

Your Health Matters

Introducing Prior Authorization



When you or a family member are sick, you need to focus on healthy decisions and informed treatment choices. A discussion with your doctor that includes talking about prior authorization is an important step to help you make those choices.

WE'VE ADDED PRIOR AUTHORIZATION TO YOUR BENEFITS PLAN

Prior authorization requires that coverage for certain drug therapies is pre-approved based on medical criteria.

WHY THE CHANGE?

It is forecasted that in 2017, Canadians will spend approximately \$33.9 billion on prescription drugs, 57.3% of which will be financed by the private sector.* Generally speaking, this isn't only because of the number of claims; it's also because a small number of claims are very expensive. For example, only 2% of claims are for specialty drugs, but this actually represents 27% of total drug costs.**

Prior authorization can help manage the costs in a small number of cases where very expensive drugs are used. That keeps your drug plan more affordable in the long-term, and you still get the health care coverage you need.

WILL THIS AFFECT THE QUALITY OF MY HEALTH CARE?

Prior authorization aims to manage costs while providing reimbursement for the right treatment for you, taking into account safety, cost and efficacy.

- Prior authorization only affects some drugs within selected categories, not every prescription you and/or your dependents may seek reimbursement for.
- If your plan sponsor (employer) chose the "grandfathering" option and you are taking one of the drugs included in the prior authorization program in the 120 days before prior authorization begins, you don't have to apply for authorization; you'll be considered pre-approved for reimbursement if you are reimbursed now.
- You can still have a choice of drugs for your condition.

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WHICH DRUGS ARE INCLUDED?

The prior authorization program is dynamic and changes as the market evolves. In collaboration with our pharmacy benefits manager, TELUS Health, Sun Life constantly reviews the list of drugs requiring approval and adds, removes or makes other changes as necessary. Our program focuses on monitoring high-cost specialty drugs and drugs with high utilization for which less costly alternatives are available, such as some diabetes and anti-cholesterol drugs.



You can find a list of the drugs and forms by going to mysunlife.ca/priorauthorization

HOW DOES PRIOR AUTHORIZATION WORK?

If the drug your doctor prescribes for you needs prior authorization, you need to send Sun Life a completed prior authorization form before filling your prescription. Sun Life will review your request and let you know in writing if you are approved and the duration of your approval period.

For some categories of drugs, there are specific criteria that need to be met for the prescribed drug to be eligible for approval. As an example, you may need to have tried preferred therapies (unless you are not able to due to a medical reason or intolerance).

The criteria are developed by Sun Life's internal team of specialists, often in conjunction with TELUS Health. Criteria are based on factors like efficacy, cost, clinical guidelines, and recommendations from health technology assessment organizations.

LET YOUR DOCTOR KNOW

Next time you visit your doctor, let him or her know you have prior authorization on your plan and take a moment to talk about the authorization process. You may want to refer to the "Talking to your doctor about prior authorization" brochure available from your plan sponsor (employer).

Your Frequently Asked Questions

Q: WHY IS PRIOR AUTHORIZATION IMPORTANT?

A: Prior authorization helps to ensure that certain drugs are covered when they are most needed. You and your doctor still have all of the choices in treatments, while helping to manage costs and keeping your health plan more viable for the long term.

Q: WILL THIS LIMIT MY PRESCRIPTION DRUG OPTIONS?

A: No. You still have a choice of which prescription drugs you want to take for your condition; however, not all drugs are eligible for reimbursement.

Q: CANCER TREATMENT IS ON THE LIST OF DRUGS IMPACTED. WOULDN'T A DELAY IN RECEIVING THESE DRUGS BE DANGEROUS?

A: Prior authorization for drugs used in treating cancer applies only in cases where the disease is stabilized by treatment and where the drugs aren't being administered in a hospital.

Q: DOES MY PLAN COVER THE COST TO VISIT MY DOCTOR TO HAVE THE PRIOR AUTHORIZATION FORM COMPLETED?

A: No, it doesn't. However, you may be able to claim this cost through your Health Spending Account (HSA) if you have one through your Sun Life benefits plan or any other plan under which you are covered. You may also take the time to speak to your doctor about prior authorization and have any forms completed during your visit, if required.

Q: IF I'M APPROVED FOR A DRUG, DO I HAVE TO SUBMIT A FORM EVERY TIME I NEED THE PRESCRIPTION RENEWED?

A: No. The only exception is if you were approved for a limited duration; you will have to submit another form after that approval period has ended.

Q: IF I'M NOT APPROVED FOR A DRUG, CAN I STILL TAKE THE DRUG MY DOCTOR RECOMMENDS?

