

Prescription drug claim process changes: what they mean to you

Prescription drug costs are a rapidly growing segment of total Canadian healthcare costs, funded largely through benefits plans or directly out of patients' pockets. While Great-West Life is making changes to claims processes to help curb this cost growth, we are committed to maintaining coverage for appropriate and effective healthcare treatment and recovery.

This document outlines important changes to Great-West's claims practices for prescription drugs, and what they mean to you. Please keep this information with your benefits plan documents.

Enhanced Generic Substitution*

Many brand name drugs have generic equivalents, which are often available at a substantially lower cost. Health Canada regulates all generic drugs sold in the country to ensure they contain the identical medicinal ingredients as their brand name counterparts and work the same way in the body. However, many patients continue to choose brand name drugs over generic drugs.

Enhanced Generic Substitution means when a claim for a brand name drug is submitted, coverage will be based on the cost of the generic drug (if that cost is lower).

With Great-West's *Enhanced Generic Substitution*, coverage will be based on the cost of the lower-priced interchangeable drug with the same medicinal ingredients, unless a plan member provides medical evidence that a prescribed drug cannot be substituted. A *Request for Brand Name Drug Coverage* form, signed by your doctor and outlining the health reason the brand name drug is necessary, will be required in these cases. The form can be found at *www.greatwestlife.com* under Client Services – Group Benefits Plan Members – Forms.

*only applicable to groups with Great-West's pay-direct or deferred drug card



Health Case Management

New drug treatments and breakthroughs are helping Canadians with conditions once thought to be untreatable. But with the cost of specialty medications ranging between \$30,000 and over \$600,000 per year, many Canadians are unable to afford them without the help of a group benefits plan.

Great-West is working hard to ensure that your benefits plan is sustainable while also providing coverage for effective treatment. Monitoring and managing treatment plans can help achieve better health outcomes without incurring unnecessary costs.

Health Case Management is a program that allows Great-West to work with patients who require a complex treatment plan and their doctors to better understand the treatment plan and identify opportunities for support, education and assistance. Here's how *Health Case Management* can make a difference:

Assessing treatment plan effectiveness

Ensuring that treatment plans are well understood and working effectively can help improve a patient's health outcome. A health case manager will work with patients and their doctors to understand and assess the effectiveness of a treatment plan (applies to new claims only).

Providing support services

Not all benefits plans offer the same coverage. A health case manager can help patients access and understand any benefits or programs available under their plans.

Ensuring medication is taken as directed

Taking medication properly is important to ensuring the effectiveness of a treatment plan that can help prevent a disability or assist a return to work. Health case managers can help keep patients on track.

Monitoring medications for a trial period

Clinical trials show some medications may only work for 25 per cent of patients who take them. Through *Health Case Management*, a drug may be approved for a trial period to determine its effectiveness.

Providing consistency of treatment through designated providers

Managing specialty medication usage is important due to its impact on benefits plans. Great-West Life has engaged HealthForward Inc., an industry leader with extensive specialty medication experience and a broad specialty pharmacy and treatment clinic network, to provide a high level of expertise in patient-centred specialty drug management and distribution. The experts from HealthForward will not only assess treatment plans and assist patients, but also arrange for the dispensing of certain drugs that require special handling to help ensure consistency in treatment and improve patient experiences. In some cases, claimants will simply be contacted to co-ordinate the dispensing and delivery of the covered medication. In other instances, a claimant may have ongoing contact with a health case manager to monitor progress and closely follow the required treatment.

Health Case Management and related specialty drug management services are initiated when appropriate through Great-West's prior authorization process. Forms can be found at www.greatwestlife.com under Client Services – Group Benefits Plan Members – Forms.

Your health comes first

Prescription drug benefits play a significant role in your health and well-being. We are committed to ensuring your health needs are looked after and you have access to your benefits coverage when you need it most.

Our drug claim process changes are just one example of how Great-West is working with plan sponsors to help manage prescription drug plan costs, while ensuring your coverage is sustainable and accessible, now and into the future.

