



PROPOSED TRANSITION OF INSULIN PUMP THERAPY BENEFITS

Background

On May 2, 2022, Alberta's government announced the proposed transfer of insulin pump benefits from the Insulin Pump Therapy Program (IPTP) to government-sponsored health benefit plans effective August 1, 2022. However, the proposed changes have been paused. Alberta's government is committed to consulting with Albertans who use insulin pumps and wants to hear their concerns about the proposed changes to insulin pump benefits coverage.

Reasons for the proposed changes

In 2021, Alberta's government began implementing a three-phase approach to improving access to diabetes management supplies and technology while at the same time helping to ensure the long-term sustainability of these benefits.

Phase 1, implemented in August 2021, was the expansion of coverage for blood glucose test strips and other basic diabetes supplies, through government-sponsored health benefit plans. The amount of coverage provided through the Non-Group, Palliative, and Coverage for Seniors plans was increased from a maximum of \$600 to a maximum of \$2400 per year for those using insulin. In addition, coverage was added for individuals living with diabetes who do not regularly use insulin, but manage their diabetes with oral medication or diet and exercise.

Phase 2, which was implemented in February 2022, introduced new coverage for continuous glucose monitors for children and youth.

Over the years, Albertans have written to the government about their desire for more options for insulin pumps and supplies, newer technologies and advanced monitoring devices such as continuous glucose monitors. The proposed changes would enable the provision of newer technologies, greater consistency of diabetes benefits, and expanded offerings while maintaining the sustainability of government-sponsored drug plans.

Eligibility criteria

The proposed changes would not affect the current clinical criteria for insulin pump therapy in Alberta. The [provincial clinical criteria](#) would continue to be applied to assess eligibility for insulin pump therapy.

In 2019, the clinical criteria were expanded to allow for increased access through the IPTP. This expansion included indications for insulin pump therapy for adults and children with insulin-deficient diabetes, with priority given to indications with clear evidence of benefit. In addition, tools to facilitate effective and efficient annual reviews and surveillance were developed.

Insulin pump coverage

The proposed changes have been paused so Albertans do not need to enroll in a government-sponsored health benefit plan to receive insulin pump therapy coverage at this time. Albertans will continue to receive coverage through the IPTP.

For individuals who may have recently signed up for Non-Group Coverage in anticipation of the proposed change, we are able to reimburse premiums if requested, and if other claims have not been made by the individual or family.

Learn more about health benefits at www.alberta.ca/drug-coverage-health-benefits.aspx

©2022 Government of Alberta | May 20, 2022 | Alberta Health

Classification: Public



Health benefit plans

Government-sponsored health benefit plans:

Alberta's government offers a number of supplementary health benefit plans. The benefit plan for which you apply depends on your age and income.

- Non-group coverage is available to Albertans younger than 65 years: <https://www.alberta.ca/non-group-coverage.aspx>
- Low-income health benefit plans are available to low-income Albertans younger than 65 years:
 - Alberta Adult Health Benefit: <https://www.alberta.ca/alberta-adult-health-benefit.aspx>
 - Alberta Child Health Benefit: <https://www.alberta.ca/alberta-child-health-benefit.aspx>
 - Income Support: <https://www.alberta.ca/income-support.aspx>
 - Assured Income for the Severely Handicapped: <https://www.alberta.ca/aish.aspx>
- Seniors coverage is available to Albertans 65 years and older: <https://www.alberta.ca/seniors-health-benefits.aspx>

More information: <https://www.alberta.ca/drug-coverage-health-benefits.aspx> or contact the Alberta Supports Contact Centre at 1- 877-644-9992

Private plans and employer sponsored plans

Albertans may be able to obtain coverage for insulin pump therapy through their employer's health benefit plan or a private plan, if they do not wish to enroll in a government-sponsored health benefit plan. Albertans will need to speak with their employer or private health benefit plan administrators to verify coverage. Employer or private health insurance plan administrators may also be able to respond to enquiries about coordination of benefits with a government-sponsored health benefit plan. Additional information about coordination of benefits can be found on [Alberta Blue Cross website](#)

Cost of health benefit plans

Non-Group Coverage:

Albertans with Non-Group Coverage pay a monthly premium and a co-payment.

- Premiums are \$63.50 per month for a single Albertan and \$118 for a family. Subsidized premium rates are available to lower income Albertans: \$44.45 for a single Albertan and \$82.60 for a family according to a means test (less than \$20,970 for a single Albertan, less than \$33,240 for a family with no children, \$39,250 for a family with children).
- The co-payment is 30% of the claim cost to a maximum of \$25. A co-payment is the portion of the prescription cost that the patient pays to the pharmacy (including online pharmacies) or benefit provider when they have prescription(s) filled. There are no co-payments for eligible diabetes supplies (test strips, insulin syringes, pen tip needles, lancets and skin prep) under Alberta's government sponsored health benefit plans. Regarding the proposed plan, co-payments would only be made on insulin pumps and their specific supplies – insulin cartridges/ reservoirs, infusion sets and sarters.

Seniors Coverage:

Albertans with Seniors Coverage pay a co-payment.

- The co-payment is 30% of the claim cost to a maximum of \$25. There are no co-payments for eligible diabetes supplies (test strips, insulin syringes, pen tip needles, lancets and skin prep) under Alberta's government sponsored health benefit plans. Regarding the proposed plan, co-payment would only be made on insulin pumps and their specific supplies – insulin cartridges/ reservoirs, infusion sets and sarters.
- The Special Needs Assistance for Seniors program provides low-income seniors with assistance for a portion of the co-payment amount for prescription medications. Funding is provided for the co-payment amount paid above the average of \$45 per month for a single senior (or the senior in a couple where one individual is under the age of 65) and \$90 per month for a senior couple, where both individuals are age 65 or older.

