

# THE INSIDE STORY®

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## **"Yes, I'll have a dental crown with that" 'All inclusive' is taking on new meaning in the travel industry. But what does it mean for your benefit plan?**

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The Dominican Republic, Mexico, Cost Rica, Thailand, India—sound like a wish list for your next dream vacation? These days, the tourist industry can offer just about any adventure or luxury imaginable – even dentistry. In fact, the demand for 'dental tourism' is growing at a rapid pace, with many people choosing to travel out of their own country in order to seek dental care in one of the many hot spots for 'dental tourists' around the globe.

Although you may have heard of medical tourism—travelling to another country to have a medical procedure or treatment – did you know that dental tourism follows a similar model and is also gaining momentum? The motivation for taking this route is typically some combination of cost savings as well as better and quicker access to services or technology not currently available at home.

Here at GSC, we've seen a consistent rise in the number of out-of-country dental claims and wanted to take a closer look at this trend, and what it might mean for your benefit plan...

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# Is it health care or is it travel? *The answer is both...*

Having recognized that opportunity was knocking, a new breed of entrepreneurs has cropped up offering health care procedures and treatments in desirable international locations. Their sales pitch: see the world and solve your health issues — health-tourism promises better costs and better access to services. And, it appears to be a winning combination with Canada, the United States, Europe, Japan, and the Middle East as some of the leading consumers of overseas medical and dental care. In fact, experts predict that by 2012, medical tourism will grow to be a \$100 billion business rising from \$60 billion in 2006 and \$40 billion in 2004.<sup>1</sup>

## Too good to be true?

Here's a sample of what you'll find on medical tourism websites...

**"Imagine this: you could fly to Thailand, lie on the beach for a week, get your teeth whitened and have a new porcelain crown made and placed - all for less than the price of a single crown back home."**

**"If you can afford to go to the dentist at all, then you can afford to travel overseas for treatment - and throw in a vacation for free!"**

**"You could try medical tourism and receive quality care for a fraction of the price and without the long wait!"**

**"During a two-week visit to the historic and beautiful region of Nanjing, China, you will receive professional, top-quality dental care while having the vacation of a lifetime. Better yet, the money you will save on your dental procedures will more than pay for the cost of your vacation!"**

Today, thousands of companies referring to themselves as 'medical tourism agents' or 'medical tourism facilitators' are available to help arrange international vacation plans that include a medical or dental procedure as part of the itinerary - also called a 'medical retreat.'

Similar to a traditional travel agent, these facilitators act as middlemen to arrange travel details such as flights, accommodation, transportation, and tours. However, a medical tourism agent also has the added responsibility of acting as the main liaison between the patient or 'medical tourist' and the international doctor or hospital that will be conducting the medical or dental procedure or treatment.

Some medical tourism agencies also offer 'destination program managers' whose responsibility it is to greet the medical tourists upon arrival at their international destination, and act as a local point-of-contact who can ensure that all expectations are met - both travel and medical. The medical tourism agent's job is only done once the medical tourists have successfully received treatment and are headed home, safe and sound, with any follow-up care carried out in their home country.

## Dental tourism destinations now cover the globe:



<sup>1</sup> Medical Tourism Global Competition in Health Care, Devon M. Herrick, NCPA Policy Report, No. 304, National Center for Policy Analysis, November 2007

# Myth: medical and dental tourism is for people without coverage...



Although discussions around medical and dental tourism often focus on cost and access as the key motivators, there seems to be more to this trend than saving time and money. In just the last couple of years alone, GSC has seen a doubling of dental claims for work done outside Canada – mainly bridges, crowns, and dentures. So why is it that plan members who have substantial coverage with their

GSC plan—and in most cases, quick access to dental care—are choosing to go outside of Canada for dental treatment? Could good old-fashioned salesmanship be responsible? Or perhaps the thought of going straight from the dentist’s office to a lounge on the beach is appealing enough to entice patients to leave their home country for treatment. Whatever the reason, if the GSC experience is any

indication of things to come, you can expect to receive questions from your plan members about dental tourism and what is eligible for coverage.

