

# Information Update

October 2018

Groups with over 100 lives can request to add medical cannabis coverage to their Extended Health coverage.

## Medical Cannabis Coverage

In October of 2018, recreational marijuana will be legalized in Canada. The legalization of recreational marijuana has sparked a conversation around medical cannabis and the risk of individuals switching over and self-medicating. The conversation also continues within the Group Benefits industry and with plan sponsors regarding whether medical cannabis should be an eligible expense under a benefits plan.

As there is no Health Canada Drug Identification Number (DIN), medical cannabis is not eligible for coverage under a prescription drug plan. However, we feel it is important for us to offer a coverage option available for large groups (100+ lives). Coverage for medical cannabis will not be considered a standard option but will be provided to large case clients, upon plan sponsor request, with pricing determined at that time.

Medical cannabis coverage will:

- appear as a separate provision under “all other Extended Health Care”
- be payable at the ‘All other Extended Health Care’ coinsurance amount
- have an annual maximum, with options of \$1,500/\$3,000/\$4,500 per person, per year
- be available for the following medical conditions:
  - chronic pain associated with identified medical conditions
  - Muscle spasticity in MS
  - Chemotherapy induced nausea and vomiting
- require prior authorization (similar to high cost specialty drugs)
- need to be supplied by a licensed provider/producer to ensure patients are adhering to the *Access to Cannabis for Medical Purposes Regulation* (ACMPR) since legal access to medical cannabis is controlled in Canada.

Government regulations provide access to cannabis for medical purposes under certain conditions. As it is a Canada Revenue Agency allowable medical expense for income tax purposes, we will continue to consider this an eligible expense under a Health Care Spending Account (HCSA), provided all necessary Health Canada Guidelines are met, regardless of group size.

### Questions?

If you have any questions, please contact your Co-operators Representative.