




	2018	2019	2020	2021	2022	Period Increase (+) / decrease (-)	% Period Increase (+) / decrease (-)
 pooling of high cost drug claim experience for CDIPC member insurance companies							
<b>EP3 plan high cost drug claim experience (certificates exceeding \$10K in drug claims paid annually)</b>							
<b>Quebec<sup>1</sup></b>	[ 2018 - 2022 ]						
% of total drug claim dollars paid	38.5%	42.4%	44.0%	47.4%	44.9%	6.4%	16.7%
% plan members with high cost drug claims	1.9%	2.2%	2.5%	2.6%	2.5%	0.6%	32.0%
<b>Pharmacare provinces</b>							
% of total drug claim dollars paid	11.5%	12.5%	13.8%	14.2%	15.4%	3.8%	33.3%
% plan members with high cost drug claims	0.3%	0.3%	0.4%	0.4%	0.5%	0.2%	49.7%
<b>Non-pharmacare provinces &amp; excluding Quebec</b>							
% of total drug claim dollars paid	31.1%	31.9%	34.2%	34.7%	34.7%	3.5%	11.4%
% plan members with high cost drug claims	1.1%	1.2%	1.4%	1.5%	1.5%	0.4%	36.8%
<b># of plan members from all of Canada with high-cost drugs when drug paid is ≥ \$10K</b>							
\$10-32.5K	18,688	20,696	22,960	24,739	26,874	8,186	43.8%
\$32.5-65K	3,293	3,449	3,779	3,904	4,046	753	22.9%
\$65-100K	514	555	613	613	600	86	16.7%
\$100-400K	297	333	399	437	534	237	79.8%
\$400-620.7K	13	21	29	23	29	16	123.1%
\$620.7-750K	4	5	6	7	8	4	100.0%
\$750K-1M	3	3	4	8	9	6	200.0%
\$1M+	2	2	6	6	4	2	100.0%
<b>Total</b>	<b>22,814</b>	<b>25,064</b>	<b>27,796</b>	<b>29,737</b>	<b>32,104</b>	<b>9,290</b>	<b>40.7%</b>
<b>Year over year growth</b>		<b>9.9%</b>	<b>10.9%</b>	<b>7.0%</b>	<b>8.0%</b>		
<b># plan sponsors w/one or more plan members having high-cost drug claims</b>	<b>12,076</b>	<b>13,253</b>	<b>14,464</b>	<b>13,891</b>	<b>15,088</b>	<b>3,012</b>	<b>24.9%</b>
<b>High cost / specialty drugs in excess of \$10K per plan member<sup>1</sup></b>							
<b># high cost drugs claimed</b>	[ 2018 - 2022 ]						
(based on Active Ingredient AI) code, so multiple dosages or different marketing's of same of same drug counted only once)	487	510	529	527	547	60	12.3%
<b>High cost drug pipeline impacts</b>							
<b>For drugs that were first paid in 2018</b>	[ 2018 - 2022 ]						
# of drugs new to EP3 claim experience	65	46	37	38	29	-36	-55.4%
Claimed by # plan members	451	1,233	2,143	2,879	3,597	3,146	697.6%
Who had drugs covered totalling (claims paid \$M)	\$11.5	\$29.4	\$44.6	\$58.6	\$72.5	61	528.7%
With an average amount paid per certificate of	\$25,568	\$23,854	\$20,809	\$20,359	\$20,154	-\$5,413	-21.2%
<b>For drugs that were first paid in 2019</b>	[ 2019 - 2022 ]						
# of drugs new to EP3 claim experience		52	28	25	27	-25	-48.1%
Claimed by # plan members		186	535	739	951	765	411.3%
Who had drugs covered totalling (claims paid \$M)		\$9.3	\$28.2	\$35.2	\$28.6	19	208.7%
With an average amount paid per certificate of		\$49,828	\$52,644	\$47,675	\$30,088	-\$19,740	-39.6%
<b>For drugs that were first paid in 2020</b>	[ 2020 - 2022 ]						
# of drugs new to EP3 claim experience			55	38	36	19	34.5%
Claimed by # plan members			209	517	887	678	324.4%
Who had drugs covered totalling (claims paid \$M)			\$6.7	\$14.8	\$23.6	17	251.4%
With an average amount paid per certificate of			\$32,182	\$28,627	\$26,644	-\$5,538	-17.2%
<b>For drugs that were first paid in 2021</b>	[ 2021 - 2022 ]						
# of drugs new to EP3 claim experience				57	30	-27	-47.4%
Claimed by # plan members				176	757	581	330.1%
Who had drugs covered totalling (claims paid \$M)				\$6.8	\$58.0	\$51.1	746.2%
With an average amount paid per certificate of				\$38,913	\$76,559	\$37,647	96.7%
<b>For drugs that were first paid in 2022</b>	[ 2022 ]						
# of drugs new to EP3 claim experience					38	38	
Claimed by # plan members					127	127	
Who had drugs covered totalling (claims paid \$M)					\$7.7	\$7.7	
With an average amount paid per certificate of					\$60,933	\$60,933	

	2018	2019	2020	2021	2022	Period Increase (+) / decrease (-)	% Period Increase (+) / decrease (-)
<b>Industry pool portion shared between CDIPC member companies (a subset of EP3 pooling)</b>							
<b>Industry pool thresholds and pooling maximum</b>							
						[ 2018 - 2022 ]	
Initial threshold	\$65,000	\$65,000	\$65,000	\$65,001	\$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	\$500,001	\$500,000	\$0	0.0%
<b>Industry pool experience<sup>2</sup></b>							
						[ 2018 - 2022 ]	
<b># plan members w/paid claims greater than or equal to "Ongoing Threshold" (OT)</b>	4,041	4,305	4,749	4,983	5,230	3,012	24.9%
Representing paid claims of \$ (M)	\$238.1	\$259.2	\$300.9	\$312.0	\$349.2	\$111.1	46.7%
# plan members qualified for industry pooling	470	513	637	749	763	293	62.3%
% plan members that qualify to pool when paid claims ≥ OT	11.6%	11.9%	13.4%	15.0%	14.6%		
# plan members qualified for 1st year of industry pooling	156	172	256	292	244	88	56.4%
\$ pooled (M)	\$8.6	\$8.1	\$12.5	\$13.5	\$11.4	\$2.8	32.6%
# plan members qualified for 2 or more years of industry pooling	314	341	381	457	519	205	65.3%
\$ pooled (M)	\$12.4	\$14.0	\$16.6	\$21.1	\$24.1	\$11.7	94.4%

1 - Estimated