## Here’s what you need to know...

- Your plan members’ dental claims are eligible for coverage—regardless of where the work was done—as long as the appropriate supporting documentation is submitted by both the plan member and the provider.
- Whether dental care is received inside or outside of Canada, the terms of the dental plan are the same. For example, major services such as crowns and bridges require pre-approval, including the submission of x-rays.

In addition to helping your plan members make sure their dental claims meet eligibility criteria, we also suggest you advise them to take caution when going outside of Canada for dental treatment. Standards for professional training, licensing and care can vary widely internationally, and most Canadian dentists have their fair share of cautionary tales about dental work done internationally – most often that it resulted in complications, or required correction at home.

Although neither the Canadian or American dental associations have an official position on dental tourism, the GSC dental consultant recommends explaining to your plan members that although it is possible to get high-quality dental care outside of Canada,

they should be aware that there are limited international standards ensuring quality and safety. When dental work is completed in Canada, the public is protected by a licensing body (for example, the Royal College of Dentistry Surgeons and the College of Dental Surgeons of British Columbia). This is perhaps one of the most significant protections that consumers have under the Regulated Health Professional Act (1991) here in Canada. You can also rest assured that any materials used in Canadian dental offices – such as fillings and implants –

have been approved by Health Canada and are safe to be used.

With these considerations in mind, it appears that where dental tourism is concerned, the guiding principle should be ‘make an informed decision.’

Take a look at out-of-country dental claim costs:		
	Average out-of-country costs (CDN\$)	Average provincial dental association fee
<b>Bridges</b>	\$500	\$2,700
<b>Crowns</b>	\$300	\$900

# WHAT'S NEW



EVERYBODY LIKES OPTIONS...

## British Columbians receive support to *kick the habit*, in more ways than one

Now British Columbia residents who want to stop smoking or stop using other tobacco products have a new provincial Smoking Cessation Program available to them. Effective September 30, 2011, the program will cover two types of smoking aids: prescription smoking cessation drugs and non-prescription (over-the-

counter) Nicotine Replacement Therapy (NRT) products such as chewing gum or patches. Each calendar year, eligible BC residents can receive coverage for one prescription smoking cessation drug or a supply of one NRT product (gum or patch) for a single continuous course of treatment lasting up to 12 consecutive weeks (84 days).

- **Prescription smoking cessation drugs** do not contain nicotine but work to manage withdrawal symptoms and cravings and reduce the urge to smoke.
- **Nicotine Replacement Therapy (NRT) products** are non-prescription medications that contain nicotine. They work to reduce withdrawal symptoms when you quit smoking by substituting for the nicotine you would ingest through smoking. With NRT products, you can reduce the amount of nicotine gradually and handle withdrawal symptoms more easily.

### Here's how it works (and what it means for your plan):

	Treatment Option 1 Prescription smoking cessation drugs	Treatment Option 2 Non-prescription NRT products
<b>Coverage</b>	BC Fair PharmaCare covers bupropion (Zyban®) and varenicline (Champix®) the same way it covers other prescription drugs under your plan	The BC Smoking Cessation Program covers Thrive™ nicotine chewing gum (in two strengths) and Habitrol® nicotine patches (in three strengths)
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>■ BC residents who smoke or use another tobacco product like snuff and chewing tobacco, have active provincial health care coverage, and are registered in an eligible Fair PharmaCare plan</li> <li>■ BC's drug plan is income-tested, therefore coverage does not kick in until a resident meets his/her annual family deductible</li> </ul>	BC residents who smoke or use another tobacco product like snuff or chewing tobacco and have active provincial health care coverage
<b>Access</b>	<ul style="list-style-type: none"> <li>■ Plan members must visit their doctor to get a prescription for bupropion or varenicline</li> <li>■ Unlike Treatment Option 2, plan members do not need to register at HealthLink BC</li> </ul>	<ul style="list-style-type: none"> <li>■ Unlike Treatment Option 1, plan members do not need to visit their doctor, however, they must call 811 to register for the NRT program with HealthLink BC</li> <li>■ Once registered, they can either pick up their NRT products at a pharmacy or have them mailed to their home address</li> </ul>
<b>Impact on plan sponsors</b>	<p>For plans that currently do not cover smoking cessation products, there is no impact.</p> <p>For plans that cover smoking cessation products:</p> <ul style="list-style-type: none"> <li>■ If the claim is for bupropion (Zyban®) or varenicline (Champix®), GSC will coordinate coverage through the Fair PharmaCare program the same way it currently does today. The GSC plan will become the secondary payer once the plan member income-tested deductible is satisfied.</li> <li>■ If the claim is for any NRT chewing gum or patch, GSC will deny the claim, as all residents of BC have access to fully-funded government coverage (e.g., for Thrive™ and Habitrol®).</li> </ul>	

