



# THE advantage<sup>®</sup>

JULY 2018

THE STUFF YOU NEED TO KNOW...

## GSC'S LATEST MENTAL HEALTH SUPPORT EFFORT: ADDING BEACON AS A DIGITAL COUNSELLING/ MENTAL HEALTH COVERAGE ALTERNATIVE

As you may have read, GSC will be adding the quality, evidence-based BEACON digital mental health treatment program as another support option for plan members and their eligible dependents (age 16 and over) on August 1, 2018. Using the proven (by evidence) cognitive behavioural therapy (CBT) form of psychotherapy, BEACON can help bridge the gap in delivering effective, affordable and accessible mental health treatment options. We know from the published research that barriers exist for many Canadians seeking support for mild-to-moderate symptoms of depression, anxiety, and other mental health conditions. As of August 1, we will be adding the BEACON program to plans that currently include mental health/counselling coverage, allowing the program to be reimbursed according to existing overall plan limitations (other than existing per-visit maximums as the program involves a one-time cost and not a traditional "visit").

BEACON is a program delivered digitally via a computer or mobile device, and is a convenient and cost-effective way to receive quality therapy, a real gap in the Canadian health system. Internet-delivered CBT (i-CBT) has been proven to be just as effective as in-person delivered CBT, and better yet, there are no appointments to schedule or inconvenient travel required to get there. Participants have unlimited access to a trained, accredited BEACON therapist for up to 12 weeks (...the same therapist over the 12-week period), and to tailored reading materials and activities for one year – for the same cost of only two to three traditional therapy sessions.

Want to start spreading the word among your plan members? **Click here** for a Plan Member Update that you can share with them, which we will also send out once the program is live. For more information about i-CBT and BEACON, **click here** to read a Primer (previously issued) written by GSC's Health Innovation Leader, Peter Gove and **click here** to have a listen to episode 2 of our podcast, *And now for something completely indifferent*.

### *Inside This Issue:*

- GSC's latest mental health support effort: adding BEACON as a digital counselling/mental health coverage alternative
- Our Change4Life<sup>®</sup> portal turns three!
- GSC formalizes its position on health provider incentives
- Saskatchewan government repeals PST on life and health insurance premiums – future collection and refunds
- In case you missed it: chronic pain app pilot project
- Keeping up with government changes – OHIP+
- Quebec public prescription drug insurance plan – updates effective July 1, 2018
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## OUR CHANGE4LIFE® PORTAL TURNS THREE!

This past spring marked three years since the launch of GSC's Change4Life health management portal. We are very close to achieving our 100,000<sup>th</sup> registrant, allowing GSC to play a part in helping our plan members live a healthier and happier life. If you'd like to make sure as many of your plan members as possible are taking part, not only in making healthier choices, but also in all the great rewards available for participating, speak to your GSC account team about the various ways you can promote the portal. Free promotional materials are available on our website ([click here](#) to take a look), or be sure to ask about our suite of customizations available (nine in total) for a reasonable fee to take your Change4Life experience to the next level. Customizations include contests and challenges to boost participation, and bonus codes for more rewards points that can be handed out at your own wellness events.

We also offer three valuable health coaching programs under our Change4Life banner. Developed in partnership with trusted health professionals, and using real-world evidence, our health coaching programs support plan members' efforts to prevent and manage chronic conditions. Specifically, we have engaged pharmacists and registered dietitians to help provide hands-on health support.

**According to the 2018 Sanofi Canada Healthcare Survey, seventy-five per cent of plan members with chronic diseases and taking three or more medications are interested in coaching from a pharmacist to learn more about their medications and conditions, if this service is covered by their benefit plan.**

Take a look at what we offer:

### **Pharmacist Health Coaching – smoking cessation program**

The GSC smoking cessation program is based on numerous studies that show improved success rates when programs offer choice and flexibility. Our program offers both smoking cessation drugs and support in the form of counselling provided by specially-trained pharmacists at local pharmacies. Your plan members can try just the drugs, just the counselling, or both. Their choice. [Click here](#) for more information.

