

THE INSIDE STORY[®]

DECEMBER 2011

Introducing The New **GSC**

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Introducing The New GSC – or should we say...

Introducing the same strong and professional GSC but with a friendly and modern new look

At GSC, we're different. And we think that's a good thing – so we have fashioned a whole new look that reflects who we really are. We're not a typical health and dental benefit carrier. We're a compelling alternative, so we've updated our look to more accurately represent what we're all about.

We may have a new look... but our DNA is the same...

Our mission and values that were first envisioned by our founder in 1957 remain the same driving influence that continues to make us different today. It all started when our founder, pharmacist Bill Wilkinson, dedicated himself to finding a better way for families to afford essential medicines—a better way meant a different way. We've been different ever since.

Today, we are still a forward thinking company who is focused on innovation, we respond to customers with passion and commitment, and giving back to the communities we serve through charitable initiatives is still mission critical. We just needed to add some sizzle to our substance. As our leader, Steve Bradie, President and CEO puts it, *"We may have grown over the years, but we haven't changed, in that being different from the competition is at the core of our identity."*

Our deep roots of social responsibility and charitable giving remain our guiding force."

Strong and professional, yet friendly and modern...

How's that for different?

When you think of a typical benefits administration company, 'friendly' and 'modern' do not always come to mind first – but here at GSC, we asked ourselves, why not? We are friendly, we are modern, and we're anything but boring. We wanted our look to match our innovative, friendly, and caring approach to business – the real GSC.

Although you may still see our old logo here and there while we make the transition – which, by the way, means that all materials carrying our old logo are still valid – from here on in, our new look will be everywhere: new Inside Story® layout, new logo, new websites, new advertising campaign, and more. And we hope that when you see it, that it helps remind you that GSC is not like the rest – we're Canada's only national not-for-profit benefit specialist and we're good at what we do.



MISSION STATEMENT:

To create innovative solutions that improve access to better health.

VALUE STATEMENTS:

We make a difference by:

- Putting our customers' needs first
- Believing our people are critical to our success
- Committing to excellence and innovation
- Operating with integrity, fairness and respect
- Enhancing the common good as it relates to better health

Ready, set, click – check out greenshield.ca today!

With a range of new features you'll be glad you stopped by...

A makeover wouldn't be complete without taking a long, hard look at our website. And now, many months of work later, the transformation is impressive – not only does our new website reflect who we really are, but it also reflects our focus on innovation and using technology to enhance the GSC experience for you and your plan members.

Why not visit right now and we'll show you around?



- Visit 'What You Need' and then select 'Vision Provider Search': now your plan members can quickly and easily find providers in our vision provider network using Google Maps.
- Select 'Benefits 101': everything your plan members need to quickly 'decode' benefits terminology – more clarity, less frustration!
- Login as a Plan Administrator to visit 'Online Administration': it still has the same features you're used to, but

with a streamlined navigation and "easy on the eyes" look that will make your online time productive and enjoyable.

- Login as a Plan Member to visit 'Plan Member Online Services': new features like printable online ID cards have been built on existing features – for you, that means no rush of questions coming your way, just happy plan members who look forward to logging in.

- Select the 'Essential Accessibility' icon: to see how we have taken all of our online visitors' needs into consideration by joining a global initiative to provide disabled visitors with an easy way to download screen reading technology as required.

That's just a quick tour, so be sure to come back often – and take your time – to see everything the new and improved site has to offer.

If that wasn't enough, we've got more great news. We've also launched our new mobile site where on-the-go plan members can get on-the-spot information by using their smart phones to view our mobile site – that means they get their information right away, when they need it. And, we haven't forgotten our service providers either – we have also launched our new **providerConnect™** website that enables pharmacy, extended health, and dental providers across Canada to better manage their services. Features like downloadable claims forms, online claiming, direct deposit, and administration guidelines will enhance management capability for service providers, meaning enhanced service delivery for your plan members.

With all of these new features, our new website has a little – or a big – something for everyone. See what we have for you at greenshield.ca.

Community Giving Program

Here's how we add to the **greater good**...



Creating a brighter future for those most in need is what we do. Through our Community Giving Program, we make a difference by providing critical funding that community-based not-for-profit organizations need to achieve significant, concrete results.

Kids Help Phone: building stronger, happier generations of kids

Whether facing cyber-bullying, body image issues, physical or emotional abuse, or even academic stress, Kids Help Phone aims to give kids the immediate support they need, while building coping skills and resiliency for the future. It is Canada's only free, national, bilingual phone and online counseling service for young people ages 5 to 20. Since opening their phone lines in 1989, Kids Help Phone has become the "go-to" place for kids and teens to find help and hope – no matter what the issue. It offers confidential and anonymous services, operates 24-7, and is accessible from anywhere in Canada.

Technology and outreach: bringing help closer...

Kids Help Phone depends on its online and telephone technology to ensure kids have access to help when and where they need it. Given that GSC is no stranger to the tremendous impact technology can have on enhancing service delivery, it seemed like a natural fit to provide funding support to this great organization.

