

Saskatchewan removes Chiropractic coverage – April 1, 2010

On March 24, 2010, the Government of Saskatchewan announced that effective April 1, 2010, it will no longer cover Chiropractic services for most Saskatchewan residents.

This communication applies to you if you have members residing in Saskatchewan who are covered for Extended Health Care (EHC) including Chiropractic services.

Effective April 1, 2010, the Government of Saskatchewan eliminated Chiropractic coverage for most residents. Two groups will continue to be eligible for Chiropractic coverage up to a maximum of 12 treatments a year:

- Low-income individuals receiving Supplementary or Family Health Benefits, and
- Residents on the Senior's Income Plan.

Prior to April 1, the province would cover a portion of the cost of a Chiropractic visit. Generally, group health care plans would reimburse expenses in excess of the amount paid by the Saskatchewan government starting with the first visit.

With this change, Saskatchewan joins virtually all other Canadian provinces in limiting coverage for Chiropractic services. Manitoba is now the only province remaining that provides universal coverage for Chiropractic services.

Impact to Plans covering Saskatchewan members with EHC coverage

Your Extended Health Care plan reimbursed Chiropractic expenses in excess of the amount paid by the Saskatchewan provincial health care plan starting with the first visit. Effective April 1, 2010, for those plan members who are ineligible for provincial Chiropractic coverage, your plan now covers that portion of the visit cost formerly billed to the government. As a result of this change, the expected increase in costs to EHC rates for Saskatchewan members is on average 3.0% over a benefit year. This change in rates will be effective at your next renewal. This percentage will vary depending on the proportion of Saskatchewan members in your plan.

Cost saving options

To reduce or avoid the cost increase, you may decide to amend the Chiropractic provisions of your plan. Two suggested amendment options available to plan sponsors with typical Chiropractic coverage (no per visit limit or unusual benefit limitations) are as follows:

- You can apply a \$25 per visit maximum to your Chiropractic benefit. Applying this visit maximum will offset the proposed rate increase.
- You can remove the chiropractor benefit from your EHC plan. The reduction in EHC rate would depend on your group's current usage of this benefit.

If you would like to consider either option or discuss other alternatives, please contact your Sun Life Financial group benefits representative to make an amendment to your plan. **Please note:** any changes to your plan will be effective on the later of the effective date of your request or the 1 of the month following the date of your request.

Impact on Members

Sun Life Financial now receives and adjudicates all expenses for Chiropractic services from Saskatchewan residents. Because we pay for the portion of the cost previously paid by the government, members may reach their chiropractor benefit maximum earlier.

Questions

If you have any questions regarding the changes to the Saskatchewan Health Budget and how they impact your group benefits plan, please contact your Sun Life Financial group benefits representative.

For additional information, please visit the Saskatchewan government Web site at www.health.gov.sk.ca/.