### **Pharmacist Health Coaching – cardiovascular program**

Provided by a pharmacist in your community, the cardiovascular health coaching program helps plan members and their eligible dependents diagnosed with both hypertension and elevated cholesterol manage their blood pressure and cholesterol, and improve their overall cardiovascular health. The innovative program focuses on nutrition, exercise, smoking cessation, medication adherence, and personal health monitoring. And as an added bonus, participants get Change4Life rewards points for completing each of the four coaching sessions – for a total of up to 3,000 points.

[Click here](#) for more information. The cardiovascular health coaching program is available across Canada, with the exception of Quebec.

### **Dietitian health coaching**

Making health-conscious decisions about food can be tough, especially when life gets busy. And while it's true that the key to a healthy and happy diet is enjoying everything in moderation, we also know that there are some tried and tested food choices that assist with achieving and/or maintaining a healthy weight to help prevent chronic disease. That's why GSC launched the newest addition to our health coaching suite, the dietitian health coaching program. The service, provided over four sessions by registered dietitians at select Loblaw and Sobeys stores, focuses on improving plan member health by helping them make better food choices. For more information, [click here](#).

## MENTAL HEALTH SUPPORTS

In the last issue of *The advantage*, we mentioned the growing success of our digital Mindfulness mental health support program on the Change4Life health portal – and on desktops, phones and tablets. Since the program’s launch in December 2017, we’ve been collecting the aggregate outcomes data (based on completed pre- and post-program assessments). We’re currently crunching the first set of numbers and we’re seeing some great results, so stay tuned for more on the story behind the program! And if you haven’t already checked out our June edition of *The Inside Story*®, it’s a great read with the feature article focusing on the prevention side of depression.



## GSC FORMALIZES ITS POSITION ON HEALTH PROVIDER INCENTIVES

As you know, GSC is serious about protecting plan sponsors’ benefits plans from fraud and abuse. That’s demonstrated by a robust Fraud Prevention Program designed to tackle fraud and abuse head on – detecting fraud and preventing overutilization *before* it impacts a plan sponsor. One of the ways in which we do this is by monitoring incentives provided by health care providers to plan members.

How are incentives used? In an effort to attract new business or retain existing business, a health provider may offer a free item (such as a pair of shoes) when ordering another medical item – we often see this in conjunction with custom made foot orthotics. Or sometimes health care providers will even offer unrelated incentives, such as gift certificates or clothing. These incentives have the potential to increase utilization by enticing plan members to obtain unnecessary health products or services – ones that aren’t medically necessary. GSC has always declined reimbursement for claims that involve an incentive as a standard administrative practice, but we are now formalizing this Incentives Policy, and making it part of all existing and future health provider service agreements as of August 1.

**Click here** to read the full GSC Incentives Policy. For more information about our broader fraud prevention practices, **click here** to read the Fraud Prevention Program fact sheet. Looking for a way to communicate these efforts to plan members? **Click here** for the plan member fact sheet on “Keeping your benefits plan safe from fraud...” We will be informing plan members and health providers of the formalized Incentives Policy later this summer.

## SASKATCHEWAN GOVERNMENT REPEALS PST ON LIFE AND HEALTH INSURANCE PREMIUMS – FUTURE COLLECTION AND REFUNDS

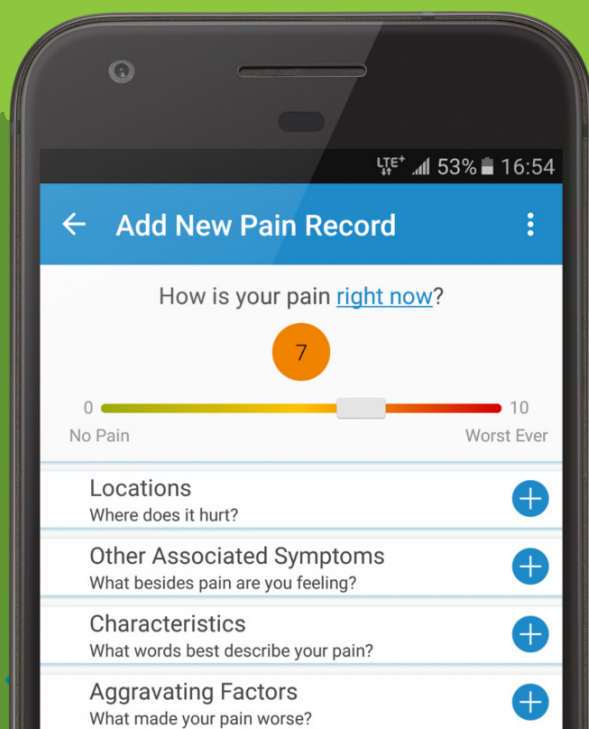
On February 26, 2018, the Saskatchewan government announced that the provincial sales tax (PST) on insurance implemented in 2017 no longer applies to individual and group life, health, disability, accident, or sickness insurance premiums. The exemption was extended retroactively to August 1, 2017, when these premiums first became taxable in the province. As a result, GSC has updated all systems to stop future premium collection.

