



JSL Benefit*knews*

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ALBERTA PROVINCIAL HEALTHCARE INSURANCE CHANGES

On July 1st, 2005, the Alberta government introduced changes to the Alberta Healthcare Insurance Regulation (AHIP) that will allow Albertans to submit their portion of chiropractic and podiatry expenses to their private health insurance plan for reimbursement beginning from the date initial services are provided.

Under the prior system, Albertans had to wait until the AHIP plan was exhausted before the private insurance plan began reimbursement.

Chiropractor

Under the old AHIP program, chiropractic services were covered at \$13.23 per visit (plus \$21.90 for one annual x-ray), to a maximum of \$200 per person for each benefit year (July 1 to June 30). If the chiropractic specialist billed the client over the AHIP amount, then the insurance company was legally prohibited from reimbursing any portion of the service until after the provincial maximum had been reached.

Podiatry

Under AHIP, specific podiatry (foot care) services were covered to a maximum of \$250 per person for each benefit year (July 1 to June 30). The provincial plan uses a fee schedule to determine the amount payable for services rendered, and the plan member would be responsible for any balanced owed. Similar to chiropractor services, the insurance company was legally prohibited from reimbursing any portion of the service until after the provincial maximum had been reached.

Impact to your Group Insurance program

This change should only impact those policyholders that have employees located in Alberta. From our research so far, the impact to your premiums will be dependent upon the number of employees located in Alberta and whether they are rated separately from the other groups of employees located in other provinces.

Under the terms and conditions of your group insurance policy, claims for chiropractic and podiatry are typically not eligible until after the provincial plan has been exhausted. With no provincial plan in place, the employer sponsored plan will automatically begin payment from the first dollar.

Each insurance company has sent out an information brochure on the impact these changes will have and the options that are available to you to help mitigate the costs. We encourage you to read this brochure and should you have any questions, please call us.

