

Supplementary Health Insurance Discrimination and Unmet Needs in the NWT

Extended Health Benefits for Specified Disease Conditions Program

- The Extended Health Benefits for Specified Disease Conditions Program is one of three supplementary insurance programs that provides comprehensive coverage for medical supplies, medical equipment, medical travel, and prescription drugs for NWT residents under the age of 60 years who are not covered by Non-Insured Health Benefits federally for status First Nation and Inuit or recognized Métis residents. This program is designed for NWT residents who have chronic medical needs not met by hospital and medical care insurance; however, in order to qualify for this program, individuals must be **diagnosed with one of 50 medical conditions** (see list of recognized conditions here: <https://www.hss.gov.nt.ca/en/services/applying-extended-health-benefits-specified-disease-conditions-program>) recognized by the Department of Health and Social Services. This means that some people with disabilities or chronic medical conditions **cannot** access supplementary health insurance because of the type of disability they have even though they have unmet needs for medical supplies, medical equipment, medical travel, and prescription drugs.
- Of all supplementary insurance programs operated by the GNWT, the Extended Health Benefits for Specified Disease Conditions Program accounts for the overwhelming majority of denied applications for support, accounting for 69% of denied applications. From 2015-2017, 155 applicants for Extended Health Benefits for Specified Disease Conditions Program were denied coverage and 37 formal requests were submitted to the GNWT to recognize a new medical condition.

How is this program discriminatory?

- The Canadian Charter of Rights and Freedoms is **supreme law** in Canada. This means that all legislation and government action made by the GNWT must align with the Charter. Section 15 of the Charter establishes **equality rights** of all Canadian citizens and tells us that any benefits that the GNWT provides its citizens **cannot discriminate on the ground of mental or physical disability**.
- The Extended Health Benefits for Specified Disease Conditions Program is discriminatory because it makes a benefit available to people with only some kinds types disabilities. Residents who have a disability or chronic medical condition that is not one of the 50 recognized conditions are discriminated against based on the kind of disability they have—this is **violates the Canadian Charter of Rights and Freedoms**.

Another key issue with NWT supplementary insurance ...

- The GNWT has **no** supplementary insurance available for low-income residents. This is far behind the vast majority of Canada.
 - The NWT is **one of only two** provinces/territories to not have some form of publicly funded supplementary health coverage for prescription medical and medical supplies for low-income residents.
 - The NWT is **one of only two** provinces/territories to not have some form of publicly-funded vision health plan for low-income residents.
 - The NWT is **one of only three** provinces/territories in Canada to not have some form of publicly-funded dental health plan for low-income residents.

What change are we advocating for?

- The GNWT is not permitted to discriminate against residents on the basis of their disability type. The GNWT **must** reform its program to eliminate discrimination. This is a legal obligation under the Charter of Rights and Freedoms.
- When the GNWT provides supplementary health insurance for residents with chronic medical needs that are unmet by public medical care and hospital insurance, this must be based on medical need and functional limitations, not based on the type of disability. This is the norm in all Canadian provinces where disability supplementary insurance programs are operated. This needs to be an immediate change to end discrimination.
- The GNWT establish comprehensive supplementary insurance coverage for low-income residents, at minimum, tied to Income Support that provides coverage for medical supplies, medical equipment, medical travel, prescription drugs, dental care, and vision care for residents that do not have the financial ability to access private insurance.

What can you do to help?

The GNWT Department of Health and Social Services is currently reviewing the Extended Health Benefits for Specified Disease Conditions Program, so this is a critical moment to take action to see that reform takes place.

You can support this!

