



Don't fall hostage to your insurance plan, self-insure with Health Assist



New changes to insurance legislation with the implementation of Ontario's Bill 102 and Quebec's Bill 130



Wellness Spotlight: Type 2 Diabetes



NEWSLETTER

JSL BenefitKnews

A note from the editor: A fresh start and new beginnings

As the lazy days of summer come to a close, the new school year promises a batch of new faces, new beginnings and a new start.

Fitting, then, that we have chosen September to launch Health Assist, an exciting service providing our valued clients with the option to self-insure day-to-day health and/or dental claims using our advanced professional claims processing service.

New changes to insurance legislation with the implementation of Ontario's Bill 102 and Quebec's Bill 130 also mark a wind of change for the insurance industry in Canada. In this newsletter, we've outlined an update on both these pieces of legislation to help keep you apprised of those changes affecting our industry.

This month's newsletter also introduces a new feature of health and wellness tips to make sure you, your family, your staff and your clients keep healthy in the coming months. This edition outlines Type 2 diabetes and the simple ways you can prevent this debilitating condition.

We wish you and yours an enjoyable and relaxing autumn.

Until next time,

The JSL team





Don't fall hostage to your insurance plan, self-insure with Health Assist

As insurance premiums continue to increase, cost-saving options are few and far between. These days, providing a comprehensive, flexible benefits plan comes at what is often a large price for a small company. Exhausted by the challenges of traditional insurance plans? Taken hostage by the system capabilities and underwriting requirements? You're not alone. Unfortunately, today's small businesses have few options when it comes to providing a customized benefits package for valued employees.

But JSL is here to help.

Our new product, Health Assist, provides both small and large businesses with a benefits solution that combines the flexibility, choice and convenience of a self-insured employee plan, with a customized, cost-effective, easy-to-administer solution. And, all without the administrative headaches usually associated with self-insured plans.

A full-service solution, JSL's Health Assist offers advanced professional claims processing services for medical and/or dental coverage including prescription drugs, semi-private hospital, paramedical practitioners and other extended health benefits. Your employees are provided with a convenient pay-direct drug card and as well as the option to quickly and easily file dental claims electronically.

JSL protects your valued assets against higher-than-predicted claims or catastrophic group expenses through indemnity or stop-loss insurance, giving you, the plan sponsor, peace of mind knowing you're covered.

We've entered a new era in insurance. Perhaps it's time you reconsider your options. We invite you to check out Health Assist today—visit www.jslinc.ca or speak to your dedicated plan representative for more information.

Quebec's Bill 130: What does it mean for you?

Earlier this year, the Quebec government implemented Bill 130 to establish a solid legal base for the Quebec Drug Policy, ensuring fair distribution between both the public and private sectors.

With Bill 130, any employers offering prescription drug coverage must now deduct and collect required premium payments from employees and remit them to the insurer or plan administrator, or face a fine if they fail to do so. Employees do have the option to opt out of coverage; however, in order to do so, they must provide proof that they are insured under another private plan. (In other words, any employee who cannot provide proof of alternative coverage must be enrolled in the prescription drug plan. Any employee who is eligible for benefits through their employer but still registered with the public plan, must cancel the public insurance (by contacting RAMQ) and applying for new coverage through their employer.

Another significant change that has resulted from Bill 130 is the definition of the term "group." For the purpose of Bill 130, a group must be made up of individuals who are part of the group on the basis of current or former employment, or who belong to a professional order, or association, occupation, or union. This revised definition means that a group with private coverage has been formed for purposes other than obtaining group insurance coverage. (It should be noted, however, that self-employed individuals who reside in Quebec do not qualify as member of the group for the purposes of obtaining drug coverage.)

At JSL, we're committed to keeping our clients informed of key changes within the industry. For more information on Bill 130, or to download a PDF of the forms, please visit the RAMP website at www.ramq.gouv.qc.

Key elements of Bill 130

- Financial risk-sharing and compensatory agreements between the department and manufacturers
- Free access to drugs for elderly receiving the maximum guaranteed income supplement
- Measures to optimize drug use
- Measures to improve management of the basic prescription drug insurance plan (RAMQ)



Ontario's Bill 102:

The generic drug debate

This past April brought substantial amendments to the Drug Interchangeability and Dispensing Fee Act (DIDFA) and the Ontario Drug Benefit Act (ODB).

Bill 102 (also known as the Transparent Drug Systems for Patients Act), brought forth significant changes regarding the dispensing of generic drugs in Ontario's pharmacies.

This bill has lowered the price for generic drugs listed in the ODB formulary to 50% (down from 63%) of the equivalent brand name drug. In addition, the mark-up that the ODB will pay pharmacies on the ingredient cost of the drug has been set at 8% (down from 10% previously.)

In addition to these, Bill 102 has broadened the manner in which drug products are designated as interchangeable. The ODB list will now expand to include generics for brand name drugs not listed on the formulary and will also extend to drugs in different forms (e.g. capsules versus tablets.) The increased access to generic drugs is believed to result in cost-savings for plan sponsors.

Lastly, the proposal to make the ODB second payor to the federal Public Service Health Care Plan has been put on hold. Currently there is no indication when or whether this will be re-introduced.

How Bill 130 will impact you

- Quebec employers are obligated to offer insurance contracts that offer, at a minimum, coverage equal to the public plan
- Insurers and group benefit administrators must provide RAMQ with documentation including a list of contracts
- Employers must deduct group premiums at the source
- Compliance is enforced through fines of \$1,000.00 to \$10,000.00

Wellness Spotlight:

Type 2 Diabetes

Over two million Canadians are afflicted with diabetes. The illness—which affects the body's ability to balance glucose levels in the bloodstream—results in high blood sugar which, over time, can cause significant damage to the kidneys, heart, eyes and nervous system if left unchecked.

Fortunately, Type 2 diabetes can be largely managed—and even prevented—through a proper diet and regular exercise. Here are a few tips to help keep you and your family healthy:

- Maintain a healthy weight
- Get active
- Consume a diet of 55-60% complex carbohydrates, 10-20% lean protein, 20-35% fiber and no more than 30% fat
- Consume lower glycemic foods from each food group
- Limit your consumption of animal fat
- Include foods to help stabilize blood sugar levels (egg yolks, fish, garlic, kelp, soybeans, vegetables, berries)

