



Deferred Payment



Deferred payment plans are very similar to pay-direct plans with the exception that patients pay 100% of their prescription costs at the pharmacy. Here is the process for deferred payment claims:

- Pharmacies transmit claims to ESI Canada and we verify eligibility data
- Pharmacies then receive a response indicating the validity of the claim
- ESI Canada sends messages indicating that the pharmacy should collect 100% of the claim (CPhA codes RC - "transmitted to insurer" followed by QJ - "patient to pay pharmacist")
- The patient pays the pharmacy 100% of the total claim
- ESI Canada sends the claim information to the insurer on behalf of the patient
- The insurer then makes payment to the patient, less any applicable plan design options

*Redefining
Health Claims
Solutions*

Please note: ESI Canada offers its customers different products. It is our customers who decide which of these products will be offered through their own branded programs. Some products may not be available in all provinces/territories.



ESI CANADA®

www.esi-canada.com