

Atlantic Canada Health Care Coalition Society

Six Years Later...

By: Fern Tardif

Atlantic Canada Health Care Coalition Society (ACHCCS) was officially incorporated in July 2008 and, in just over six years, it has grown from four union locals with 2,000 members to 62 groups comprised of over 800 union locals representing 200,000 members. Together with spouses and dependents, there are more than 500,000 people from across Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland who are entitled to participate in the various coalition programs negotiated with benefit providers.

Current coalition member groups include NSGEU, PEIUPSE, all CUPEs, PSAC, Steel Workers, and CUPW locals in Atlantic Canada; various UNIFOR Locals; IBEW Locals representing employees with N.S. Power, N.B. Power, and Newfoundland Power; most of the building trades construction locals in Atlantic Canada; and the N.S. Government Retirees and Employees Association. The one-time cost for each group to join the coalition, no matter the membership size, is an initiation fee of \$200. Each group elects

a representative to the coalition's board of directors who attend its annual meeting.

The success of the organization comes from encouraging plan members to use a preferred network of pharmacies for their prescription drug needs. By doing so, the coalition can negotiate drug plan savings, lower administration fees and premiums, and create co-pay based incentives with the pharmacy benefit managers.

The first big step towards the creation of the coalition took place when an agreement was negotiated with Managed Health Care Services, the only pharmacy owned and operated benefits management company in Canada. Members get coverage on drugs at Sobeys and Lawtons Pharmacies and by mail with their MHCSI drug card. Also members are provided with a Lawtons front store discount card which provides them with savings on various items. In addition, they receive air miles on their prescriptions and items purchased with their discount card.

Purchasing Power

With a growing number of people willing to use what the provider has to offer, costs can be negotiated and reduced. The more members we have, the better purchasing power we have with our providers and the coalition continues its efforts to expand its numbers and add more providers. For example, the Co-operators Insurance Company provides a group home and auto insurance. Discounts on hearing aids are available through Epic Hearing Health Care, one of the largest providers of hearing aids in the U.S. and Canada. Through the coalition's partnership with Catamaran, members have access to a U.S. prescription drug discount card that can be used at over 60,000 pharmacies when travelling in the U.S.

Spreading The Word

When the coalition was first established, there were concerns from benefit plans about losing their

autonomy and being consolidated into one big plan. However, that fear was calmed because the view of the coalition is that when a group becomes a member, it has the choice whether it wants to take advantage of the benefits and savings negotiated with providers.

In the early days, it was a challenge communicating all of the merits of the coalition to potential members, but once the ACHCCS established a proven track record, it was much easier to demonstrate the point. Now coalition records and statistics can be referenced during presentations to present examples of the type of savings that could be achieved for members and/or benefit plans.

The coalition is now a member of the National Labor Alliance of Health Care Coalitions which has over 10 million members throughout the U.S. and Canada. This allows the ACHCCS to access discount benefit programs through the purchasing power of the NLA such as the hearing aid and U.S. prescription drug discount programs that it now offers.

Meetings with boards of trustees from various union benefit plans and union executives continue to this day to acquaint them with the idea and goals of the coalition. It has its own website (www.achccs.ca) as a communications platform and the word is also spread at various benefit conferences and union conventions.

Currently, work is taking place to offer group term life insurance and mortgage programs which members will have the option of using when looking at purchasing these products. The bottom line is that any program offered to coalition groups must have an added value for their members before it will be approved and endorsed.

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