

# Atlantic Canada Health Care Coalition Society Update

By: Daniela DiStefano

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It was five years ago when Fern Tardif first heard the idea for a healthcare coalition while attending a benefits conference in the United States. The former chairman of the board of trustees for the health, welfare, and pension plans of the IBEW (International Brotherhood of Electrical Workers Local 625) was impressed by the group's success and the thousands of dollars of savings for plans. He returned home to Nova Scotia with the inspiration to start a similar coalition for Atlantic Canada.

The Atlantic Canada Health Care Coalition Society (ACHCCS) was officially incorporated in July 2008 with Tardif as executive director and in just over three years the coalition has grown from four founding groups and 2,000 members to include 41 groups with members, spouses, and dependents totalling more than 200,000 people from across Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland.

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.

representing employees with Nova Scotia Power, NB Power, Newfoundland Power; and the Nova Scotia Government Retirees and Employees Association.

The cost for each group to join the coalition is an initiation fee of \$150, plus an annual fee of \$50. Each group elects a representative to the coalition's board of directors who attends its annual meeting.

### Spreading The Word

When the coalition was first established, Tardif says there was concern from benefit plans about losing their autonomy and being consolidated into one big plan. However, he was able to calm their fears. "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 we negotiate with the 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 Tardif can consult the coalition's records and statistics during presentations to give an example of the type of savings that could be



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The first big step towards the creation of the coalition took place when Tardif negotiated a deal with Managed Health Care Services, the only pharmacy-owned-and-operated benefits management company in Canada. Members get coverage on drugs at Sobeys in-store pharmacies, the Lawtons group of pharmacies, and Sobeys Pharmacy by Mail with their MHCSI drug 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," Tardif says, and the coalition continues its efforts to expand its numbers and add more providers. For example, the Co-operators Insurance Company and Travel Insurance Coordinators Limited have recently been added as providers and 10 more groups of members are now in the process of coming on board.

Current coalition members include NSGEU; CUPE Nova Scotia; the steelworker locals of Atlantic Canada; IBEW locals

achieved with the plan.

A far as he knows, there is no other coalition in Canada with the purchasing power and savings potential of ACHCCS. Tardif says since establishing it, he has been contacted by groups as far west as Alberta inquiring about his experience developing the coalition, which brings the possibility that groups in other provinces may try to establish something similar in the future.

These days Tardif spends most of his time meeting with boards of trustees and boards of benefit committees in local unions to acquaint them with the idea of the coalition. The coalition recently launched its official website ([www.achccs.ca](http://www.achccs.ca)) as a communications platform and it also preparing to reach out to more unions and benefit plans by spreading the word at industry conferences and conventions.

As Tardif continues recruiting more groups into the coalition, the menu of products and services will continue to expand. Next up, he is working on including a vision care plan into the available coverage, as well as a life insurance option. ■



Fern Tardif