



**Newfoundland and Labrador
Public Sector Pensioners' Association**

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July 24, 2023

Honourable Siobhan Coady
President Treasury Board
Treasury Board Secretariat
SiobhanCoady@gov.nl.ca

Honourable Tom Osborne
Minister of Health and Community Services
TomOsborne@gov.nl.ca

Re: Group Insurance Benefits, Authorizations Required for Covered Services

Dear Minister Coady & Minister Osborne:

On behalf of the Newfoundland and Labrador Public Sector Pensioners' Association (NLPSPA) and the NL Seniors' Coalition, I am writing to you on another matter, this time to seek your leadership in clarifying and revising the types of authorizations required by Canada Life for services that are covered by the GNL (Government of Newfoundland and Labrador) Group Insurance Plan.

In recent weeks, we have received several complaints from members who are covered by the Group Insurance Plan in what would appear to be confusion and runaround in trying to receive reimbursement for covered services. To be more specific and to add clarity to this issue, let me quote to you a couple of cases:

I lost my family doctor in October of 2022 as she closed her practice. She used to give me a referral once a year for orthopedic footwear. I told my podiatry doctor that I do not have a family doctor so she told me that she could give me a referral.

I bought my footwear and submitted my claim only to receive a letter from Canada Life to say that I needed a referral from a physician/nurse practitioner. I called Canada Life and they told me that this was according to the government's insurance plan.

I finally got an appointment to see a doctor at the Cowan Ave Medical Walk in Clinic for July 11. I explained my situation and he gave me a referral.

What a waste of a medical doctor's time, especially at a time when there are thousands of people in the province without a family doctor. Who is more appropriate to give me a

referral - a medical Doctor of Podiatry, of whom I have been seeing every 6 weeks over the past 5 years or a family doctor or nurse practitioner who really does not know me?

I am bringing this to your attention to see if your association could negotiate with the government to include a podiatrist as being able to give referrals for orthopedic footwear.

In this above circumstance, I have reviewed this type of coverage and it is quite convoluted. Podiatrist care is covered, and podiatrist surgery is covered, but a physician's referral is required for the coverage to be provided through the Plan. This is one area where a change in policy for the Plan could assist patients with their personal care in these times of lack of family physicians.

And in another case that is similar but addresses reimbursement for blood services, from a two-person couple, one in his 90's and the other in her 80's:

Further to our telephone conversation of June 12/23, I would like to provide you with additional information regarding claims made to Canada Life for blood collections in the retirement home where my wife and I are living.

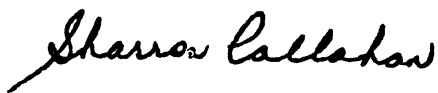
In August, we sent a statement to Canada Life for payment by us for blood collections covering the period January 7, 2022, to June 7, 2022. In August 25/22, we received a letter from Canada Life explaining why they refused to pay for claims made. They would only pay claims if the blood were taken by a registered nurse. The claims sent were for blood taken by an LPN technician. To comply with Canada Life's requirement, we obtained the services of a registered nurse to take our blood. In May 2023, we filed a second claim for four payments made to an RN for blood collection, but Canada Life only paid for one. In its explanation, it referred to foot care which had no relevance to our claim.

I could not find any reference point for blood collection service within the Plan, except that it is absorbed under diagnostic services. After further investigation with our member, I have concluded that the rejection was due to a service that could not be categorized as diagnostic. Yet, the runaround, cost, and delay to get another prescriber is the reasoning for this letter. Therefore, I am bringing to your attention the challenges, frustrations and unnecessary runarounds that are being caused by some rules of who and what professions can authorize a particular service and then to have those services covered for insurance purposes.

In today's circumstances in Newfoundland and Labrador where over 125,000 persons are without a family doctor, can we please take some remedial and permanent actions to permit authorizations for insurance coverage for services that are covered by the insurance plan from all the types of service providers who are permitted and eligible to deliver these services. In the two cases above, it was unnecessary and cruel to have elderly folks seeking additional authorizations at additional costs to MCP (Medical Care Plan) and themselves to say nothing of the runaround to get this additional authorization for service they had already received just so they could have their claims accepted.

As I suggested in an earlier communication to you around medical transportation, these problems are not insurmountable. They simply require empathy and leadership in making some policy changes. There should be no cost involved here, as the service is already covered by the Group Insurance Plan, with some limits on coverage. In fact, there would be savings for MCP as there would not be that additional expense for duplication of obtaining a medical prescription. In keeping with the recommendations of the Health Accord and in a time when our residents are desperately trying to manage their own health issues as best they can without the services of medical doctors, these small, suggested changes can be made easily. It takes a policy change only; a stroke of the pen and it takes your leadership and direction.

Sincerely,

A handwritten signature in black ink that reads "Sharron Callahan". The signature is fluid and cursive, with the first name "Sharron" being more prominent than the last name "Callahan".

Sharron Callahan
Executive Director

cc. Susan Walsh
Seniors' Advocate
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Cc. Dr. Pat Parfrey
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cc. Honourable Paul Pike
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cc. Helena Bragg
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