

Student Loan Forgiveness Program Expansion



Canadian
Pharmacists
Association

Association des
pharmaciens
du Canada

Background on the program



Canadian
Pharmacists
Association

Association des
pharmaciens
du Canada

Rural and Remote Student Loan Forgiveness Program

- To help under-served rural or remote communities, the Canada Student Loan Forgiveness program provides financial incentives (loan forgiveness) for healthcare professionals to relocate or return to a rural or remote community.
- In order to be eligible, professionals must provide in-person services for a minimum of 400 hours in one of those communities. They must have a loan with Canada Student Loan.
 - Family doctors, residents in family medicine, nurse practitioners, registered nurses, registered psychiatric nurses, registered practical nurses, and licensed practical nurses are currently eligible.
- Currently, doctors are eligible for a maximum of \$40,000 of debt relief, while nurses are eligible for \$20,000 of debt relief.

Liberal Government Commitments

- In the Liberal Party's 2021 election platform, they committed to expanding the list of eligible professions in the rural and remote student loan forgiveness program – and specifically mentioned expanding to pharmacists.
- In the Government's 2022 Budget, they re-affirmed their commitment to expand the program, however did not list expansion professions.
- Human Resources and Skills Development Canada is currently undertaking consultations with stakeholders (including CPhA) and are expected to finish their consultations by Winter 2022.

Pharmacists providing community-based care



Canadian
Pharmacists
Association

Association des
pharmaciens
du Canada

Pharmacists in rural and remote communities

- 95% of Canadians live within 5km of a pharmacist.
- For this reason, pharmacists have and continue to fill in the gaps in primary care treatment due to ongoing shortages in nurses and physicians.
- Many provinces are expanding the scope of practice for pharmacists, and some are allowing pharmacists to prescribe for minor ailments.

PHARMACISTS' SCOPE OF PRACTICE IN CANADA

✓ Implemented in jurisdiction

P Pending legislation, regulation or policy for implementation

X Not implemented

		BC	AB	SK	MB	ON	QC	NB	NS	PEI	NL	YT	NWT	NU	
Prescriptive Authority (Schedule 1 Drugs)	Independently, for any Schedule 1 drug	X	✓ ⁵	X	X	X	X	X	X	X	X	X	X	X	
	Initiate ^{1,2}	In a collaborative practice setting/agreement	X	✓ ⁵	✓ ⁵	✓ ⁵	X	✓	✓	✓	X	X	X	X	X
		For minor ailments/conditions	X	✓	✓	✓ ⁵	P	✓	✓	✓	✓ ⁵	✓	X	X	X
		For smoking/tobacco cessation	X	✓	✓	✓ ⁵	✓	✓	✓	✓	✓ ⁵	✓	X	X	X
		In an emergency	✓ ⁷	✓	✓ ⁷	✓ ⁸	✓	✓	✓	✓	✓	✓ ⁷	X	X	X
Adapt/Manage ^{1,3}	Independently, for any Schedule 1 drug ⁴	X	✓ ⁵	X	X	X	✓	X	✓	X	X	X	X	X	
	Independently, in a collaborative practice ⁴	X	✓ ⁵	✓ ⁵	✓ ⁵	X	✓	✓	✓	X	X	X	X	X	
	Make therapeutic substitution	✓	✓	✓ ⁹	X	X	✓	✓	✓	✓	✓	✓	X	X	
	Change drug dosage, formulation, regimen, etc.	✓	✓	✓ ⁹	✓	✓	✓	✓	✓	✓	✓	✓	X	X	
	Renew/extend prescription for continuity of care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	
Injection Authority (SC or IM) ^{1,5}	Any drug or vaccine	P	✓	✓	✓	X ¹⁰	✓	✓	✓	✓	✓	✓	X	X	
	Vaccines ⁶	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	
	Influenza vaccine	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	
Labs	Order and interpret lab tests	X	✓	P ¹¹	✓ ¹²	X	✓	P	P ¹¹	✓ ¹³	X	X	X	X	
Techs	Regulated pharmacy technicians	✓	✓	✓	✓ ¹⁴	✓	X	✓	✓	✓	✓	X	X	X	

Rural and remote pharmacist recruitment is challenging

CPhA conducted interview with rural and remote pharmacy owners:

- Historically, rural and remote coverage was good, however it has begun to decline over the last several years.
- Pharmacy is now seeing a high number of retirements in rural and remote communities where pharmacists are older.
- Owners have stated that while they never had many applicants, they are now receiving no applicants for job postings that have been vacant for up to two years.
- Attraction to rural communities is also challenging – there is a higher cost of living, different lifestyles, and competition with urban lifestyle makes it difficult to attract new graduates.
- Rural and remote pharmacies have continually hiked pay rates and vacation times in order to retain and attract pharmacists.

Tuition for Pharmacists



Canadian
Pharmacists
Association

Association des
pharmaciens
du Canada

Pharmacist debt load compared to physicians

University	PharmD Tuition (Yearly)	MD Tuition (Yearly)
University of British Columbia	\$19,929.84	\$20,395.31
University of Alberta	\$17,131.52	\$15,565.92
University of Saskatchewan	\$19,895.00	\$20,246.00
University of Manitoba	\$15,811.54	\$11,345.70
University of Waterloo	\$25,545.00	N/A
University of Toronto	\$18,060.00	\$23,090.00
Dalhousie University	\$18,288.00	\$24,093.00
Memorial University	\$13,328.00	\$14,250.00

*Similar to physicians entering medical school, PharmD students must complete at least two years of an undergraduate program prior to beginning their formal studies to become pharmacists.

CPhA & CAPSI Asks



Canadian
Pharmacists
Association

Association des
pharmaciens
du Canada

CPhA & CAPSI priorities in expansion of the program

1. Include pharmacists in the expansion of the rural and remote student loan forgiveness program, as promised in the 2021 Liberal Party Platform.
2. Provide pharmacists with the same level of student loan forgiveness eligibility as physicians, due to the similarity in tuition costs faced between pharmacists and physicians for their level of education.

Thank you

Contact:

Joelle Walker, VP, Public & Professional Affairs, CPhA
jwalker@pharmacists.ca

Nolan Barkhouse, VP, Professional Affairs, CAPSI
vppa@capsi.ca



Canadian
Pharmacists
Association

Association des
pharmaciens
du Canada