

# Public v private insurance coverage for new drugs in Canada, 2018-2023, 7th Edition

## Description

### TITLE

Public v private insurance coverage for new drugs in Canada, 2018-2023, 7<sup>th</sup> Edition

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### ATTRIBUTION

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[This paper has been revised to reflect new data as of 22 APR 2024.]

## About the Study

### Purpose

The study compares the availability and wait times for insured access to new medicines in public and private drug plans. It identifies causes of limited availability and excessive waits, and it recommends practical policy options.

### Focus on New Medicines

Drug insurance should provide financial protection from unexpected and unaffordable costs of accessing necessary medicines. Many prescription drugs are priced low enough (relative to other household expenses) to be affordable as an out-of-pocket expense. New innovative medicines representing the latest treatment advances, first-in-class therapies, or targeted therapies for rare diseases can be expensive and unaffordable without insurance. Therefore, it is important to measure the quality of benefits provided under drug insurance plans according to the coverage of new medicines.

### Policy Relevance

The parliamentary cooperation agreement between the federal Liberals and the NDP has revived proposals for a universal single-payer national pharmacare program. The federal government recently announced it would work with the provinces to fund universal prescription drug benefits for contraceptives and diabetes medications. It is the first step toward a national pharmacare program that will replace existing public and private drug plans. The limited scope of coverage in existing public drug plans is indicative of what Canadians can expect from national pharmacare. The results of this study forewarn that national pharmacare will reduce access to new medicines for Canadians currently covered under private plans.