


	2017	2018	2019	2020	2021	Period Increase (+) / decrease (-)	% Period Increase (+) / decrease (-)
 <p>pooling of high cost drug claim experience for CDIPC member insurance companies</p>							
EP3 plan high cost drug claim experience (certificates exceeding \$10K in drug claims paid annually)							
Quebec¹	[2017 - 2021]						
% of total drug claim dollars paid	34.1%	38.5%	42.4%	44.0%	47.4%	13.2%	38.8%
% plan members with high cost drug claims	1.8%	1.9%	2.2%	2.5%	2.6%	0.8%	46.9%
Pharmacare provinces							
% of total drug claim dollars paid	10.8%	11.5%	12.5%	13.8%	14.2%	3.4%	31.1%
% plan members with high cost drug claims	0.3%	0.3%	0.3%	0.4%	0.4%	0.1%	42.2%
Non-pharmacare provinces & excluding Quebec							
% of total drug claim dollars paid	29.5%	31.1%	31.9%	34.2%	34.7%	5.2%	17.5%
% plan members with high cost drug claims	1.1%	1.1%	1.2%	1.4%	1.5%	0.4%	37.9%
# of plan members from all of Canada with high-cost drugs when drug paid is ≥ \$10K							
\$10-32.5K	18,220	18,688	20,696	22,960	24,739	6,519	35.8%
\$32.5-65K	3,091	3,293	3,449	3,779	3,904	813	26.3%
\$65-100K	518	514	555	613	613	95	18.3%
\$100-400K	249	297	333	399	437	188	75.5%
\$400-620.7K	11	13	21	29	23	12	109.1%
\$620.7-750K	4	4	5	6	7	3	75.0%
\$750K-1M	4	3	3	4	8	4	100.0%
\$1M+	1	2	2	6	6	5	500.0%
Total	22,098	22,814	25,064	27,796	29,737	7,639	34.6%
Year over year growth		3.2%	9.9%	10.9%	7.0%		
# plan sponsors w/one or more plan members having high-cost drug claims	11,850	12,076	13,253	14,464	13,891	2,041	17.2%
High cost / specialty drugs in excess of \$10K per plan member¹							
# high cost drugs claimed	[2017 - 2021]						
(based on Active Ingredient (AI) code, so multiple dosages or different marketing's of same of same drug counted only once)	475	487	510	529	527	52	10.9%
High cost drug pipeline impacts							
For drugs that were first paid in 2017	[2017 - 2021]						
# of drugs new to EP3 claim experience	83	46	42	46	43	-40	-48.2%
Claimed by # plan members	167	656	1,175	1,549	1,750	1583	947.9%
Who had drugs covered totalling (claims paid \$M)	\$5.7	\$21.4	\$33.0	\$44.3	\$48.2	\$42.5	745.6%
With an average amount paid per certificate of	\$33,950	\$32,459	\$28,122	\$28,599	\$25,315	-\$8,636	-25.4%
For drugs that were first paid in 2018	[2018 - 2021]						
# of drugs new to EP3 claim experience		61	43	35	36	-25	-41.0%
Claimed by # plan members		405	1,099	1,887	2,635	2230	550.6%
Who had drugs covered totalling (claims paid \$M)		\$10.9	\$27.8	\$41.4	\$55.5	\$44.6	409.2%
With an average amount paid per certificate of		\$27,054	\$25,260	\$21,927	\$21,062	-\$5,993	-22.2%
For drugs that were first paid in 2019	[2019 - 2021]						
# of drugs new to EP3 claim experience			46	24	23	-23	-50.0%
Claimed by # plan members			177	529	734	557	314.7%
Who had drugs covered totalling (claims paid \$M)			\$9.2	\$28.0	\$35.1	\$25.9	281.5%
With an average amount paid per certificate of			\$51,628	\$54,348	\$47,825	-\$3,802	-7.4%
For drugs that were first paid in 2020	[2020 - 2021]						
# of drugs new to EP3 claim experience				55	38	-17	-30.9%
Claimed by # plan members				209	517	308	147.4%
Who had drugs covered totalling (claims paid \$M)				\$6.7	\$14.8	\$8.1	120.9%
With an average amount paid per certificate of				\$32,182	\$28,627	-\$3,555	-11.0%
For drugs that were first paid in 2021	[2021]						
# of drugs new to EP3 claim experience					48	48	
Claimed by # plan members					141	141	
Who had drugs covered totalling (claims paid \$M)					\$6.3	\$6.3	
With an average amount paid per certificate of					\$44,715	\$44,715	

	2017	2018	2019	2020	2021	Period Increase (+) / decrease (-)	% Period Increase (+) / decrease (-)
Industry pool portion shared between CDIPC member companies (a subset of EP3 pooling)							
Industry pool thresholds and pooling maximum							
						[2017 : 2021]	
Initial threshold	\$65,000	\$65,000	\$65,000	\$65,000	\$65,000	\$0	0.0%
Ongoing threshold and EP3 pooling endpoint	\$32,500	\$32,500	\$32,500	\$32,500	\$32,500	\$0	0.0%
Pooling maximum	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$0	0.0%
Industry pool experience²							
						[2017 : 2021]	
# plan members w/paid claims greater than or equal to "Ongoing Threshold" (OT)	3,795	4,041	4,305	4,749	4,983	1,188	31.3%
Representing paid claims of \$ (M)	\$223.3	\$238.1	\$259.2	\$300.9	\$312.0	\$88.7	39.7%
# plan members qualified for industry pooling	449	470	513	637	749	300	66.8%
% plan members that qualify to pool when paid claims ≥ OT	11.8%	11.6%	11.9%	13.4%	15.0%		
# plan members qualified for 1st year of industry pooling	146	156	172	256	292	146	100.0%
\$ pooled (M)	\$6.8	\$8.6	\$8.1	\$12.5	\$13.5	\$6.7	98.5%
# plan members qualified for 2 or more years of industry pooling	303	314	341	381	457	154	50.8%
\$ pooled (M)	\$12.0	\$12.4	\$14.0	\$16.6	\$21.1	\$9.1	75.8%

1 - Estimated