

Understanding the Private Health Insurance Experience for People with Arthritis Living in Canada

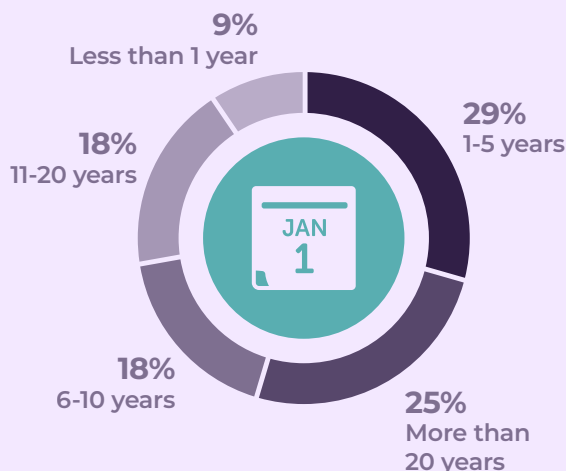
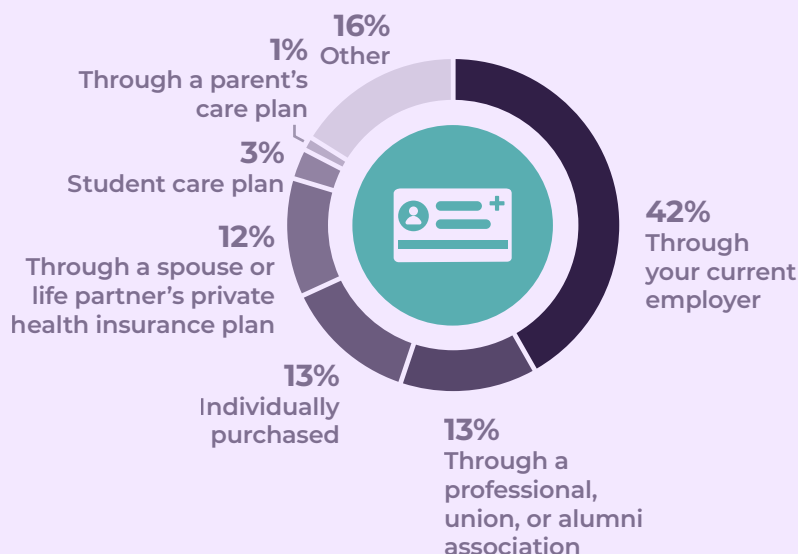
Private health insurance plays an important role in the lives of people with arthritis living in Canada. Private health insurance typically provides coverage for medications and other essential services to help people manage their osteoarthritis and/or inflammatory arthritis (like rheumatoid arthritis, ankylosing spondylitis, psoriatic arthritis, and lupus). Arthritis Consumer Experts (ACE) surveyed its arthritis community members to better understand their experiences and challenges with their private health insurance plan, with close attention paid to the experience of Black, Indigenous, person of colour (BIPOC) and those currently receiving reimbursement coverage for a biologic (originator or biosimilar) medicine.

Who were the Survey respondents?

- 170 respondents (English and French)
- 66% identified as women / 32% as men
- 1 in 5 respondents identified as BIPOC
- 48% of respondents live in large urban centres / 16% in small-medium sized communities / 13% in rural or remote communities
- 146 respondents reported that they were currently receiving private health insurance reimbursement coverage for an originator biologic (65), biosimilar biologic (45), or targeted synthetic DMARD (36)

How did Survey respondents obtain their current private health insurance?

How long have Survey respondents had their current private health insurance plan?



Key Survey Findings

Ease of reimbursement

13% encountered difficulties



78% found reimbursement straightforward

Challenges in reimbursement can lead to **frustration and delays**, impacting health outcomes.

Support services

Access to services like...



disease management



digital tools



care coordination

...is inconsistent



Many respondents were **unaware of available resources**.

Preauthorization challenges



16% found process difficult



Transparent and streamlined authorization processes are needed.

leading to **delays in receiving approval** for medication coverage.

Delays and declines

28%

reported delays in medication approval with some waiting — **OVER** —

5 WEEKS

31%

were **declined for medication coverage**, often without clear explanations, which may result in health risks.

Affordability of coverage

16% did not find premiums affordable



71% found premiums affordable

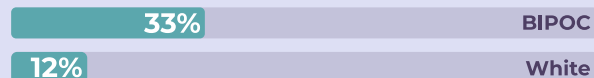
Gaps in affordability can lead to **difficulty taking medications as prescribed or skipped taking the prescribed medication**.

BIPOC experiences

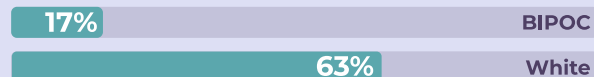
Faced more denials



Found private health insurance coverage unaffordable



Received less assistance with preauthorization process



Lower awareness of patient support programs



Key Survey Findings

Experience of respondents on advanced therapies

Getting medication reimbursement coverage for more costly biologics (originator and biosimilar) is even more challenging and often requires going through a confusing administrative process with a stream of complicated paperwork.

Some private drug plans have begun introducing policies to expand the use of biosimilars to reduce healthcare costs while maintaining or improving care.

There were no significant differences in the experience of respondents receiving coverage for biosimilars and those on originator biologics in the areas of affordability, access to care, and patient support services.

Survey respondents currently on originator or biosimilar biologics reported **same degree of challenges with...**



delays in coverage approval



higher rates of declined coverage



financial strain

These issues have a **direct impact on the ability of individuals to manage their inflammatory arthritis effectively and maintain their quality of life.**

Impacts on arthritis care

Private health insurance plan members living with arthritis face serious obstacles, including...



cumbersome reimbursement processes



expensive premiums



delayed medication approvals



declined coverage of essential medications

These are barriers that can lead to worsened health outcomes, including increased pain, deformation and disability, and diminished quality of life for plan members living with arthritis.

Research-based recommendations for private health insurance industry

Comprehensive coverage: Expand coverage for essential arthritis medications.

Streamline reimbursement: Simplify processes to ensure timely access to medications.

Transparent preauthorization: Ensure clear guidelines and timelines for approvals.

Affordability programs: Provide financial support, including full premium coverage if needed.

Enhance plan member support services: Increase access to disease management programs and digital tools.

Improve communication: Educate plan members on navigating insurance processes and available resources.

Address health inequities: Focus on equitable access for underserved populations, including plan members from BIPOC communities.