

Introduction

The *New Brunswick Catastrophic Drug Stakeholders Group*, comprised of 19 health charities and allied organizations, has been working together since 2008 toward a catastrophic drug program for residents of New Brunswick. At that time, the need for collective action became apparent as a growing number of New Brunswickers who had appealed to the provincial government for help with high drug costs were denied assistance.

Currently, New Brunswick remains one of only two provinces in Canada without a catastrophic drug program. As a result, New Brunswickers pay high out-of-pocket costs for medications at the same time that the vast majority of Canadians benefit from provincially-funded programs specifically designed to protect them from this same undesirable scenario.

The Government of New Brunswick has publicly committed on several occasions to creating and implementing a catastrophic drug program to alleviate the financial burden currently facing New Brunswickers. The New Brunswick Catastrophic Drug Stakeholders Group has been vocal in its support of a single program that helps all New Brunswickers pay for the medications they need. We have consistently advocated for a program that is comprehensive, universal and financially accessible.

Fortunately, the expertise required to develop such a program does exist in the Province and more than 10 years of research by staff in the Department of Health has surely unveiled feasible models for expanded drug coverage. In addition, the Province needs to look no further than Nova Scotia and Newfoundland/Labrador for viable models worthy of consideration. The learnings of staff in each of those provinces would be invaluable in moving the process along in New Brunswick.

The New Brunswick Catastrophic Drug Stakeholders Group thanks the Government of New Brunswick for the opportunity to contribute to this consultation process.

Response to Important Questions

The Government of New Brunswick has provided a series of questions designed to guide discussion and obtain feedback on the development of a drug plan for uninsured New Brunswickers. The New Brunswick Catastrophic Drug Stakeholders Group responds as follows:

- **Should all New Brunswickers be required to have drug coverage?**
All New Brunswick residents should have access to suitable drug coverage. However, this is not the same as requiring that they do so. In short, the Province should be required to provide all New Brunswickers with comprehensive, affordable and accessible drug coverage.
- **How would we pay for what we need?**
The Government of New Brunswick is in the best position to determine the options available to finance expanded drug coverage and/or a catastrophic drug program. The Finance Minister's recent province-wide budget consultation process revealed areas of potential efficiency that could be leveraged to provide funding for such a program.

- **What deductibles, copayments and maximums should the plan include? Should these vary by level of income? How?**
In order to effectively reduce the present drug cost burden faced by New Brunswickers, the program must be as financially accessible as possible. It must be indexed to individual and family net income levels at a percentage that is affordable for all.
- **Should the plan have a premium? Should the premium vary by level of income? How?**
The goal of the program should be to remove financial barriers for New Brunswickers in need of medications. Premiums may be part of that solution, but only if they are affordable.
- **How should the plan deal with individuals who have pre-existing medical conditions?**
The drug plan for uninsured New Brunswickers and the subsequent catastrophic drug program should be available to New Brunswickers regardless of pre-existing medical conditions. The plan must address both the present and future needs of New Brunswickers.
- **Should there be a waiting period after enrolment before benefits become available? How long?**
There should be no waiting period required after enrollment. If the goal of the program is to remove barriers to drug access, a waiting period would serve only to exacerbate the financial and emotional stress of New Brunswickers living with critical and/or chronic illness.
- **How should employers be involved? Should they be required to continue their current drug plans? What happens if they don't?**
Personal communication with senior staff at the Departments of Health in Nova Scotia and Newfoundland/Labrador revealed that employers did not attempt to divest themselves of private drug plans when provincial catastrophic drug programs became available in those provinces. However, if there is concern this may happen in New Brunswick, a strong regulatory framework could be established to encourage employers to make appropriate choices.

Conclusion

The New Brunswick Catastrophic Drug Stakeholders Group is appreciative of the opportunity to contribute to this consultation process. There is little doubt that a catastrophic drug program is sorely needed in New Brunswick and we have the necessary resources to properly craft the best possible “made-in-New Brunswick” solution.

The New Brunswick Catastrophic Drug Stakeholders Group strongly urges the Province to continue to consult key stakeholders as this process moves forward. This will be especially critical prior to the Advisory Committee on Health Benefits putting forth its recommendations to the Government of New Brunswick. We look forward to remaining actively engaged in this important consultation.

Appendix 1

New Brunswick Catastrophic Drug Stakeholders Group / Groupe d'intervenants du Nouveau-Brunswick en matière de médicaments onéreux

Ability New Brunswick/Capacité Nouveau-Brunswick Inc.

Alzheimer Society of New Brunswick/Société Alzheimer du Nouveau-Brunswick

ALS Society of New Brunswick/Société de la SLA du Nouveau-Brunswick

Canadian Cancer Society New Brunswick/Société canadienne du cancer, Nouveau-Brunswick

Canadian Cancer Action Network/Réseau canadien de lutte contre le cancer

Canadian Diabetes Association/Association canadienne du diabète

Canadian Liver Foundation/Fondation canadienne du foie

College of Psychologists New Brunswick/Collège des psychologues du Nouveau-Brunswick

Heart and Stroke Foundation of New Brunswick/Fondation des maladies du cœur du Nouveau-Brunswick

Kidney Cancer Canada/Association canadienne du cancer du rein

Multiple Sclerosis Society of Canada, Atlantic Division/Société canadienne de la sclérose en plaques, division de l'Atlantique

New Brunswick Association of Social Workers/Association des travailleurs sociaux du Nouveau-Brunswick

New Brunswick Lung Association/Association pulmonaire du Nouveau-Brunswick

New Brunswick Medical Society/Société médicale du Nouveau-Brunswick

New Brunswick Multiple Myeloma Support Group/Groupe de soutien du myélome multiple du Nouveau-Brunswick

New Brunswick Pharmacists' Association/Association des pharmaciens du Nouveau-Brunswick

New Brunswick Physiotherapy Association/Association de physiothérapie du Nouveau-Brunswick

The Arthritis Society/Société de l'arthrite

The Kidney Foundation of Canada/Fondation canadienne du rein