

# A PATIENT'S GUIDE TO REIMBURSEMENT OPTIONS FOR MEDICAL CANNABIS



# PRIVATE INSURANCE COVERAGE OF MEDICAL CANNABIS IN CANADA



Medical cannabis has been legal in Canada since 2001. As support and evidence for its use grows, more and more third-party group insurers are announcing programs for coverage. This summary of reimbursement options for medical cannabis is intended as a guide for patients and their caregivers.

If you have a private insurance plan, your first step is to review your benefits guide or speak to your provider's customer service to see if you may already have coverage for medical cannabis.

There are a few options that may be available to you:

## Healthcare Spending Accounts

Many benefit plans offer Healthcare Spending Accounts that allow plan members to submit for coverage of their medical cannabis with appropriate documentation. This option requires that you are accessing medical cannabis according to the *Cannabis Act*.

## Recent Group Insurer Programs for Medical Cannabis

Over the past 18 months, a number of major group insurers have announced programs for how they will cover medical cannabis. Important to note, these programs are optional and must be "opt-in" at the group plan level. In general, these programs are subject to pre-authorized medical conditions, annual dollar caps, and various administrative procedures. The plan member should always confirm their coverage details and procedures according to their particular plan.

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# GROUP INSURERS WHO HAVE ANNOUNCED A MEDICAL CANNABIS PROGRAM



## Sun Life Financial

Once an employer has added this optional coverage, employees wishing to make a claim must purchase their cannabis from a Health Canada licensed producer of cannabis for medical purposes, as specified under the *Cannabis Act*.

Eligible conditions:

- Cancer: with severe or refractory pain; or with nausea or vomiting associated with cancer treatments
- Multiple sclerosis: with neuropathic pain; or with spasticity
- Rheumatoid arthritis: with pain that failed to respond to standard therapy
- HIV/AIDS: with anorexia; or with neuropathic pain
- Individuals requiring palliative care
- Refractory spasticity in spinal cord injury
- Refractory pediatric onset epilepsy

For more information:

[https://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2018/764/764\\_Member\\_EN.pdf](https://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2018/764/764_Member_EN.pdf)  
[https://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2019/852/852\\_Focus1.pdf](https://www.sunlife.ca/static/canada/Sponsor/About%20Group%20Benefits/Focus%20Update/2019/852/852_Focus1.pdf)

## Green Shield Canada

Available to plan members age 25 and older with 1 of the following medical conditions:

- Chronic neuropathic pain
- Spasticity due to multiple sclerosis
- Nausea and vomiting due to cancer chemotherapy

To be eligible for coverage, plan members must have tried and failed with all other standard treatments available. Annual dollar maximums apply, with a recommended limit ranging from \$1,500 to \$6,500 per year.

For more information:

[https://assets.greenshield.ca/greenshield/GSC%20Stories%20\(BLOG\)/the%20Advantage/2018/english/The%20advantage\\_March%202018\\_EN.pdf](https://assets.greenshield.ca/greenshield/GSC%20Stories%20(BLOG)/the%20Advantage/2018/english/The%20advantage_March%202018_EN.pdf)

## Great-West Life

Eligible plan members may be approved for medical cannabis for conditions relating to:

- Multiple sclerosis
- Cancer
- HIV or AIDS
- Symptoms related to palliative care

For more information:

<https://www.greatwestlife.com/common/news/news-releases/great-west-life-expands-optional-medical-cannabis-coverage-and-e.html>

## Medavie Blue Cross

Coverage will be considered for certain conditions based on the College of Family Physicians of Canada guidelines for prescribing medical cannabinoids:

- Chronic neuropathic pain
- Refractory pain in palliative cancer
- Nausea and vomiting due to cancer chemotherapy
- Spasticity in multiple sclerosis or spinal cord injury

For more information:

<https://www.medaviebc.ca/en/news/medavie-blue-cross-to-provide-coverage-of-medical-cannabis>

## Desjardins

Must be 21 years of age or older. Plan sponsors will be able to choose an annual maximum between \$1,500 and \$6,000. Coverage will include expenses related to the treatment of illnesses and the relief of a number of symptoms, namely:

- Pain related to advanced cancer
- Refractory neuralgia
- Nausea and vomiting caused by chemotherapy
- Spasticity caused by multiple sclerosis or a lesion of the spinal cord

For more information:

<https://insurance-journal.ca/article/desjardins-adds-medical-cannabis-option-to-its-group-insurance-coverage/>

## Manulife

Coverage will be approved if a doctor authorizes it for a condition where there is evidence supporting its use, such as:

- Stiffness and involuntary muscle spasms in people suffering from multiple sclerosis
- Nausea and vomiting in people undergoing chemotherapy
- Chronic neuropathic pain

For more information:

[http://events.snwebcastcenter.com/manulife/GBRS/Prod/Media/Mailing/PDF/MM\\_FAQ.pdf](http://events.snwebcastcenter.com/manulife/GBRS/Prod/Media/Mailing/PDF/MM_FAQ.pdf)

## SSQ Insurance

Prior authorization will be required given that medical cannabis will be covered only when used to treat or relieve one of the following medical conditions when standard pharmacological treatments have not worked:

- Chronic neuropathic pain
- Cancer-related pain
- Spasticity secondary to multiple sclerosis or spinal cord injury
- Nausea and vomiting caused by chemotherapy

For more information:

<https://ssq.ca/en/about-us/news/ssq-insurance-to-go-ahead-with-reimbursement-of-medical-cannabis-expense>

## Industrial Alliance/iA Financial Group

Extended healthcare coverage for medical cannabis can be added for a group upon request of the plan sponsor. To be covered, it must be:

- Prescribed by a physician
- Medically required
- Obtained in compliance with all requirements as set out in the Regulations
- Purchased only after being pre-authorized by the insurer

An annual maximum of \$5,000 is suggested for groups wanting to add this coverage.

For more information:

[https://iatoday.ia.ca/publications/2018-09-20/will-group-insurance-cover-medical-cannabis?sc\\_lang=en](https://iatoday.ia.ca/publications/2018-09-20/will-group-insurance-cover-medical-cannabis?sc_lang=en)

# PROVINCIAL WORKERS COMPENSATION



Each province administers a workers compensation program to assist people who are injured on the job. There are now three provincial programs that have issued guidelines for consideration of medical cannabis.

## Workers Compensation Board of PEI

Effective October 25, 2018

The Workers Compensation Board may approve medical cannabis for the following injuries and occupational diseases:

- Spasticity due to spinal cord injury
- Chemotherapy-induced nausea and vomiting
- Loss of appetite in cancer patients and patients with HIV/AIDS
- Symptoms encountered in palliative/end-of-life care

On a case-by-case basis, the Workers Compensation Board may consider a three-month trial of medical cannabis for the following:

- Chronic neuropathic pain
- Opioid/narcotic harm reduction

In addition to these medical conditions, there are several factors that must be met in the consideration for entitlement to medical cannabis. Please consult the policy for full details.

[http://www.wcb.pe.ca/DocumentManagement/Document/pol153\\_medicalcannabis.pdf](http://www.wcb.pe.ca/DocumentManagement/Document/pol153_medicalcannabis.pdf)

## WorkSafeNB

Effective April 4, 2018

WorkSafeNB may approve medical cannabis for injured workers who have symptoms from the following injuries and occupational diseases:

- Symptoms encountered in palliative/end-of-life care setting
- Chemotherapy-induced nausea and vomiting
- Loss of appetite of injured workers receiving cancer treatment or with AIDS
- Spasms and spasticity resulting from central nervous system injury
- Chronic neuropathic pain
- WorkSafeNB may also consider authorizing medical cannabis for harm reduction purposes

In addition to these medical conditions, there are several factors that must be met in the consideration for entitlement to medical cannabis. Please consult the policy for full details.

<https://www.worksafenb.ca/health-care/treatment-and-recovery/cannabis/>

## Workplace Safety & Insurance Board (WSIB), Ontario

Effective March 1, 2019

WSIB, sets out the following five conditions for entitlement:

- Neuropathic pain
- Spasticity resulting from a spinal cord injury
- Chemotherapy-induced nausea and vomiting
- Loss of appetite associated with HIV or AIDS
- Pain and other symptoms in palliative care

In addition to these medical conditions, there are several factors that must be met in the consideration for entitlement to medical cannabis. Please consult the policy for full details.

<https://www.wsib.ca/en/operational-policy-manual/cannabis-medical-purposes>

## Other Provincial Workers Compensation Bodies

No published policies at this time. Consideration may be given on a case-by-case basis.

# INCOME TAX CREDITS

## Claiming medical cannabis on your income tax return

Medical cannabis products are eligible medical expenses when authorized by a qualified healthcare professional and purchased from a legal source (licensed producers), according to the Canada Revenue Agency.

You should consult a professional who can help calculate your eligible medical expenses and claim them on your tax return. If you're using tax software, you will be able to enter medical expenses in a deductions section.

## How can you access your receipts for income tax purposes?

Calculate your total spend for the year on medical cannabis (dried flower, oil, softgels, and seeds) by following these steps:

1. Sign in to your account at [SpectrumTherapeutics.com](https://www.spectrumtherapeutics.com)
2. Scroll to Order History to access a list of all your orders
3. Download receipts of all purchases from the year
4. Tally the total of all your purchases
5. Add this to your medical expenses on your T1 tax form



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