



Benefits Alliance is a national organization comprising 29 independent member firms and more than 200 Advisors and an additional 500 staff employed by those firms. Collectively, we administer over 8,000 employee benefits plans, covering approximately 550,000 employees, with over \$1.4 billion of group insurance premiums. We also administer over 1,500 group retirement plans with over \$3.5 billion in retirement plan assets.

Changing Landscape

Employers are altering the way they cover their employees as high-cost drugs are being allocated to private drug plans. Costs vary between private plan sponsors and patients based on province, resulting in an overall increase in drug expenditures. This lack of harmonization means that some life-saving or life-altering therapies may be available and covered in one Canadian jurisdiction, but unavailable in another. This inequitable treatment of Canadians is contrary to the concept of universal access to treatment. The delivery of critical medical care is increasingly moving from hospital settings to homecare settings, which means that Medicare that has traditionally been covered in hospitals has been offloaded to individuals or private plans, as are expensive drugs for rare diseases (EDRDs). The accompanying financial stresses are resulting in reduced access to needed drugs, increased co-payments, and lifetime limits or caps for Canadians.

The Solution:

1. Modernize Medicare

Update the language in the Canada Health Act to cover the treatment of acute life-threatening conditions regardless of delivery method and restore the balance of cost-sharing between the federal government, the provincial government, and private insurers.

2. One Price Legislation

Establish legislation that requires manufacturers to maintain a "one price" policy, regardless of jurisdiction or payee. These changes would institute fairness, both at the client level and for private plan sponsors and are often simple modifications to existing programs.

3. Establish Standards and Funding for Provincial Pharmacare Programs

Provide a set of guidelines for provincial drug plans that set minimum standards, allowing all Canadians who do not have private insurance access to affordable medications with reasonable co-payments, regardless of jurisdiction.

4. Re-focus Private Plans on Supplementing Medicare

Private plans/payers are a vital part of the current system that should be maintained as a primary payer for non-Medicare pharma treatments for plan members of sponsoring organizations. This takes pressure off public systems to "scale up" for all citizens while allowing private businesses to innovate and compete (and in some cases administer public systems) without the need for public capital.

Our mission is to represent and advocate on solutions that benefit both plan members and sponsors across Canada. We are committed to continuing education and professional development to ensure our members provide the highest standards of service and excellence.