



THE advantage™

MAY/JUNE 2017

THE STUFF YOU NEED TO KNOW...

CHANGE4LIFE TURNS TWO!

This month we're ringing in two years since the launch of the Change4Life® health management portal – and there's certainly a lot to celebrate! With almost 70,000 people registered, and over 30,000 health risk assessments (HRAs) completed to date, it's clear that plan members have been motivated by Change4Life to live healthier lives. We also know they like to earn their points to bid on rewards, with over 120,000 bids placed to date. Research shows that 60 per cent of plan members can be influenced positively when provided with good information and a reason...or incentive...to better manage their health. As you can see from the numbers, Change4Life has proven to offer both.

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Since we added the integration of Fitbit step trackers into the portal in March 2016 (the portal automatically logs and gives bonus points for the steps plan members take each day), plan members have taken more than six billion total steps. That's roughly the number of steps it would take to walk around the earth 115 times!

With the two-year milestone, we'll soon be refreshing the look and feel of the Change4Life site on mobile phones and tablets to make the plan member experience on the portal even better. The new mobile design will require less scrolling, and the information will be organized into neat and tidy sections that can be opened or "collapsed", depending on what you want to see. Look for the new and improved mobile design on your device's browser or GSC on the Go® at the end of June (just in time for Canada Day). Yes, that's right, Change4Life is also on GSC on the Go, so encourage your plan members to check out the app. Check out our website for promotional material to help you get the word out:

greenshield.ca/plan-members/self-service-tools/gsc-on-the-go.

Here are some other reasons to celebrate the Change4Life banner of products...

Three successful health coaching programs

Plan members have been taking advantage of GSC's various health coaching programs, all designed to help plan members mitigate the risk of developing chronic diseases and improve their overall health. In the **Cardiovascular Health Coaching program**, a pharmacist meets one-on-one with plan members (or over the phone) to help them establish healthy lifestyle goals, maintain those goals over the course of the program, and continue meeting them into the future. They'll also assess adherence to medication therapy (a.k.a. the plan member's "sticktoitiveness"), establish goals for blood pressure and cholesterol control, and calculate the plan member's cardiovascular risk based on health history and lifestyle factors such as smoking, diet, and level of physical activity.

The **Smoking Cessation coaching program** gives plan members the support of a pharmacist trained in the program – and support is often what makes the difference between an unsuccessful and a successful quit smoking attempt. The flexible program offers plan members choice: receive drug therapy, participate in one-on-one counselling provided by the pharmacist, or take advantage of both.

We've recently made a few changes to these two health coaching programs to make sure as many eligible plan members are participating as possible. For one, we've boosted the number of Change4Life bonus points plan members get for their participation, providing a greater chance of winning some great rewards. We've also expanded the **Cardiovascular Health Coaching** program to include plan members who are prescribed new high-cost, cholesterol-lowering agents, called PCSK9 inhibitors (Repatha or Praluent), and apply for GSC reimbursement through prior authorization (regardless of whether it is approved or denied). This will provide individuals struggling with high cholesterol with another tool for managing their health.

The recent launch of our latest health coaching program, **Dietitian Health Coaching**, has been met with a lot of enthusiasm from plan members. It is a counselling service delivered in partnership with registered dietitians at Loblaw and Sobeys grocery store locations across Canada. GSC developed the program based on research done in conjunction with experts in the field of food and nutrition. Registered dietitians help plan members make healthier food and nutrition choices, which has been proven to prevent or reduce the incidence of chronic conditions (like diabetes, high cholesterol, hypertension, and obesity) through achieving and maintaining a healthy weight. Information about the program will be added to the Change4Life portal in the near future, allowing even more plan members to learn about the structured, evidence-based program.

HRA reporting now available!

The data that has come out of the over 30,000 plan member HRAs over the past two years provides a great opportunity for plan sponsors to access robust reporting that they can use to get a clear picture of the health of a plan member population at a point in time. This "big honkin' data" has been available to you since March 1, 2017. To take advantage of the data, we ask that you meet a minimum HRA completion rate – 10 per cent of the employee population for plan sponsors over 100 lives. For groups with less than 100 lives, report availability is determined on a case-by-case basis. We apply these requirements so we can make sure the report is of value to you. (For more info on these requirements, just ask your GSC account team.)

Need help promoting the Change4Life health portal so you can qualify to receive all this data? Your GSC account team can provide you with some eye-catching, informative marketing materials for your plan members. Find samples and electronic items at www.greenshield.ca/sponsors-advisors/benefits-of-gsc/change4life.

What's to come on Change4Life?

We're always thinking up new ways to motivate plan members to improve their health through Change4Life, whether it be through our Change4Life banner products or on the health portal itself. Here's a teaser – later this year we're planning to add some new online content focused on teaching plan members how to be more present in the moment, being mindful of one's thoughts, feelings, and experiences with acceptance and without judgement. This is the practice of mindfulness, which has been practiced for over 2,600 years in various traditions around the world. Research shows practicing mindfulness can reduce stress, which we also know can lead to decreased concentration, compromised working memory and decision making, and even job burnout.