A: If the request is not approved, you can still use the drug your doctor has recommended, but it will not be reimbursed by your drug plan.

Q: HOW WILL I KNOW IF I HAVE TO APPLY FOR PRIOR AUTHORIZATION?

A: You can review the prior authorization drug list by going to mysunlife.ca/priorauthorization

If you are not aware of the drugs that require approval and you take a prescription to the pharmacy for one of these drugs, the pharmacist will advise you if the drug needs prior authorization. You may purchase the drug at that time and pay for it or you can complete the Sun Life form and request approval before purchasing it.

Q: HOW DO I APPLY FOR PRIOR AUTHORIZATION?

A: If you are prescribed a drug that requires you to apply for prior authorization, you and your doctor should complete and submit a prior authorization form to Sun Life.

Q: WILL I HAVE TO APPLY FOR PRIOR AUTHORIZATION FOR EVERY PRESCRIPTION I WANT TO BE REIMBURSED FOR?

A: Prior authorization applies to a limited number of drugs, not every prescription you and/or your dependents may need. Also, not every drug for the conditions under the program is impacted.

Q: WHO REVIEWS MY PRIOR AUTHORIZATION FORM?

A: Sun Life reviews the prior authorization forms.

Q: HOW LONG WILL THE REVIEW TAKE?

A: Provided that we have all of your information, Sun Life will review your request typically within five business days, and let you know in writing if you are approved. In the case of a few especially high-cost drugs, the review may take longer than the usual five days while additional adjudication processes are followed at Sun Life.

Q: HOW DO YOU SELECT THE DRUGS AND CATEGORIES THAT ARE AFFECTED, AND CHOOSE THE PREFERRED DRUGS?

A: In conjunction with TELUS Health, Sun Life evaluates prescription drugs on factors such as cost, efficacy and the potential volume of utilization and determines which drugs or categories of drugs should have prior authorization. Within the prior authorization categories, some have preferred drugs based on cost-effectiveness evaluations. Preferred drugs are ones that have the potential to maximize outcomes at the most reasonable cost.

Q: HOW WAS THE PRIOR AUTHORIZATION PROGRAM DEVELOPED?

A: Sun Life has an internal team of specialists in pharmacy and pharmaeconomics that works in conjunction with TELUS Health to develop and maintain the prior authorization program. On some occasions, Sun Life also consults with external organizations for further insight.



Your Pay-Direct Drug card – a fast and easy way to cover your eligible prescription drugs

- No claim forms to complete once a drug is approved.
- No waiting for a cheque in the mail.

If your prior authorization request is approved, you can use your Pay-Direct Drug card at the pharmacy. Present your card each time and your pharmacist will send us your claim electronically. Sun Life pays the covered amount directly to your pharmacy, so you only have to pay the balance. If your spouse also has a benefit plan that includes a Pay-Direct Drug card, your pharmacist can send claims electronically to both plans at the same time – to make the initial claim and then claim the unpaid balance from the other plan. This is called “coordination of benefits” and it could mean that you have no out-of-pocket costs at all!

Start taking advantage of the many benefits of the Sun Life Preferred Pharmacy Network today!

Good news! You are eligible to take advantage of the benefits of the Sun Life Preferred Pharmacy Network (PPN)—a network of participating pharmacies across Canada, excluding Quebec. It is designed to reduce claim costs for plan members like you when you fill prescriptions for most **specialty drugs that require prior authorization** at Sun Life PPN pharmacies using your Sun Life Drug card.

Additionally, you can take advantage of a few benefits that are not sponsored by Sun Life. These include:

- A range of services that may be offered by the pharmacies participating in the Sun Life PPN, including injection services (where available), smoking cessation clinics, e-refills, home delivery (where available) and more.
- You may choose to speak with McKesson Canada, an expert with patient assistance programs, about co-pay assistance counselling which includes assistance with navigating and applying for government and manufacturer financial assistance programs. This benefit is available in Quebec. Rest assured that any information you share with McKesson Canada regarding co-pay assistance will not be shared with Sun Life or your plan sponsor.

If you are currently taking a drug on the prior authorization program and would like to find out if you can benefit from the Sun Life PPN, you can either:

- speak with a Sun Life PPN advisor at 1-855-885-6425 between 8 a.m. and 8 p.m. EST, Monday to Friday, or
- visit the Sun Life PPN website at mysunlife.ca/sunlifepharmacynetwork



Questions?

If you have any questions, please contact the Sun Life Customer Care Centre at 1-800-361-6212.

* Source: Prescribed Drug Spending in Canada, 2017, Canadian Institute for Health Information, 2017.

** Source: Sun Life Financial, 2017.

Life's brighter under the sun

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