As part of our Community Giving Program's ongoing mission to support and enable those making a difference in the lives of the most vulnerable, GSC is proud to have provided funding support in 2010 and again in 2011 to Kids Help Phone, enabling awareness campaigns and a re-launch of their website. In particular, updates were made to over fifty critical online topics such as neglect and abuse, and posters and information about Kids Help Phone were sent to schools across the country. The progressive and interactive approach taken by the Kids Help Phone website keeps pace with the rapidly changing communication preferences of today's tech-savvy kids. And while the task of engaging and empowering youth is a daunting one, with thousands of web posts annually from kids across Canada, their approach appears to be working, one click at a time.

"Support from Green Shield Canada will provide mental health resources and professional counselling to young people who feel they have nowhere else to turn. From abuse to neglect to the death of a family member, there are kids in communities all over Canada who have overcome anxiety, despair and tears with help from the professional counsellors at Kids Help Phone. Green Shield Canada funding gives these kids the help and support they desperately need."

Melanie Riley, CFRE
Manager of Annual Giving
Kids Help Phone

Another innovation allows pharmacists to improve patient care and safety

THINKING DIFFERENT:



Sometimes GSC pays pharmacists **NOT** to dispense...

While GSC is an industry-leader in making it easy for our plan members to get the prescriptions they need, it was time to focus our attentions on keeping them away from the ones they don't need. That means striving to eliminate things such as therapeutic duplications, adverse drug reactions, dangerously high doses, and even false or modified prescriptions. Just imagine – not only would this positively affect patient care and safety, but it would also provide cost savings. It was this motivation that led to GSC's industry-leading decision to pay pharmacists who decide **not** to fill prescriptions that are inappropriate, unnecessary or which could even be detrimental to your plan members' health.

Doing the right thing can mean **NOT** dispensing...

Dispensing prescription drugs requires both technical and professional skills. On the technical side, a pharmacist must ensure prescriptions are accurate, complete, and processed according to protocol. Professionally, a pharmacist is responsible for ensuring a prescription is for the right person, for the right reason, and at the right time. That means considering the big picture – pharmacists must assess the other drugs on a patient's profile and any potential side effects or impact to the patient's day-to-day life. By encouraging pharmacists to use their professional judgment, GSC can help strengthen a vital safeguard that prevents unnecessary risks to your plan members' health and wellness.

GSC takes the lead

Coming soon...

Following in the footsteps of public drug plans like the Régie de l'Assurance Maladie du Québec (RAMQ), BC Fair Pharmacare and most recently, the Ontario Drug Benefit (ODB) program, GSC will lead the insurance industry by paying pharmacists for not filling prescriptions in the following situations:

Therapeutic duplication:

drug may not be necessary

Sub-optimal response:

drug is not producing the desired result

Adverse drug reaction:

potential adverse reaction due to allergy or conflict with another medication or food

Dangerously high dose:

too much of the medication

False or altered prescription

As outlined in the objectives of the ODB Pharmaceutical Opinion Program, started on April 1, 2011, the GSC program will benefit both plan mem-

bers and plan sponsors by "promoting healthier patient outcomes, improving and optimizing drug therapy, ensuring

benefits are used appropriately, and reducing inappropriate drug use and drug wastage."¹

¹ http://health.gov.on.ca/en/pro/programs/drugs/expandedservices/expandedservices_faq.aspx

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Here's how it works:

- Using professional judgment to assess each prescription on a case-by-case basis, if the pharmacist thinks an issue may exist, they contact the prescribing physician to discuss the potential issue.
- If the collective decision is to **not** dispense the drug, this recommendation is documented on the patient's electronic profile or on the prescription hardcopy.
- The pharmacist explains to the patient that the drug is not being dispensed to protect their health because of one of the above reasons, and in some cases, encourages the patient to discuss the situation further with his/her physician.
- GSC reimburses the pharmacy electronically for a \$22 pharmaceutical opinion claim for intervening and not filling a prescription.

What does it mean for plan sponsors?

Pay less for better patient care...

Based on the first five months of the ODB program, approximately 3,780 pharmaceutical opinion claims were submitted. If we take that rate and apply it to the GSC book of business, we can see that there is a very small prevalence of these claims. That said, even in small numbers, the overall impact is

a win-win situation. If you compare the \$22 pharmaceutical opinion claim with an average Ontario prescription cost of \$60 (including the dispensing fee), that results in a net savings for our plan sponsors of \$38. And it doesn't stop there. When we factor in additional savings – for example, if the original

prescription had refills that will no longer be filled, or costs associated with an adverse drug reaction like additional drugs, sick days, hospital admission and so on – the bottom line is that our plan sponsors are paying less money to give their plan members better patient care.

Now that's different.

Winner of the draw for a 'night out on the town'

Congratulations to **MARTIN WAREING**, of Toronto, ON, the winner of our monthly draw for gift certificates for a 'night out on the town'. Through this contest, one name will be drawn each month from plan members who have registered for Plan Member Online Services for that month.



greenshield.ca

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Toronto	1.800.268.6613	Windsor	1.800.265.5615
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