For more information, please visit the website for the British Columbia Ministry of Health:  
<http://www.health.gov.bc.ca/pharmacare/stop-smoking/index.html>

# Spotlight on Community Giving

## 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.



## The Memory Fit Program aims to help people who have dementia and their caregivers

As the first of the baby boom generation enters their senior years, they are at significant risk of developing dementia, including Alzheimer's disease. It is estimated that one million Canadians will be living with dementia by 2038.

The impact of dementia is devastating for those living with the condition; however, equally traumatic is the physical and psychological toll it takes on their caregivers—typically family members who are also seniors.

*"Now, thanks to critical funding from Green Shield Canada, we will be able to help patients and their caregivers develop more effective coping skills. This will help them live more happily and in their homes for longer."*

**Sandra Gagnon,**  
Executive Director, Alzheimer Society, Timmins-Porcupine District

This is why the Green Shield Canada Community Giving Program was proud to provide funding to support The Memory Fit Program – an innovative project that emphasizes a wide range of support for dementia sufferers, as well as their caregivers.

The Memory Fit Program provides support in the form of a community-based recreational program that incorporates everything from social interaction and peer support to physical exercise and cognitive stimulation. Offered out of multiple Northern Ontario communities – typically more isolated with fewer resources than urban centres – this 52-week program reduces the risk of isolation while at the same time providing a venue for both education and the development of coping skills. For dementia sufferers and their caregivers, the opportunity to tap

into this solid support network is invaluable.

In the future, the Memory Fit Program hopes to add even more program sites, gradually becoming self-sustaining through the encouragement of volunteer involvement and training.

### Dementia:

**disorders that exhibit progressive deterioration of thinking ability and memory as the brain becomes damaged**

### Alzheimer's disease:

**most common form of dementia – it is a progressive and degenerative brain disease where the cell-to-cell connections in the brain are lost and brain cells eventually die**

Interested in learning more? Please contact us at [communitygiving@greenshield.ca](mailto:communitygiving@greenshield.ca)

# NEWS & EVENTS

## Out and About — An event not to miss

If you're in the Greater Toronto Area, why not attend this upcoming industry event? You'll be glad you did - it will be packed with the latest and greatest industry news, loads of innovative ideas and interesting opinions from industry leaders including our very own Steve Moffatt, senior vice president, sales and marketing.



December 1, 2011

### Face to Face Drug Plan Management 2011

*"Changing With the Times:  
The New Face of Drug Plan Management"*

Royal York Hotel  
Toronto, Ontario

<http://www.benefitscanada.com/microsite/conferences/face-to-face-drug-management-forum/agenda/>

## EXTREME MAKEOVER—GSC EDITION

Keep a look out for the December issue of **The Inside Story**® where we will be revealing the new GSC. That's right...GSC is launching a new look.

### **Why? Because we're different.**

And we think that's a good thing because being **different** is the essence of who we are—as Canada's only not-for-profit health and dental specialist, we're a compelling alternative. We're definitely not *boring* (unless you get us talking about drug claims at a party), so we're updating our look to more accurately represent what we're all about (...either that or we've just been watching way too many makeover reality shows).

**Stay tuned...**



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

Congratulations to **Ann Pandza**, of Mississauga, ON, the winner of Green Shield Canada's 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. To learn more, visit [greenshield.ca](http://greenshield.ca).

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