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THE advantage[®]



THE STUFF YOU NEED TO KNOW

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WHAT'S NEW...

Mandatory direct deposit on e-claims coming in December

For all businesses the need to reduce our collective carbon footprint and “go green” has been well understood for some time, and the onset of the current pandemic has emphasized the importance of meaningful digital solutions more than ever. Consistent with these objectives, plan members who are registered for GSC’s Online Services and submit claims electronically (real time and uploaded) will be required to register for electronic funds transfer (EFT or direct deposit) as the only method for claims payment. This change will be effective in early December. After that date, cheques and paper claim statements will no longer be mailed for online claim submissions – noting all statements are available for plan members via Online Services.

Consistent with standard industry practice, this change is environmentally friendly (“green”), ensures that plan members receive payment for eligible claims more quickly, and provides a contactless means of reimbursement. This approach is the overwhelmingly preferred option among GSC plan sponsors and plan members that were surveyed as part of GSC’s process review.

Plan members who have not yet signed up for direct deposit will be notified of this change through Online Services with a pop-up ad and within one of the rotating panels on the dashboard. A message will also be included on our interactive voice response system and on claim statements. As well, we will send an email to these plan members advising them of the change.

This change will be applied across all GSC business – please contact your account team if you have questions.

Improved process for certain drugs covered by pharmacare in British Columbia, Saskatchewan, and Manitoba

GSC has always required prior authorization for drugs covered by British Columbia’s Special Authority (BCSA) Program, and Saskatchewan and Manitoba’s Exceptional Drug Status (EDS) Programs. The current process requires a plan member’s physician to apply to the applicable provincial program, then send a copy of the decision letter to GSC. We then update our claims system with the approval or denial information to facilitate claims adjudication.

A 60-day grace period allows time for the approval to be received from the province and sent to GSC for processing. The exception to this process is in British Columbia where we've been accepting BCSA codes directly from pharmacies since Q4 2017.

A new and improved process will now be effective **October 1, 2020**. Physicians will send a copy of the provincial program's decision letter to the pharmacy directly – not to GSC. Pharmacies will retain the letters and, when submitting claims for these drugs to GSC, will indicate electronically (via an intervention code) whether the drug has been approved or not by the applicable program. While receiving the BCSA code remains the preferred method for that province, a small number of pharmacies are not able to submit the code based on the vendor software they're using. The improved process will offer an additional way for pharmacies in British Columbia to more efficiently submit claims and will be a significant improvement for pharmacies in Saskatchewan and Manitoba when submitting EDS drugs – as well as a much improved plan member experience. The 60-day grace period will remain in place to allow time for the pharmacy to get the letter from the physician.

The remainder of the process will also remain unchanged. If the drug is approved by the provincial plan, GSC will coordinate benefits with that plan. If the provincial plan denies coverage for the drug, the plan member will need prior authorization from GSC for the drug to be covered under their benefits plan.

A [**Plan Member Update**](#) is available that you may distribute to your plan members to explain this improved process.

Potential change to pharmacy services in Quebec due to Bill 31

Quebec's Bill 31, which was passed in March 2020, expands the scope of practice for pharmacists. Some services, such as prescribing and administering certain types of medications and vaccines, are already being provided by Quebec pharmacists. The second part of this bill, for which regulations are still being discussed, would allow this list of services to expand over time.

Currently some of these pharmacy services are covered by the *Régie de l'assurance maladie du Québec* (RAMQ) subject to a co-payment and deductible. Bill 31 enables RAMQ to pay for some these services without applying a co-payment or deductible. If RAMQ goes ahead and implements this provision of Bill 31, this change would ensure that all of the new services would be covered at 100 per cent by RAMQ, or through equivalent private coverage, thereby providing fair and equitable access for all Quebec plan members.

While a change in the RAMQ reimbursement model isn't typical, GSC is well positioned to accommodate adjudicating claims on that basis. Although this would require some time for us to complete, the flexibility of our claims system allows faster implementation of changes like this compared to other carriers.

RAMQ is still considering whether or not to go ahead with this change, and we have not been advised of any firm timeframe for this decision. Therefore, we are watching the situation closely so that if and when the change takes place, we can immediately begin system changes. We will be sure to update you as necessary.

UPDATES...

PocketPills offers three flexible packages and a limited-time offer

As announced in the [May 2020 issue](#) of The advantage, GSC has entered into a partnership with PocketPills, Canada's leading digital pharmacy. As a technology-driven, exclusively digital pharmacy, PocketPills offers savings to your benefits plan as well as customized medication management for your plan members.

