

## Changes in Alberta for chiropractic coverage

The Alberta government has announced it will no longer fund chiropractic services for Alberta residents. While no date has been announced, it is expected that this change will be effective **July 1, 2009**.

**This communication applies to you if you have employees residing in Alberta.**

Currently, the Alberta Health Care Insurance Plan (AHCIP) pays a per visit maximum of \$14.00 for chiropractic services, to an annual maximum of \$200, and \$23.19 for one annual x-ray. As of **July 1, 2009** this coverage will no longer be provided.

### Impact to you if your plan includes Alberta members

- **For plans that currently pay chiropractic services from the first visit:**

As a result of this change to provincial funding, the expected increase in costs to the Extended Health Care rates for Alberta members will be 0.5%. This change in rates will be effective at your next renewal.

- **For plans that pay for chiropractic services only after AHCIP coverage has been exhausted:**

The rate impact for Alberta members will be a 3.5% increase. However, recognizing the financial impact and the short implementation timeframe, Sun Life will delay the rate change date until **September 1<sup>st</sup>** and prorate the increase to 4%. This will allow you adequate time for discussions with your Sun Life Group Representative should you wish to make any plan design changes as a result of this increase.

**Contract amendments required** – for plans that pay only after AHCIP coverage is exhausted:

Some Sun Life Financial contracts make specific reference to “services rendered by a chiropractor or a podiatrist in Alberta”. If your contract contains this reference, your contract will be updated to remove reference to the AHCIP chiropractic coverage since we will be paying chiropractor services from the first visit. We will update the wording at the earliest opportunity.

**Please note: this Focus Update newsletter serves as an amendment to your contract effective July 1, 2009.** Please file this notice with your Sun Life Financial contracts for future reference.

### Impact on Claims Services

As of **July 1, 2009**, the AHCIP will no longer cover chiropractor's services and Sun Life Financial will begin receiving and adjudicating all expenses for these services from the first visit. Any changes you make to your plan design will be reflected in claims payments as of the effective date of the new change.

## **Provincial plan coverage for chiropractic services**

The only provinces that continue to provide universal coverage for chiropractic services are Saskatchewan and Manitoba. If you have members in provinces outside Alberta, you are likely providing chiropractic coverage from the first visit for those members. As such, you may want to consider this in determining plan design changes as a result of the Alberta change.

## **Next steps**

If you want to make changes to your plan, contact your Sun Life Representative to initiate a plan amendment. If you have not contacted your Sun Life Representative to request a plan amendment by **July 31, 2009**, we will presume you want us to continue paying chiropractor expenses from the first visit and implement the required rate increase as outlined above.

## **Questions**

If you have any questions regarding the changes to the Alberta Health Care Insurance plan and how they impact your group benefits plan, please contact your Sun Life Financial Group Benefits representative.

For additional information, please visit the Alberta government Web site at <http://www.health.gov.ab.ca/>