The table below provides a summary of estimated average annual costs from co-payments and premiums to an individual or family with Non-group or Seniors Coverage.

| | Non-Group | | | | Seniors |
|-----------------|-----------------|---------------|--------------------|---------------|----------------|
| | Regular Premium | | Subsidized Premium | | Not Applicable |
| | Family | Single | Family | Single | |
| Monthly Premium | \$118.0 | \$63.50 | \$82.60 | \$44.5 | None |
| Annual Premiums | \$ 1,416.0 | \$ 762.00 | \$ 991.2 | \$ 533.4 | \$ 0 |
| Average Co-pay | \$ 214.5 | \$ 214.50 | \$ 214.5 | \$ 214.5 | \$ 214.5 |
| Total | \$ 1,631 | \$ 977 | \$ 1,206 | \$ 748 | \$ 214 |

Low-income health benefit plans:

Albertans with low-income health benefit plans do not pay premiums or co-payments.

The Alberta Adult Health Benefit (AAHB) program, for example, covers health benefits for Albertans in low-income households who are pregnant or have high ongoing prescription drug needs. This health plan includes children who are 18 or 19 years old if they are living at home and attending high school.

The AAHB has an annual renewal process in which household income is compared to the qualifying levels to determine ongoing eligibility. Qualifying Income Level (QIL) exceptions are available if a household's income or circumstances have changed significantly in the last year, or if someone in the household has ongoing costs for drugs and/or diabetic supplies that are high in relation to income.

Annual expenditures for your prescription drug needs, including insulin pumps and supplies, are deducted from your income to determine eligibility. See income thresholds and adjustments for pumps/supplies in the appendix.

Insulin pumps and supplies

As proposed changes to insulin pump benefits are now on hold, access to insulin pumps and supplies through the IPTP remains the same. Individuals must continue the use of their current pumps until the 5-year (warranty) term has expired.

The pan-Canadian Pharmaceutical Alliance (pCPA), has reached agreements with the following insulin pump manufacturers: Medtronic, Ypsomed, and Tandem. Additional information about the pump negotiations can be found at <https://www.pcpacanada.ca/negotiations>

As part of the proposed changes, insulin pump users would have access to the following new pumps:

- Medtronic Canada
 - Minimed 630G Insulin Pump System and its pump-specific infusion sets and insulin cartridges
 - Minimed 670G Insulin Pump System and its pump-specific infusion sets and insulin cartridges
 - Minimed 770G Insulin Pump System and its pump-specific infusion sets and insulin cartridges
- Ypsomed Canada Inc.
 - YpsoPump insulin pump and its pump-specific infusion sets and insulin cartridges
- Tandem Diabetes Care Canada, Inc.
 - T:slim X2 Insulin Pump with Basal IQ technology and its pump-specific infusion sets and insulin cartridges
 - T:slim X2 Insulin Pump with Control IQ technology and its pump-specific infusion sets and insulin cartridges

Insulin pump therapy clinics

Specialized insulin pump clinics will continue to operate as usual. There will be no interruption to the care that Albertans receive by their current care team. Albertans are not required to return insulin pumps they obtained through the IPTP.

Other diabetes management supplies

Insulin users have coverage of \$2,400 for other diabetes management supplies (blood glucose test strips, lancets, pen tip needles, insulin syringes and skin prep) through government-sponsored health benefit plans. This is similar to what is currently available in the IPTP. No co-payments are required for these other diabetes supplies. More information:

<https://www.alberta.ca/assets/documents/health-coverage-maximums-for-diabetes-supplies.pdf>.

Note: The \$2,400 coverage for other diabetes management supplies does not include insulin pumps, their specific supplies (insulin cartridges/ reservoirs, infusion sets and sarters) or continuous glucose monitors.

More information: contact the Alberta Supports Contact Centre at 1-877-644-9992

Appendix

The table below shows an estimation of income threshold changes on Alberta Adult Health Benefit (AAHB)

| Item | Pump Use | No Pump Use – Type 1 |
|--|----------------|----------------------|
| Insulin Pump (Amortized over 5 years) | \$1440 | \$0 |
| Insulin pump supplies, specifically infusion sets and insulin cartridges | \$4000 | \$0 |
| Other diabetes supplies | \$2400 | \$2400 |
| Insulin* | \$780 | \$780 |
| Estimated Retail Cost | \$8,620 | \$3,180 |

*Average net payment for the most costly long acting insulins (glargine and degludec) on Government Plans

| Family | AAHB Maximum income | Adjusted Maximum Income (Pump Use) | Adjusted Maximum Income (No Pump Use – Type 1) |
|----------------------|---------------------|------------------------------------|--|
| Single adult | \$16,580 | \$25,200 | \$19,760.00 |
| 1 adult + 1 child | \$26,023 | \$34,643 | \$29,203.00 |
| 1 adult + 2 children | \$31,010 | \$39,630 | \$34,190.00 |
| 1 adult + 3 children | \$36,325 | \$44,945 | \$39,505.00 |
| 1 adult + 4 children | \$41,957 | \$50,577 | \$45,137.00 |
| Couple, no children | \$23,212 | \$31,832 | \$26,392.00 |
| Couple + 1 child | \$31,237 | \$39,857 | \$34,417.00 |
| Couple + 2 children | \$36,634 | \$45,254 | \$39,814.00 |
| Couple + 3 children | \$41,594 | \$50,214 | \$44,774.00 |
| Couple + 4 children | \$46,932 | \$55,552 | \$50,112.00 |