

NEXT STEPS

A look at the future!

**Ones
to
watch**

BIOLOGIC DRUGS: HERE, THERE, AND EVERYWHERE

Developed using live cells instead of chemical products, these specialized drugs are playing an increasingly dominant role in managing symptoms, slowing the evolution of certain illnesses, and maintaining quality of life and autonomy for insureds with chronic illnesses. To help control the costs of these drugs, it is important to ensure they are used by the right patients at the right time. What's more, medical adherence is crucial to ensuring that treatment is effective.

Keep an eye out for: Biosimilar drugs, another category of biological products that are highly similar to biologics that are already on the market and whose patents have expired, are set to become an increasingly popular option. Because they are less expensive than the biologic drugs on which they are based, they will likely relieve some of the pressure on group insurance plans.

PHARMACEUTICAL COMPANY SUPPORT PROGRAMS

Pharmaceutical companies are developing a growing number of support and training programs for insureds that provide access to a network of healthcare professionals. This approach offers close monitoring of how a drug is taken and tracks its effectiveness and the patient's adherence. By improving case management, the patients' autonomy and confidence may increase during the course of treatment.

PHARMACOGENOMICS

Scientific advances now offer a deeper understanding of what causes illness. Molecular and genetic research allow researchers to better predict the effect a drug will have on a specific individual based on his or her genetics. Although molecular medicine holds great promise for scientists and researchers, it also raises a number of ethical questions about data confidentiality—and eyebrows when it comes to costs. For now, these and other important questions remain unanswered.

MOBILE TECHNOLOGY: SOPHISTICATED AND OMNIPRESENT

Numerous technological advances have resulted in smart devices including sensors that can be used to track a number of physical health indicators in real time, 24/7. In addition to increasing mobility, they are sure to improve interactions between patients and healthcare professionals.

**The Health InSight* program,
an invaluable tool for
measuring member health**

For help promoting healthy habits in your organization or to obtain information on our campaigns, please contact the Health *InSight* team:

healthinsight@ssq.ca

Successfully controlling prescription drug insurance costs requires a group effort from physicians, patients, pharmacists, insurers, and government organizations. By working together, we can implement solutions that will make our group insurance plans sustainable.

*The Health *InSight* program is included with Diagnosis+ coverage.

SSQ Financial
Group
Values in the right place

FOCUS
Program

For the optimal use
of prescription drugs



**VALUES IN
THE RIGHT
PLACE**

SSQ Financial
Group

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Over the years, scientific research has allowed us to develop prescription drugs that have significantly improved our quality of life and even extended the life expectancy of countless individuals. As a result, the expenses associated with taking prescription drugs have grown considerably, driving up the cost of prescription drug insurance premiums.

At SSQ, we believe that controlling prescription drug costs hinges on making sure the right benefits are being paid to the right people. Our experience shows that applying stricter controls prior to a purchase is more effective than applying restrictive measures once the purchase is made.

We have our very own specialized medical team made up of consulting pharmacists and physicians who track the latest trends. They also implement measures and actions based on the best practices used in the pharmaceutical and medical industries in an effort to ensure people are making optimal use of their prescription drugs.

We put the health of our plan members first, every day!

PROACTIVE SOLUTIONS

Measures applied to all groups

1 Preauthorization Program

This program consists of managing a list of prescription drugs that are expensive or that can pose a high degree of risk if not used properly. To receive reimbursement for this type of drug, plan members must have a form filled out by their attending physician and send it to SSQ for approval. The drug will be eligible for reimbursement once the application is approved.

2 Step Therapy

Step therapy is used in conjunction with the Preauthorization Program. This approach allows patients to begin treatment with a less expensive drug that is also indicated for their condition. Depending on the effectiveness of the drug, patients then progress to a more expensive drug until they find the one that works best for them.

3 Major Claimant Management

In general, major claimants are plan members who claim large or frequent amounts for expensive prescription drugs taken for extended periods of time. We are introducing the concept of *justified* major claimants by determining whether the treatments improve their quality of life and enable them to continue to work or maintain their autonomy. Our rigorous and effective preauthorization system paired with sufficient control measures make it possible to curb *unjustified* major claimants.

+ OPTIONAL PROACTIVE SOLUTIONS

Measures offered on an optional basis

1 Using generic drugs

A number of incentive measures are available: an **awareness campaign**, a **coinsurance plan by prescription drug type**, and **generic drug substitution**.

2 Limiting pharmacist fees and mark-ups

We have introduced a reimbursement algorithm based on a maximum amount for pharmacist fees and mark-ups. These amounts may vary depending on the type of prescription drug: **generic, brand-name, or single-source**.

3 Managing a drugs exclusion program

The program allows us to exclude from the plan new drugs that have not been clinically proven to be more effective than existing treatments and that are priced higher than their therapeutic equivalents on the market in accordance with the public plan run by the *Régie de l'assurance maladie du Québec* (RAMQ).

4 Analyzing data [performed by our team of consulting pharmacists]

We are able to retroactively analyze drug consumption profiles based on the age and sex of a group's members and track changes in a prescription drug plan to identify innovative solutions.

5 Partnering with a Preferred Pharmacy Network [available outside of Quebec only]

Together with our partner HealthForward, we have made a Preferred Pharmacy Network available to our plan members to offer costly drugs subject to preauthorization at a lower price. The Network also provides services to support and guide members through the complicated process of taking the drug(s).