Plan members enjoy a convenient, fully digital pharmacy experience that includes:

- Instant connections with a pharmacist online or through the PocketPills mobile app
- Easy-to-use PocketPacks containing medications sorted by dose and time
- Automatic prescription refills
- Ongoing disease management
- Free delivery (available next day for some locations)
- Low dispensing fee
- Lower pharmacy markups

GSC offers PocketPills in your choice of three packages – each with its own unique plan design features and level of cost savings. You can choose to provide PocketPills for both maintenance and acute medications **or** for maintenance medications only. Plus, you can take advantage of a limited-time offer. See the next page for details.

	Voluntary Plan	Incentivized Plan	Mandatory Exclusive Plan
Dispensing fee	\$7	\$7	\$7
Pharmacy markup	Low pharmacy markup (compared to a typical community pharmacy)*	Lowest pharmacy markup (compared to a typical community pharmacy)	Lowest pharmacy markup (compared to a typical community pharmacy)
Plan design features	<ul style="list-style-type: none"> • No changes to drug plan design • Minimum savings for your plan if there is low enrolment 	<ul style="list-style-type: none"> • Lower co-payment if PocketPills is used • Higher co-payment if any other pharmacy is used 	<ul style="list-style-type: none"> • All eligible maintenance medications are covered through PocketPills • No coverage of chronic maintenance medications if any other pharmacy is used • Note: Non-maintenance medications will be covered at PocketPills and at other pharmacies
Advantages	<ul style="list-style-type: none"> • Some savings on drug costs compared with other pharmacies • Absolute plan member choice • No requirement for plan members to switch pharmacies 	<ul style="list-style-type: none"> • Moderate savings • Provides plan member choice of pharmacy but encourages the use of PocketPills as the preferred option 	<ul style="list-style-type: none"> • Maximum savings • Plan members continue to have choice of pharmacy for non-maintenance medications

** As a special limited-time offer for 2020, if you implement the Voluntary Plan, the lowest pharmacy markup offered under the Incentivized and Mandatory Exclusive Plans will apply to your plan until your 2021 renewal. At that time, if you don't switch to the Incentivized or Mandatory Exclusive Plan, the markup will increase to the standard level included in the Voluntary Plan, which is still lower than typical for community pharmacies.*

Note that while PocketPills wasn't initially available in Quebec, it's expected to be available in the near future.

If you are considering one of the three product options, you can request an analysis that will estimate your savings if you added that option to your drug plan. PocketPills will review a report of all the eligible drug claims processed under your drug plan and provide a summary of the cost savings impact to assist in your decision making.

Contact your account team to add PocketPills to your drug plan or if you would like more information.

MindBeacon responds to the fallout from COVID-19

It's widely acknowledged that the uncertainty and sudden change brought by COVID-19 have heightened mental health issues for many Canadians. As the pandemic wears on, MindBeacon is expanding therapy capabilities this fall on its BEACON digital CBT platform to accommodate those who require therapy focused on managing stress and chronic pain. The new capabilities will complement those already available: depression, anxiety and panic, post-traumatic stress, and insomnia.

Helping plan members manage stress and chronic pain

Stress is the natural human response to uncertainty and change. Difficulty coping with prolonged stress can lead to distress and anxiety. Since the advent of COVID-19, MindBeacon has seen anxiety overtake depression as the predominant concern for individuals – more on this below. And when stress is further prolonged, depression and other stress-related disorders can accelerate. In response to this building mental health crisis, BEACON will soon include therapy for managing stress in which plan members will develop techniques and skills specific to their own day-to-day stressors.

Similar to the upsurge of stress, plan sponsors are seeing steady growth in chronic pain as a cause of disability. Defined as pain that never really goes away (lasting three months to many years), often the medical reason is resolved while pain continues. But it's very real and severely harms physical function as well as mental health. Recognizing that chronic pain is complex to manage, BEACON will soon include therapy for chronic pain management. Plan members will learn self-management approaches that will help them change their relationship with pain and diminish its impact on how they live.

A snapshot of anxiety before and after the arrival of COVID-19

In March 2020, the COVID-19 crisis first emerged to touch Canadians' daily lives, and it continues to hold fast many months later with no clear end in sight. In reviewing attributes of BEACON users before March 1, 2020, **34 per cent** indicated anxiety as their primary mental health concern. In the five-month period since March 1, 2020, the proportion of users with anxiety as their primary concern increased to **46 per cent**. This 12-point jump places anxiety ahead of depression as the leading primary concern for individuals coming to BEACON.

