

Sun Life now delists healthcare providers that offer inappropriate incentives

In previous Focus Updates, we've let you know about our program of delisting healthcare providers. This is to inform you about one component of that program. We have found it necessary to delist paramedical providers, clinics, facilities and medical suppliers that offer inappropriate incentives to promote the purchase of medical services and supplies.

What are inappropriate incentives?

Inappropriate incentives are promotions or “deals” such as free non-medical items, cash-back, or gift cards, offered to your members who agree to purchase medical services or supplies covered under your benefits plan, which they may not medically require.

While on the surface these incentives may seem like a great deal for plan members, in reality, such promotions may drive up claims costs, leading to increased premiums. For example, some healthcare providers may offer an inferior product or increase the cost of their merchandise to offset the cost of free or discounted items.

Sun Life considers inappropriate incentives an abuse of the health benefits plan and may delist vendors who offer them.

How can you help your plan members avoid inappropriate incentives?

Share [this flyer](#) with your plan members – It explains the concept of inappropriate incentives, why Sun Life delists vendors that offer inappropriate incentives and how to avoid those who do.

It's important to note that non-medical items offered as incentives are of concern. For example, two-for-one prescription glasses are okay, however a free pair of brand-name sneakers with the purchase of orthotics or compression stockings are not okay and are considered inappropriate incentives. This is because prescription glasses have a medical benefit, but a pair of brand-name sneakers do not.

Questions?

Contact your Sun Life Financial group benefits representative.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.