors must apply by submitting an application to the SCP and must meet certain income eligibility thresholds. For further information about the income eligibility thresholds, please visit <https://ontario.ca/seniorscopayment>.

Question 2: What is covered under the ODB Program?

The ODB Program covers **most of the cost of approximately 5,900** prescription drug products and a number of professional pharmacy services. In addition, there are almost **1,500** additional drug products that may be covered by the Exceptional Access Program (EAP) if specific clinical criteria are met. EAP requests are reviewed on a case-by-case basis based on the patient's individual clinical situation.

For example, the ODB Program helps to pay for:

- some products used in diabetes monitoring and testing
- some prescribed over-the-counter drugs (for example, ibuprofen 200mg, ferrous fumarate 300mg)
- some nutrition products if specific clinical criteria are met
- some drugs used in the treatment of HIV/AIDS
- some drugs used in palliative care
- help to quit smoking:
 - up to a year of pharmacist-assisted counselling
 - drugs for treatment

Question 3: How do seniors learn about the SCP?

A letter is sent to all Ontarians about three months prior to their 65th birthday to let them know they will **automatically be covered** under the ODB Program on the first day of the month after they turn 65 years of age. The letter also provides information about the SCP and how to apply.

Information regarding the ODB Program and the SCP is also available via pharmacies and pharmacists.

Question 4: Who is eligible for the SCP?

The SCP is an application-based program, available to Ontarians with an Ontario Health card number, who are 65 years of age or older, and who meet certain income eligibility thresholds. For more information on the SCP and the income eligibility thresholds please visit <https://ontario.ca/seniorscopayment>.

Question 5: When were the SCP income eligibility thresholds previously updated?

The SCP income eligibility thresholds were last updated in August 2024. These 2026 changes update the thresholds for 2026/27 and will allow the thresholds to be adjusted annually to reflect inflation increases based on changes in the Ontario Consumer Price Index.

Question 6: How does the ministry confirm that an applicant is eligible for the SCP?

Eligibility in the SCP is based on a senior's individual annual net income or the combined annual net income of a senior and their spouse. The annual net income of applicants to the SCP is determined when they apply to the SCP. The majority of applicants are enrolled based on the income information the ministry retrieves from the Canada Revenue Agency (CRA), as most seniors file income tax returns with the CRA and because consent for the CRA's disclosure of income tax information to the ministry is mandatory for enrollment in SCP.

For those whose income cannot be retrieved from the CRA, they can provide their Notice of Assessment. If the Notice of Assessment is not available, then other income documentation can be provided.

Seniors whose income cannot be verified by CRA or in a Notice of Assessment are enrolled in the SCP on a year-to-year basis and will need to reapply every year by providing updated income documentation until their income can be verified by CRA or is documented in a Notice of Assessment.

SCP applicants who refuse to provide CRA consent, or who withdraw previously granted consent, are not eligible for SCP coverage but are eligible to receive drug benefits under the ODB Program as seniors.