BOOKLET AND CONTRACT REVISIONS FOR TRAVEL BENEFIT

Summer is just around the corner, and before we know it, fall and winter will be here – a time when many plan members travel to visit family or escape the typically cooler Canadian weather in search of a warmer climate. There's a lot to consider when planning for one of these getaways, and we want to help provide some clarity around GSC's emergency travel benefit – ensuring that all travellers understand the importance of having a stable medical condition before leaving their home province. But what exactly does this mean?

Our current booklet wording states that we don't reimburse claims for any medical conditions that are not completely stable (in the opinion of the GSC Assistance Medical Team). We felt we could provide a clearer explanation of this detail, to ensure our plan members are confident that they fully understand their coverage before packing their bags.

Effective **October 1, 2017**, GSC's current travel wording in booklets and contracts (for all plan sponsors) will be expanded to define exactly what stable means, including a defined stability period of 90 days prior to the date of departure – the day the plan member leaves their home province. This expanded definition will apply to all travel beginning October 1, 2017, and will become the GSC standard.

After October 1, how will GSC define stability?

The expanded wording will include a clearer stability definition:

Stable means that during the 90 days immediately preceding your departure:

- a) your pre-existing/pre-diagnosed medical condition:
 - i) has been controlled by the consistent use of the same medications and dosages (excluding changes in medication that regularly occur as part of your ongoing treatment, or decreases in dosage resulting from an improvement in your pre-existing or pre-diagnosed medical condition) prescribed by a legally qualified medical professional;
 - ii) has not, in the reasonable opinion of a legally qualified medical professional, required additional treatment for a recurrence, complications or any other reason related either directly or indirectly to your pre-existing or pre-diagnosed medical condition;
- b) you have not consulted a legally qualified medical professional for, or had investigated or diagnosed, a new medical condition for which you have not received medical treatment;
- c) you have not scheduled/are not awaiting any future appointments for non-routine examinations, tests or investigations (including results) for a potentially undiagnosed medical condition; and
- d) you have not scheduled/are not awaiting any exploratory surgical procedures for an undiagnosed medical condition or surgical procedures for a diagnosed medical condition.

What does this mean for you and your plan members?

These changes will make preparing for travel less stressful for your plan members – with clear, well-defined travel coverage information, they'll be able to better understand what they're covered for before they travel. The addition of the 90-day stability-period wording won't have an impact on rates, as we've always ensured that claims were only paid for travelers with stable medical conditions. We're just now improving the definition, and in the end, providing clarity. If you have any questions about these changes, please contact your GSC account team.

HELPING YOUR PLAN MEMBERS FIND AN ELIGIBLE HEALTH CARE PROVIDER

Literally ripped from newspaper and benefits industry publication headlines these days is the topic of fraud prevention. In previous publications we've written about the measures GSC employs in this realm, which include our robust health care provider registration and profiling system. We only list health care providers who are in good standing with their provincial association or professional college, and we continue to monitor provider practices and interpret the provider's claims data to identify abnormal billing patterns, service over-utilization, and excessive fees. Our Find a Provider tool, available on GSC's Online Services and the GSC on the Go® mobile app, helps plan members find eligible health providers who can bill GSC directly, by listing only those who are GSC-approved.

We also keep a list of any health care providers who are not approved by GSC. Claims for these "delisted" health providers are not reimbursed, even if the plan member sends in a paper claim with receipts and supporting documentation. Beginning in June 2017, we'll add a list of these delisted health providers to Online Services so plan members can make informed choices around which health providers they visit and make sure their claims are reimbursed. Once this new feature is ready, we'll add a pop-up notification to the Online Services website, notifying plan members that the list is available and why we added it.

NEW PST ON HEALTH INSURANCE PREMIUMS FROM 2017 SASKATCHEWAN BUDGET

The 2017 Saskatchewan budget, tabled in March, included a new six-per-cent provincial sales tax (PST) on all insurance premiums "sold by any company, agency or group, where the insured person or business is a resident of Saskatchewan or the insurance contract is in respect of property located in Saskatchewan." While the original budget set the effective date for the new tax to July 1, 2017, they have since changed that date to August 1, 2017, after consultations with insurance industry associations. It appears that all individual health and group policies will be subject to the tax, with the first premium payable being after July 31, 2017. Self-insured, or administrative services only (ASO), arrangements are also subject to the PST.

GSC will continue to keep you posted on any additional information provided by the Saskatchewan Ministry of Finance on this change, and how the new tax will affect plan sponsors.

CHECKED OUT GREENSHIELD.CA LATELY?

Did you know there's a dedicated section on the GSC website just for plan sponsors and advisors? Conveniently located within the pages of greenshield.ca, the Sponsors & Advisors section includes information to help you manage your GSC group benefits plan and communicate its products and features to your plan members. From there, you can sign in to your Online Administration portal, find out what's new at GSC, and learn about the various online tools at plan members' fingertips, including the Change4Life health management portal. We've even created an FAQ page dedicated to answering questions often asked about GSC's health and dental benefits plans. This one-stop location gives you 24/7/365 access to what you need to know. Check it out!