EXTENDING INSURANCE BENEFITS TO COVER EXPANDED PHARMACIST PROVIDED SERVICES

If your private health plan does not cover non-dispensing pharmacist-provided services, Ask for it!

Canadian Pharmacists Association
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Why Should Employers and Employees Ask About Pharmacist Provided Services?

Not all Canadians have insurance coverage for all the health services that support their well being and good health. Over the past several years, pharmacists have been given the authority to provide a range of new services, such as the ability to conduct a medication review, treat minor ailments, and offer wellness programs such as smoking cessation. However, most private health insurance plans do not cover these expanded, non-dispensing functions that pharmacists can now provide.

To increase access by all Canadians to expanded pharmacist provided services, pharmacists are looking to employers and third party payers to modify extended health benefit or flex health benefit plans to include coverage for expanded pharmacist services. As many of these services have only been in place for a few years (and in some provinces, they are only now being implemented), many Canadians are not even aware that these services are available. Employees need to be proactive in asking their employers for extended coverage; if employees do not request that pharmacist-provided services are covered, they likely won’t be covered.

Pharmacists should also talk about the lack of coverage for their services to the general public and to their patients. Without coverage, many patients will not be able to access these critical services that impact their health and well-being.

Access to pharmacist provided services should be a fundamental element of a health benefit plan. If you do not have such coverage yet, then just Ask For It!

Value of Pharmacist Provided Services to the Workplace

Very few insurance companies currently cover expanded pharmacist-provided services as part of their benefit plan offerings, despite the many benefits that such coverage would entail. It’s important for third party payers to understand the benefits that accrue to employees, employers, and insurance companies themselves from expanded coverage. Encourage them to visit the “Value for Services Toolkit” webpage which can be accessed from the Canadian Pharmacists Association website that provides more detailed information on the return on investment for expanded pharmacist-provided services. Some of the key messages from that webpage that insurers need to hear include:

**Pharmacists are the most accessible health provider in the country:** With over 37,000 pharmacists across Canada, located in over 9,000 convenient community locations, pharmacists are the most accessible health providers in Canada. They save patients time, effort, and provide convenient and quality care, often on the spot.

**Pharmacist Interventions Reduce Absenteeism:** Studies demonstrate that expanded pharmacist services are a factor in reducing workplace absenteeism and positively benefiting presenteeism. For example, studies have demonstrated that if a patient is able to access a pharmacist-provided medication review, that patient better understands his/her medication, and spends less time going back and forth to pharmacies, or in many cases, to the hospital (adverse drug reactions account for 12% of all emergency room visits to the hospital).

**Pharmacist Services Reduce Costs for Employers and the Overall Health Care System:** Expanded pharmacist services help lower costs for employers; but they also help make the publicly-funded Canadian health system more sustainable. For instance, chronic conditions in Canada cost the Canadian health care system over $68 billion a year, and in many instances, these conditions can be easily treated by a pharmacist intervention, leading to lower overall treatment costs.
Pharmacist Services Result in Better Health Outcomes: Studies demonstrate that pharmacist provided services lead to better overall health outcomes for patients. For example, pharmacists in many provinces can now provide emergency prescription refills and modify prescriptions. These prescription-related services provide better health outcomes to the patient, as they do not face delays in accessing necessary, or in some cases, better medications. (It is also increases convenience!).

It can be done!: There are several ways that organizations can provide coverage for expanded pharmacist-provided services. The Value for Services Toolkit, which can be accessed from the Canadian Pharmacists Association website, provides information and several examples on how organizations can insert clauses within existing third party plans to provide coverage for expanded services.

Insurance Offerings

Private health insurance helps employees and their dependents pay for medical expenses not covered by their provincial health plan. Private health plans are customized to meet the needs of the employees of a particular organization, therefore plans vary in the type of services covered and the amount the plan pays. Standard health care benefit plans usually include coverage for emergency ambulance services, hospital rooms, medical and nursing services, and prescription drugs. Employers may add optional benefits to the core plan, which may include such services such as vision care, foot orthotics, and practitioners such as physiotherapy, massage therapy, naturopathy, and podiatry.

Typically, expanded pharmacist-provided services are not included in standard or expanded health insurance plans. As a result, many employees and/or employers may not be aware of the health benefits associated with expanded pharmacist services.

Many private health plans offer flexible benefit plans that provide employees with the opportunity to choose the benefits they need. Employers determine the amount that they will contribute towards the plan; an employee chooses how they wish to use their benefits based on need. Flex plans provide an option for coverage of expanded pharmacist provided services while allowing employers to contain the costs of their benefit plans.

