

FAQs for 2021 Rate Adjustments

The following message has been included on all renewal notices as of December 14, 2020:

Thank you for being a valued member of Saskatchewan Blue Cross! It's a privilege to be your plan provider.

As a not-for-profit organization, the rates you pay go towards claims, service and administration costs – not profit margins.

We follow best practices to ensure personal health and wellness plans remain affordable for all our members, while providing you with value and outstanding service. Rates are reviewed annually, and rate adjustments reflect the overall costs associated with claim adjudication.

Frequently Asked Questions

Why are my rates being adjusted?

Our rates undergo an annual review to adjust for general inflation, including the cost of health care and paramedical services. We also make adjustments to accommodate enhancements to benefits.

The pricing of insurance products is done in relation to age brackets – which provide stability in product pricing for up to 10-year increments. Rate adjustments occur when you enter a new age group. Our rates are determined by the following age brackets:

Under 35	35-44	45-54	55-64	65-74	75-84	85+
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If you are experiencing hardship related to expenses for prescription drugs, the Government of Saskatchewan has programs in place that may assist you. The Seniors Drug Plan can provide support to Eligible seniors over age 65 and Special Support Program to help residents with high drug costs in relation to their income.

I don't use my plan very often, why do I have to pay the extra cost?

It's important to make sure you have Health coverage even when you're healthy, so we can help protect you from unexpected expenses when you're not. It's also a good idea to maintain your coverage when you're healthy so that you won't have to worry about exclusions based on pre-existing conditions if you experience health issues later in life.

Our plans are unique in that your premium rates are not related to claims submitted, which means that your rates won't change based on the claims you make. If you do need to use your plan later, you can rest assured that you won't experience any impact to your premiums based on that.

What extra value will I receive?

It's important that our pricing is sustainable so that you can continue to have coverage that lasts your whole life. Sustainable pricing means that we can provide products that meet and

exceed your needs and continue to make enhancements to serve you better. This allows us to maintain flexibility in your coverage and keeps our products current and responsive to your needs.

Furthermore, our Plans underwent significant enhancements in 2019 and 2020, and will continue to be enhanced in the future. 2021 will bring the introduction of our online Individual Member Portal and many other technology enhancements to our services. It is important that our pricing reflects the increased value of our plans and services.

My plan renewed in January, why did my rates stay the same as last year? How will future rates be determined?

Our plans rates undergo an annual review. The 2021 rates take effect after your renewal date, so your plan will not see the adjustment until 2022.

Plans are also reviewed on an annual basis to make sure we have included enhancements wherever possible. Plans are reflective of the lifestyle, health and wellness of Saskatchewan residents so we can make sure we're providing the best plans to meet your needs, not only in core health benefits but in optional plan add-ons.

I have been a long-time customer of SBC, why do my rates continue to be adjusted annually?

Our rates are adjusted annually to ensure the sustainability of our plans. Saskatchewan Blue Cross plans are the most affordable plans within Saskatchewan. Our plans offer unmatched flexibility and custom options to make sure your plan is designed to match your needs at any stage of life.

If you are a Conversion policyholder, you can consider undergoing a medical review of your current health to determine if your rates would be improved with a Blue Choice plan.

What are some options to help reduce the cost of my plan?

If you need to lower your costs, a few options are available to assist in lowering your costs.

- Members could consider switching from annual payments to monthly with no interest and no financing costs
- Government of Saskatchewan plans like the Seniors Drug Plan, Special Support Program and Saskatchewan Aids to Independent Living can assist with managing health conditions and the cost of prescription drugs.
- Health insurance is considered a taxable benefit, which means it can contribute to savings at tax time.
- If needed, consider the plan design you currently have and make adjustments to match your health situation as of today, keeping in mind your needs for the future...

When you started your Health Plan with Saskatchewan Blue Cross – what was your intention or motivation for having a health plan?

It's important to make sure you have health coverage even when you're healthy, so we can help protect you from unexpected expenses when you're not. The value of maintaining health coverage even when you're healthy is that you will never face exclusions for pre-existing conditions should you ever experience health problems in the future.



Health Services in rural Saskatchewan may not provide the same level of service as in urban Saskatchewan, are there other options I can leverage using?

Many health professionals are now offering virtual services to continue to meet their customers' needs. If your plan covers the medical practitioners listed below*, we will accept claims for virtual assessments or therapies performed, provided they are a licensed and approved provider where you reside. These claims can be submitted the same way as conventional in-person treatments and will be reviewed according to the rules of your plan.

- Chiropractor
- Naturopath
- Optometrist
- Physiotherapist
- Psychologist
- Speech-Language Pathologist

In addition, to support mental well-being through the COVID-19 crisis, Blue Cross has joined as a sponsor of Stronger Minds by BEACON® – a free digital program available for all Canadians. Stronger Minds offers resources focused on resilience building, videos and quick reads from mental health experts. Topic covered continuously evolve based on participants' requests and include overcoming worry, isolation and parenting. Stronger Minds will be offered indefinitely, in recognition that the COVID-19 crisis has an uncertain timeline.

If service providers (i.e. Dentist) have to close their operations down due to COVID-19 restrictions, how will this impact my plan?

Your Personal Health Plan is an annual plan, so you have twelve months to get the most out of your benefits. In the event that COVID-19 restrictions close business operations, there are many virtual solutions and sessions that can be used and covered under your health plan. In addition, emergency services are still be available during pandemic restrictions and would still be covered under your plan.

Will you honor quotes received prior to January 1, 2021?

As indicated on the quote tool, premium and eligibility are based on your medical history. Rates are subject to change and will be dependent upon the effective date of your policy.