1. Contact your elected MLA by phone, email or in-person. Talk with your MLA and let them know that you know that the Extended Health Benefits for Specified Disease Conditions Program is **discriminatory** and that having no program for low-income residents to have access to health insurance is an **injustice** and **far behind the vast majority of Canada**. Check out our template email to send to your MLA on the following page and our MLA contact sheet!
2. Contact Hon. Glen Abernethy, Minister of Health and Social Services and let him know that you are aware that a review of the Extended Health Benefits for Specified Disease Conditions Program is taking place and let him know what changes you think should be implemented.
3. Read our full report for more information
4. Share our message! Talk to your friends and family about why access to health insurance is important and the issues faced by NWT residents.
5. Share our message on social media! Facebook, Twitter, whatever you use! Help get the word out there 😊

Email Template

Dear **NAME OF REPRESENTATIVE**,

I am writing to you as a constituent and concerned citizen. The Northwest Territories Department of Health and Social Services operates three supplementary health insurance programs, one of which is the Extended Health Benefits Program for Specified Disease Conditions Program. This program provides comprehensive coverage of medical supplies, medical equipment, medical travel, and prescription drugs for residents that have chronic medical needs that are not met through the hospital and medical care insurance programs available to all NWT residents. This is a critical program for residents with disabilities and chronic illnesses in the NWT that have high out-of-pocket medical expenses related to the maintenance of their conditions; however, in order to access this program, residents must have one of 50 recognized medical conditions recognized by the Department of Health and Social Services. This means that some people with disabilities or chronic medical conditions **cannot** access supplementary health insurance because of the type of disability they have, even though they have unmet needs for medical supplies, medical equipment, medical travel, and prescription drugs.

This is a critical issue because without access to insurance, residents with chronic medical conditions are burdened with significant financial cost that impedes quality of life, and in cases where necessary medical supplies, equipment or prescription drugs cannot be afforded by the individual, they can be propelled into poverty, have conditions deteriorate, and face social and economic marginalization. We know that there is unmet need for residents who have disabilities other than those recognized by the Department of Health and Social Services because of all supplementary insurance programs operated by the GNWT, the Extended Health Benefits for Specified Disease Conditions Program accounts for the overwhelming majority of denied applications for support, accounting for 69% of denied applications. From 2015-2017, 155 applicants for Extended Health Benefits for Specified Disease Conditions Program were denied coverage and 37 formal requests were submitted to the GNWT to recognize a new medical condition so that insurance can be accessed. These implications alone demand that reform be made; however, there is another important consideration to be addressed—the fact that the current implementation of the Extended Health Benefits Program **violates the Canadian Charter of Rights and Freedoms Section 15(1)**. Providing benefit to only some residents with disabilities or chronic medical conditions and not others only on the grounds of disability type, by definition, constitutes discrimination. A full legal analysis has been completed by Alannis McKee, Vice President of the NWT Autism Society and is available here: <https://www.nwtautismsociety.org/advocacy>. **Immediate action** must be taken to eliminate Section 15(1) discrimination from the Extended Health Benefits Program. This means that insurance benefits must be provided on the basis of **need and functional impairment** and not on the basis of diagnosis. This is the norm in all Canadian provinces where disability supplementary insurance is provided.

The Extended Health Benefits Program for Specified Disease Conditions Program is currently under review by the Department of Health and Social Services. This is the perfect time for the GNWT to ensure that reform of this program takes place, proactively. While this program is being reviewed it is also critical to acknowledge another gap in the delivery of supplementary health benefits in the NWT. The NWT has no insurance coverage available for medical supplies, equipment, medical travel, prescription drugs, dental care, and vision care for low-income residents who have no way of accessing private insurance. The NWT is far behind the overwhelming majority of Canada in this area. The NWT is **one of only two** provinces/territories to not have some form of publicly funded supplementary health coverage for prescription medical and medical supplies for low-income residents. The NWT is **one of only two** provinces/territories to not have some form of publicly-funded vision health plan for low-income residents. The NWT is **one of only three** provinces/territories in Canada to not have some form of publicly-funded dental health plan for low-income residents. The GNWT should establish comprehensive supplementary insurance coverage for low-income residents, at minimum, tied to Income Support that provides coverage for medical supplies, medical equipment, medical travel, prescription drugs, dental care, and vision care for residents that do not have the financial ability to access private insurance.

I request that as an elected official you use your platform to push this critical issue forward and advocate for that the recommendations for reform detailed in the full analysis of this issue (available at: <https://www.nwtautismsociety.org/advocacy>) be implemented in the NWT.

Sincerely,

YOUR NAME

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