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Soaring Drug Costs Will Drive New Flex Plans

By Scott Lamb
Benefits Canada August 22, 2011



Traditional approaches to drug plans need to be revisited, but the industry needs to move toward a properly designed flexible benefits program that fosters better understanding among members, according to Morneau Shepell's recent *News & Views*.

While rate of drug cost increases has been slowing recently, the company says new drugs coming on the market in the near future will drive up costs at an "intimidating" rate.

This will further exacerbate an imbalance common among health benefits plans. Already, between 10% and 15% of members are incurring more than 80% of plan costs. Costs will also rise as boomers age and, ironically, as generations X and Y make up more of the workforce.

"When we study information more closely, we see that the younger generations may actually be less healthy than generations that have gone before them," the authors of the report note. "Obesity, cholesterol, high blood pressure, asthma, allergies and diabetes are more frequently diagnosed in the younger generations than ever before."

Traditional "one-size-fits-all" plan designs are incapable of handling growing costs or diversity of needs, but, at the same time, flexible benefits programs are only part of the solution.

Any solution would need to ensure that

those who demand less of their plan are not unfairly shouldering the cost of those who rely more heavily on the plan. Traditionally, singles and couples have subsidized plan usage by families, while the healthy subsidize the unhealthy.

The authors point out that most traditional three-option plans see roughly 70% of members enrolling in the middle option, while 10% to 15% enrol in the higher-end option.

A better design for flexible plans would include incentives for improved individual health, which would foster reduced use of the plan.

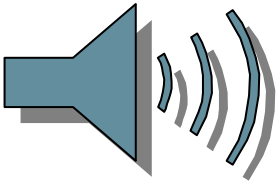
"Benefits programs will need to take lessons learned from the 'true' insurance world and the hard lessons learned about financial management and credit from the latest economic downturn and weave them into both plan designs and how we all use benefits programs."

Biologics

One factor driving costs is new high-cost drugs, many of which can be classified as biological drugs (biologics). Biologics offer new medical solutions for conditions like cancer, Crohn's disease and Rheumatoid Arthritis. Biologics play an important role in improving the health, quality of life and productivity of plan members affected by certain conditions, and may prevent long-term disabilities. However, biologics can carry a high cost because of their complex development and manufacturing processes.

Great West Life
Drugsolutions - Issue 1 - June 2011





Affinity Member's Speak Out
This page is dedicated to the articles and comments provided by affinity members.

Hazell & Associates/Career Partners International Becomes Certified Women Business Enterprise

Did you know there are more than 821,000 women entrepreneurs in Canada who annually contribute in excess of \$18 Billion to Canada's economy? Did you know women-led firms provide jobs for 1.7 million Canadians – more than the Canadian Business Top 100 companies – and are creating new jobs at four times the rate of the average firm?

Hazell & Associates/Career Partners International (H&A/CPI) is proud to announce its WeConnect International certification as a Women Business Enterprise. H&A/CPI is among a growing group of women business owners across the country whose companies have been certified by WEConnect Canada, a corporate-led organization providing Canada's premier certification program for women business owners.

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- 1) Carruthers Nicol Discounted Home & Auto Insurance
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- 3) The Better Business Bureau Employee Benefit Plan
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- 5) Best Doctors

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