How to make a health claim

You can claim health expenses in several ways — pay direct, online, mail or in person.

If your plan includes pay direct drug claims, your pharmacist can submit the claim directly to Pacific Blue Cross.

For all other health claims, you can mail or drop off your claim and receipts to Pacific Blue Cross or submit claims online. Forms available at pac.bluecross.ca.

**TIP 1** Before filling out your prescriptions, compare average per-pill prices at pharmacy locations in your area. Find drug savings at pharmacycompass.ca.

**TIP 2** You may be able to claim any unpaid balance under another plan. Learn about coordination of benefits on our website.

**Prescription drug claims with pay direct drugs:**

**Step 1** Ask your pharmacist if pay direct drug claims are accepted. If not, you can submit your claim online from CARESnet®.

**Step 2** Present your Pacific Blue Cross identification card. You can send a copy of your ID card from CARESnet to your mobile device.

**Step 3** Your pharmacist will bill Pacific Blue Cross directly. You pay for any amounts not covered by your plan.

**Submitting your health claim:**

**Step 1** Visit your registered health practitioner. Ask your practitioners if they have direct billing with Pacific Blue Cross.

**Step 2** If the health practitioner does not bill Pacific Blue Cross directly, pay for the cost of the product or service in full*. Keep your receipt.

**Step 3** Check if the service is covered in CARESnet. If so, submit your claim online.

**Step 4** If you cannot use online claims, mail or drop off your completed claim form to Pacific Blue Cross. Extended health care claim forms are available from our website. Ensure your claim includes all necessary information, including original receipts (make a copy for your files).

**Step 5** Pacific Blue Cross will reimburse you for the eligible cost of the product or service, and deposit funds directly into your bank account.

* BC hospitals can bill Pacific Blue Cross direct when you request semi-private or private accommodation for acute care and the benefit is included as part of your extended health plan.

**TIP** Providing members with the information they need.