Supporting plan members at a time when they need it most really brings home why we work in the benefits industry.

“Helping to ensure plan members receive the best health support possible is very important to us. We know they want more support from their employer and plan provider than simply paying their claims. That’s why we’ve developed our DrugSolutions initiatives – to enhance access to health support, education and out-of-pocket savings for plan members, while helping plan sponsors find new ways to meet the cost challenges of affording their drug plans.”

– Brad Fedorchuk, Vice-President, Group Marketing
The **DrugSolutions** Story

Great-West is taking a proactive approach to help balance the health needs of plan members and their dependants, and the cost management needs of plan sponsors.

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**Enhanced Generic Substitution**

provides 4% average savings on drug claims

**Why use generics?**

Health Canada regulates all generic drugs sold in the country to ensure they contain the identical medicinal ingredients and amounts as their brand name counterparts.

**What if the brand name drug is needed?**

Plan members who need to take the brand name drug can apply to have it covered.

**FACT:**

Since the program began, less than 0.4% of plan members have submitted a form requesting a brand name drug instead of its generic equivalent.

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**Health Case Management**

creates a personal touch

To help ensure the best health outcomes possible, we provide plan members with access to one-on-one support and education. This program can help by:

1. **Preventing unnecessary costs** through ongoing monitoring and education about lower-priced drug alternatives.

2. **Saving plan members an average of 5%** just by using a designated pharmacy.
   - Specialty drugs can be sent directly to the plan member's home or treatment location, or picked up at a designated pharmacy.

3. **Providing follow-up** and the **personal touch** of a health case manager.

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**DID YOU KNOW?**

Satisfaction and cost savings go hand-in-hand

We conduct satisfaction surveys that target 100% of plan members involved in Health Case Management. Of those surveyed, all were "satisfied", but

88% were "extremely satisfied" with the Health Case Management team.

Plan sponsors have seen

25% average savings on new claims for specialty drugs that are a part of the Health Case Management program.

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“I had a very positive experience; I wish I could have started the program sooner. I really appreciate the answers and suggestions my health case manager provided. I felt very comfortable speaking with her.”

– Great-West plan member

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Specialty Drug Coverage

What are the benefits of having a health case manager?

Through Health Case Management, we provide access to a specialty drug service that provides patients with education and support. Collaboration between patients, physicians and health case managers helps ensure the best health and coverage outcome possible.

Undergoing treatment for a complex or chronic health condition can be an overwhelming time for patients. Sometimes they face limited coverage or have questions about the specialty drug they’re taking. Health case managers help clarify complex questions and reduce the anxiety plan members may be encountering.

Why offer specialty drug coverage when there are provincial and national drug plans?

A provincial government can take **12 to 18 months** to review a drug before it is listed on a provincial formulary – if it even gets listed at all. During the review period the drug may only be covered by private payers, like Great-West.

“**I’m extremely happy with the plan my employer has chosen – now the pharmacy bills Great-West directly, which takes a lot of stress off my shoulders. The results from my new medication have been great and I’ve had a wonderful experience with my health case manager; her responsiveness to my questions has been fantastic.”**

– Sonia Bazinet
Great-West plan member

Specialty drug coverage **varies significantly** across Canada:

**Manitoba, Saskatchewan and British Columbia:**
Plan members enrolled in the relevant Pharmacare program may pay a deductible of **2-7%** of total family income before coverage under the program is available.

**Ontario:**
The Ontario Drug Benefit Program only covers those who are either: aged 65 years or older, living in a long-term care facility or home for special care, enrolled in home care, registered in the Trillium Drug Program or receiving social assistance.

**Quebec:**
The Régie de l’assurance maladie du Québec dictates what will be covered and what the maximum out-of-pocket cost is for the plan member.

**Atlantic Provinces:**
Usually there are government programs for those over the age of 65 only.

**Alberta:**
The province is currently redesigning its drug program and looking to adopt a Pharmacare approach.
Innovative solutions that can work for you

A ‘one size fits all’ plan design does not work for everyone

Pharmacy Network Value Plan

This plan is designed to act as a plan enhancement or provide plan savings. Those who have adopted it:

- have seen double the prescription savings through Costco, resulting in significant savings in their plan members
- can save up to 15% on drug costs

Acute/Maintenance/Specialty Formulary

Would you rather focus your drug benefits on lower-cost antibiotics or be able to have coverage for high-cost drugs that treat chronic or complex illnesses? With the Costco pharmacy, plan sponsors cover specialty drugs at 100% of the cost of the lower-cost therapeutic equivalent drug (such as an antibiotic) and maintenance drugs (such as high blood pressure or cholesterol drugs). Specialty drug costs can reach as high as $50,000 or more, making any cost-reimbursement level unaffordable for most plan members.

Therapeutic Class Pricing

Therapeutic Class Pricing takes the next step in helping to provide cost savings for plan sponsors while helping to ensure plan members continue to receive effective treatments. With this pricing, coverage is based on the price of a lower-cost therapeutic equivalent drug in the same therapeutic class, as determined by Great-West. A therapeutic equivalent drug treats the same condition and can produce the same results.

Therapeutic Class Pricing can deliver more than 2.5% of additional drug plan savings.

Putting it all together – how you can save

YOUR CURRENT PLAN

30% coinsurance, no generic substitution

Enhanced Generic Substitution

(Your current plan and the enhanced generic plan save $3,
and plan members share more of the expenses for lower-cost acute drugs)

Acute/Maintenance/ Specialty Formulary

(Your current plan and the acute/maintenance plan save $3
for specialty drugs and are a part of the Health Case Management program)

Pharmacy Network Value Plan

(Your current plan and the pharmacy network value plan save $3,
resulting in significant prescription savings and a part of the Health Case Management program)

Putting it all together, you can save up to 27.8% on prescription drugs

• 100% coverage for certain expensive specialty drugs

Education and support for plan members

• Increased coinsurance to 100% with no extra cost to benefits plan
• Less out-of-pocket expenses for affected plan members

Maintenance Medication Management supports health and wellness

Drug treatment is only one part of improving plan member health. Our Maintenance Medication Management initiative, with Shoppers Drug Mart, focuses on key health support programs:

The Diabetes Support Program - providing plan members access to same-day diabetes counselling, A1C blood sugar testing, and education.

The Medication Counselling Program - enabling pharmacists to counsel plan members on certain maintenance drugs that are a lower-cost therapeutic equivalent.

These programs address maintenance drugs – the largest drug spend category for most plan sponsors, and generally accounting for 60% of drug plan costs.

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Working together to make a difference

We have worked closely with our own pharmacists and doctors, as well as external stakeholders in healthcare, to help ensure plan members are receiving the best health outcomes possible. Patient groups, prescribers and pharmacies have all had a voice in building our programs.

For example, Great-West consults regularly with organizations such as the Ontario Rheumatology Association (ORA). Both parties are committed to ongoing collaboration to help ensure guidelines for biologics are up to date with international best practices and address new therapies that are in the best interests of plan members.

MOVING FORWARD

“Great-West continues to explore new opportunities to help plan sponsors offer comprehensive group benefits plans and ensure plan members continue to receive the coverage they need when they need it most.”

– Barb Martinez
Practice Leader, Benefits Solutions, Great-West Life