

I am responding to your email dated January 7, 2020 regarding Canada Life's adjudication practices for Nurse Practitioners.

We are aware of the scope of practice of nurse practitioners and recognize the value and importance they have in providing primary health care for many Canadians. Having said that, Canada Life has responsibilities to uphold to the plan sponsors of group benefits plans we insure and administer.

When it comes to group benefits plans, Canada Life assesses and provides payment for claims based on the wording in the policy or other contract in place with each plan sponsor. If Canada Life were audited by a plan sponsor, we would need to be able to show and defend that our adjudication practices are in line with their policy or contract.

Many of our group benefits plan policies and ASO contracts specifically stipulate that a physician's prescription is required for certain medical supplies to be eligible for reimbursement. For prescription drugs our plan documents typically provide that prescription drugs are eligible for reimbursement when prescribed by a 'person entitled by law to prescribe them,' which does not specifically call out physicians as above, and means that claims for prescriptions from other providers can be eligible for payment.

Claim adjudication, including requirements around prescriptions, is governed by the benefits plan agreements our company has with plan sponsors. We are committed to reviewing our contracts and policies as they relate to prescribing practices, including prescriptions by Nurse Practitioners for medical supplies. We work closely with the Canadian Life and Health Insurance Association (CLHIA) to better understand how we can work with plan sponsors to increase their knowledge about health care providers other than physicians, and the value and importance these providers have not only in providing Canadians with increased access to quality healthcare, but also in the role they can have under a group benefits plan.

Should eligibility for medical supplies prescribed by Nurse Practitioners change in the future, we will communicate with eligible plan members through their respective plan sponsors.

Sincerely,

Leah F.

Manager – Group Product Services

Group Customer Product and Experience

Canada Life