Approach your Own Employer and/Or Union

The best place for an employee to start asking for extended coverage of expanded pharmacy services is with their employer and/or union. Employers and/or unions are ultimately responsible for negotiating and deciding what is and is not included in extended health plans.

If your private health care plan does not include coverage for expanded pharmacist-provided services, communicate with the people responsible for arranging and/or negotiating your extended health benefit package. These people may be your human resources director, your union steward, or someone else. Insist that your benefits package include expanded pharmacist provided services. Feel free to use the letter templates that are attached to this document (although you should personalize your communication however you see fit).

REMEMBER: You have a say – if you want access to pharmacists’ expanded services, you can.
Date

Attn: Name of contact  
Name of Insurance Company/Third Party Payer  
Address

RE: Inclusion of non-dispensing pharmacist-provided services in your health plan

Dear X,

I understand that your company does not offer expanded pharmacist-provided services as part of your extended health benefits plan. Pharmacists throughout Canada are now able to offer a range of services, from medication management reviews, to smoking cessation, to diabetes programs, to treatment of minor ailments. As the most accessible health providers in Canada, pharmacists are well placed to provide better health care to patients, and provide better value to employers and to the overall health care system in Canada.

Expanded pharmacist-provided services should be an essential component to any comprehensive benefits package. Provision of these services are proven to lead to better health outcomes, reduced absenteeism, improved productivity, and are an integral component of a health management strategy.

I would be happy to arrange a face to face meeting with you to discuss the added benefits that coverage of expanded pharmacist services can offer to your health plan. I look forward to meeting with you. In the meantime, please do not hesitate to contact me at your convenience.

Yours truly,

PHARMACIST NAME

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Appendix B - Letter from Employee to Employer/Union

Date

Attn: Name of Person in Charge of Benefits
Employer Name
Address

RE: Inclusion of non-dispensing pharmacist-provided services in our health plan

Dear X,

I understand that our company does not offer expanded pharmacist-provided services as part of our extended health benefits plan. Pharmacists throughout Canada are now able to offer a range of services, from medication management reviews, to smoking cessation, to diabetes programs, to treatment of minor ailments. As the most accessible health providers in Canada, pharmacists are well placed to provide better health care to patients, and provide better value to employers and to the overall health care system in Canada.

Expanded pharmacist services should be an essential component of any comprehensive benefits package. Provision of these services are proven to lead to better health outcomes, reduced absenteeism, improved productivity, and are an integral component of a health management strategy. They would contribute to my satisfaction and retention as an employee at this organization.

I am writing to request that our organization give consideration to extending our health care plan to include expanded pharmacist-provided services. For more information on why and how this can be done, visit the Canadian Pharmacists Association Toolkit webpage, which can be accessed via www.pharmacists.ca.

Thank you for your consideration of this request. I would be happy to discuss this proposal with you in more detail. In the meantime, I look forward to your reply.

Yours truly,

EMPLOYEE NAME

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APPENDIX C – LETTER FROM EMPLOYER TO THIRD PARTY PAYERS

Date

Attn: Name of contact
Name of Insurance Company/Third Party Payer
Address

RE: Inclusion of non-dispensing pharmacist-provided services in our health plan

Dear X,

At present, our organization’s health plan does not offer expanded pharmacist-provided services as part of your extended health benefits plan. Pharmacists throughout Canada are now able to offer a range of services, from medication management reviews, to smoking cessation, to diabetes programs, to treatment of minor ailments. As the most accessible health providers in Canada, pharmacists are well placed to provide better health care to patients, and provide better value to employers and to the overall health care system in Canada.

Expanded pharmacist services should be an essential component to any comprehensive benefits package. Provision of these services are proven to lead to better health outcomes, reduced absenteeism, improved productivity, and are an integral component of a health management strategy.

I am hereby asking that expanded pharmacist-provided services be added to our health plan. For more information on the benefits and return on investment provided by coverage of expanded services, and on how to incorporate coverage into our existing plan, please visit the Canadian Pharmacists Association Value for Services Toolkit webpage, which can be accessed via www.pharmacists.ca.

I would be happy to arrange a face to face meeting with you to discuss the added benefits that coverage of expanded pharmacist services can offer to your health plan. I look forward to meeting with you. In the meantime, please do not hesitate to contact me at your convenience.

Yours truly,

EMPLOYERS NAME

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