In addition, before March 1, **32 per cent** of BEACON users with anxiety as their primary concern indicated severe symptoms at the start of therapy. For the five-month period following March 1, the proportion with severe symptoms has markedly risen by 10 points to **42 per cent**.

This shift has not surprised the MindBeacon clinical team. COVID-19 brought massive stress and change to most people and multiple traumas to others (such as job loss and financial worries added to the illness/death of a loved one). With a whole lot of new stressors all at once for some – health, economics, the family dynamic, and social disruption – it's expected that people would feel at least a little more anxious than usual, and people who were already prone to anxiety problems would be a lot more anxious.

It's also logical that a greater proportion has severe symptoms of anxiety. In fact, BEACON assessment measures are up on average for most mental health problems, including anxiety. Because of COVID-19 stressors, more people who may have been coping successfully with mild anxiety before the pandemic are tipping into more severe symptoms. And for those with an anxiety disorder already, uncertainties around COVID-19 have likely made it worse.

Many of you are providing coverage for BEACON therapy through your benefits plan today. Now would be an appropriate time to promote it to your plan members as it's safe to assume that many have been negatively impacted in some way over the past six months.

For GSC plan sponsors, BEACON provides easy-to-use downloadable communication tools. These tools can help you communicate to plan members as part of Mental Illness Awareness Week (starts October 4), or any time you wish to highlight mental health resources. Tools include information for plan members on BEACON therapy for Managing Stress and Chronic Pain Management. Find Communication Success Tools for GSC plan sponsors here: www.mindbeacon.com/gsc-psponsor.

Another coverage option is available

The program comes with proven outcomes as outlined in the [March 2020 issue](#) of The advantage. And remember that we now offer coverage for BEACON therapy using a per-employee per-month model which completely eliminates the out-of-pocket expense for plan members – leading to increased uptake. Contact your account team for a quote.

Updates to GSC's standard travel language

As outlined in the [March 2020 issue](#) of The advantage, the Canadian Council of Insurance Regulators (CCIR) made a number of recommendations to ensure that Canadian consumers understand the various travel health insurance products available to them and the coverage the products provide. The recommendations for insurers included:

- Developing standardized definitions and terminology
- Improving the application, screening, and claims processes
- Simplifying and improving disclosure documents
- Ensuring adequate controls and oversight mechanisms are in place throughout the product lifecycle
- Improving training and information for the sales force

GSC committed to updating our contracts and booklets to align with the standard definitions and terminology recommended by the CCIR. We are pleased to share that this update is now complete – well before the year-end deadline. Starting next month, the updated language will be incorporated in new group implementations and for existing plan sponsors at the next requested reprint/repost.

It's important to note that the updates to the language, made in response to the CCIR recommendations, are expected to be adopted by the industry as a whole and are for clarification and transparency purposes only. This update in no way changes the intent of the travel benefit or the way in which limitations and exclusions have always applied to GSC's travel benefits.

YOU'LL BE HEARING MORE ABOUT...

GSC's gender affirmation product under construction

Plan members seeking coverage from their benefits plan today for gender transitioning may find limited coverage for drug therapies, psychological and/or counselling services, and other paramedical services over and above what the province provides. And any benefits will be subject to the overall limitations of their plan. Additional expenses not eligible through a provincial plan may be covered by a health care spending account – if one is available to them.

In the coming months, an optional gender affirmation product will be available for plan sponsors. We've been consulting with several organizations throughout the product development cycle, including, but not limited to, the Canadian Professional Association for Transgender Health (CPATH) and the World Professional Association for Transgender Health (WPATH).

While we don't yet know exactly which expenses will be eligible within the product, we can confirm that it will include costs not covered under an individual's provincial or territorial health care plan (most fund procedures required for gender reassignment surgery). The CPATH has published a helpful [reference document](#) that outlines publicly funded gender affirming medical care available in Canada. Much more to come once the product is available, so stay tuned.

Coming soon: an enhanced platform for online administration

When it comes to online administration, we pride ourselves on introducing new features that take the strain off plan administrators and simplify day-to-day tasks. With this in mind, we are excited to announce that AdminConnect™, a fresh interface to manage online administration, will be launching in early 2021.

AdminConnect will provide users with a more intuitive, streamlined online experience, empowering them to handle more tasks independently and in real time. For example, AdminConnect will enable users to self-serve on mass changes (e.g., salaries, addresses), perform tasks related to overage dependents, automate reports, and much more. Stay tuned for more details in the months ahead.

And this is just the start. Post-launch, we will continue to modernize AdminConnect administrative functions to put even more helpful options at users' fingertips.