We’ve also been in touch with affected plan sponsors to inform them how refunds will be issued, depending on the funding method of the plan. If you have any questions, please contact your GSC account executive. All refunds or credits to accounts were issued/applied at the end of June.

## IN CASE YOU MISSED IT: CHRONIC PAIN APP PILOT PROJECT

This past May, we announced the launch of a pilot project to help plan members manage their chronic pain using the *Manage My Pain* app. The app helps GSC plan members take control through the ability to easily and effectively track and analyze their pain – kind of like a Fitbit for pain management. Users can also create reports so they can share their data with their doctor. Select plan members suffering from chronic pain will be given free access to the app. Want to know more? **Click here** to check out episode 9 of the GSC podcast, *And now for something completely indifferent*, which features GSC's own Peter Gove, innovation leader, health management, and Tahir Janmohamed, president and CEO of the app's manufacturer, ManagingLife. **Click here** to read the May 2018 issue of *The Inside Story*<sup>®</sup>, which features an article all about chronic pain management – including its role in a rise in long-term opioid use.

It is no secret that the opioid epidemic is hitting close to home. In Canada, the newest statistics shows that over 4,000 deaths have been as a result of an opioid overdose. **Click here** to check out the full article. This pilot project and more recent updates made to our overall narcotics strategy are ways we're trying to do our part to effect change.



## KEEPING UP WITH GOVERNMENT CHANGES – OHIP+

It's been six months since the launch of OHIP+, Ontario's provincial health care plan enhancement that provides universal drug coverage for all children and youth age 24 and under, regardless of family income. On June 30, the newly sworn-in Ontario Minister of Health and Long-Term Care, Christine Elliott, announced that the program will start focusing on those who do not have existing prescription drug benefits coverage through a private plan. And for those with private coverage, they will be required to submit their claims to their private plans first, with OHIP+ covering the outstanding eligible amount. GSC along with all carriers will continue to work through the transition plan with the Canadian Life and Health Insurance Association (CLHIA), while at the same time updating our system to reflect this change.

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## QUEBEC PUBLIC PRESCRIPTION DRUG INSURANCE PLAN – UPDATES EFFECTIVE JULY 1, 2018

The Régie de l'assurance maladie du Québec (RAMQ) has announced adjustments for the Public Prescription Drug Insurance Plan, which are effective July 1, 2018.

These adjustments will affect Quebec residents between the ages of 18 and 64, as well as seniors 65 years and older who are not receiving the Guaranteed Income Supplement (GIS) or receiving the GIS at the rate of one to 93 per cent.

- The annual out-of-pocket maximum increases from \$1,066 to \$1,087
- The monthly deductible increases from \$19.45 to \$19.90
- The co-pay increases from 34.8 per cent to 34.9 per cent
- The monthly out-of-pocket maximum increases from \$88.83 to \$90.58
- The premium decreases from \$667 to \$616

Our system has been updated to reflect the above changes.

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## *Upcoming*

### CHANGES TO COMPRESSION STOCKINGS CLAIM REIMBURSEMENT

At GSC, we're focused on helping our plan sponsors provide their plan members with the health coverage they need, while also ensuring the long-term sustainability of benefits plans and preventing benefits fraud and abuse. With these goals in mind, we are continually looking at our claims data to identify areas where guidelines and procedures can be improved. One such area we've been examining recently is compression stockings. As a result of this deeper dive into how claims for compression stockings are currently reimbursed, we will be implementing changes in late September that may provide savings to you as this comes through claims experience. At that time, we will improve our reimbursement procedures by considering both the length of the compression stockings in addition to the compression level. More to come on what's changing and why we're making the change in a follow up communication. Stay tuned!

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