

# Presentation to Canadian Assistive Devices Association

March 11, 2015



# Agenda

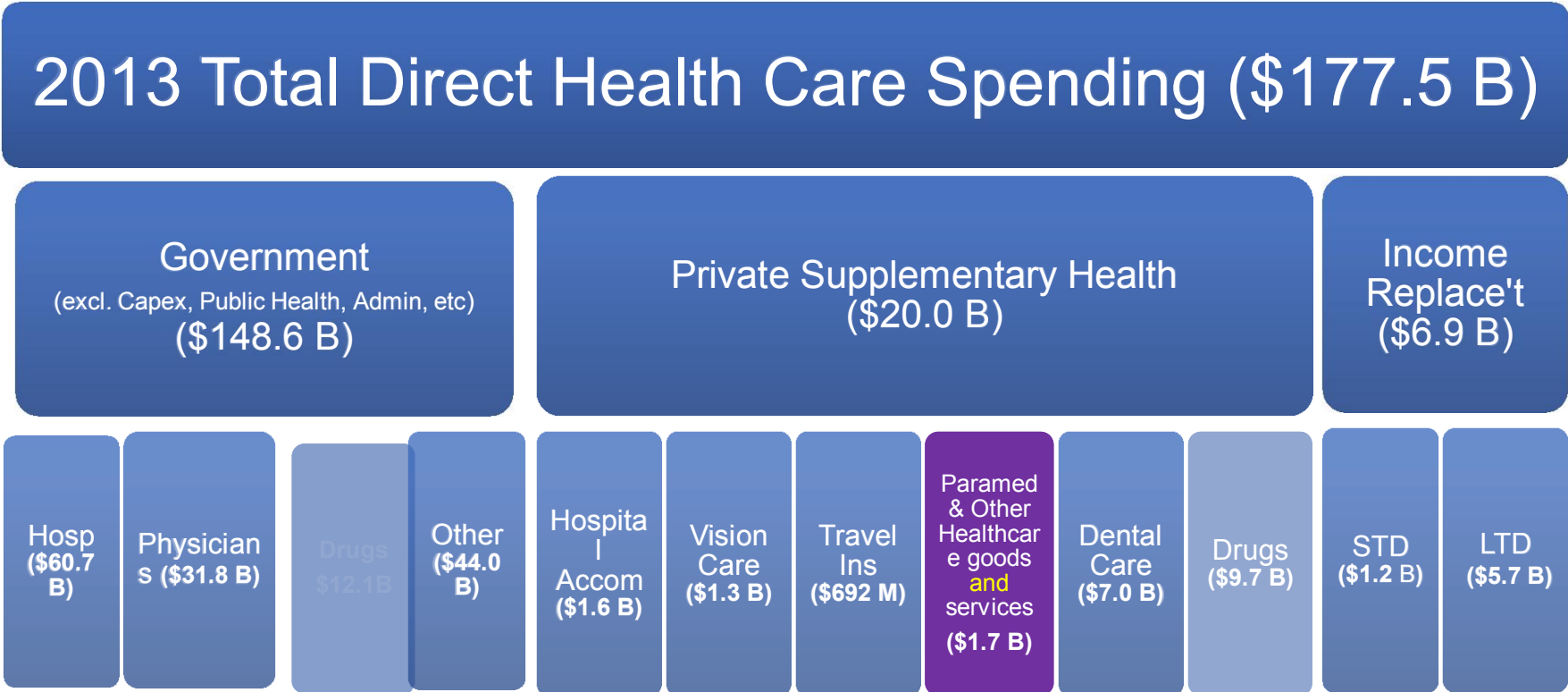
- Overview of CLHIA
- Group Plans
- Challenges
- Opportunities

# Overview of CLHIA

- The CLHIA is a voluntary association representing 99 percent of Canada's life and health insurance business
- Approx 24 m Canadians covered through Extended Health Care (EHC) private plans

# Key stakeholder in healthcare system

- Private health insurance accounts for roughly 13% of total health care spending (16% if we include income replacement costs).



Source: CIHI, CLHIA

Employers balance all of their benefits to attract and retain employees, as well as to ensure a healthy and productive workforce

# Group Benefit Plan considerations

- Offering benefits is voluntary for employers
- Private plans are supplemental to public plans
- Rising employee benefit costs are creating concerns regarding the sustainability of plans
- Fraud and abuse contributes to cost concerns
- Employers seeking more aggressive cost management
- Medically necessary services or supplies

# Assistive Devices: Challenges

- New products/technology
- Determining usual and customary

# Assistive Devices: Opportunities

- Creating awareness of ongoing developments
- Working together

**Questions???**