

## For Immediate Release

Insurers and healthcare groups collaborate to help providers and patients better understand health insurance benefits

**(Toronto – November 13, 2019)** – The Canadian Life and Health Insurance Association together with the Extended Healthcare Professionals Coalition (EHPC), a group of leading healthcare associations, have produced a new guide that will help healthcare providers and their patients better understand how private health insurance works.

The guide released today during Financial Literacy Month, will support providers of health services covered through private health insurance plans. It is intended to help healthcare providers understand the private health insurance environment so they can in turn help their patients understand the services they receive through their insurance plan.

"In order to provide the best care possible, many healthcare providers want to be able to help their patients identify whether coverage is available, the amount of available coverage, what is eligible to be claimed, and even contacting insurance companies on their behalf," Stephen Frank, President and CEO of the CLHIA said. "The guide is intended to make those questions easier to answer."

The guide, <u>Supplementary Health Insurance Explained for Healthcare Providers</u>, describes the kinds of benefit plans patients may present to their healthcare provider and how they work, including healthcare spending accounts, and explains many terms and concepts commonly used by health insurers.

This initiative will remain "evergreen" and be updated with new information as needed. The CLHIA and the EPHC intend to continue to work together on other tools such as webinars on insurance matters for healthcare providers.

Over 26 million Canadians have insurance coverage for extended health services. In 2018, life and health insurers paid out nearly \$27 billion in claims for dental and other extended health benefits.

The Extended Healthcare Professionals Coalition (EHPC) aims to improve the health and welfare of all Canadians; promote excellence and innovation in health research and practice and promote the advancement, development, dissemination and application of knowledge that advances health, social services and well-being for Canadians. Its membership includes:

- Canadian Psychological Association
- Canadian Physiotherapy Association
- Canadian Association of Occupational Therapists
- Speech-Language & Audiology Canada
- Canadian Pharmacists Association
- Dietitians of Canada
- Canadian Association of Social Workers
- Canadian Chiropractic Association
- Canadian Dental Hygienists' Association
- Canadian Association of Optometrists



## **ABOUT THE CLHIA**

The CLHIA is a voluntary association whose member companies account for 99% of Canada's life and health insurance business. The industry provides a wide range of financial security products such as life insurance, annuities - including RRSPs, RRIFs and pensions - and supplementary health insurance to almost 29 million Canadians. It also holds more than \$850 billion of assets in Canada and employs over 156,000 Canadians.

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