



Canadian Drug Insurance Pooling Corporation

NEWS RELEASE

For Immediate Release

CDIPC's pooling framework provides affordability to Canadians for high-cost drugs

(Toronto – April 28, 2025) – In 2023, the 21-member insurance companies belonging to the Canadian Drug Insurance Pooling Corporation's (CDIPC) high-cost drug framework provided Extended Drug Insurance Policy Protection Plans (EP3s) to over 16,000 Canadian employers. These plans benefited more than 36,000 employees and their families, whose annual out-of-pocket drug costs exceeded \$10,000. Through CDIPC's pooling framework, member companies saved Canadians over \$946 million in out-of-pocket expenses and increased the amount of claims paid by over 15% from the previous year.

Since 2019, EP3 drug insurance plans have seen claims for 215 new high-cost drugs that have been approved by Health Canada and come to market. This reflects the private drug insurance industry's commitment to listing and covering drugs more comprehensively and quickly than public plans.

Dan Berty, Executive Director of CDIPC, explained: "High-cost drug inflation outpaced the Consumer Price Index (CPI) for 2023 by almost 400%. Despite this, CDIPC member companies and private insurers continue to offer extensive drug coverage that often exceeds public coverage."

He added, "Emerging from the drug pipeline, during 2022-23, 81 new high-cost drugs were made available and covered through EP3 drug insurance plans at an average cost of \$41,000 per family/person. As patients continue to be concerned with their ability to obtain and afford high-cost drugs, CDIPC member companies worry that the Federal Government's pharmacare initiative will reduce access to medications that workers rely on through their employer-provided benefits."

Additional information about CDIPC's drug cost expense and pooling in 2023 is available on the [pooling results data section](#) of our website.

About CDIPC

Established by Canada's life and health insurers in 2012, the Canadian Drug Insurance Pooling Corporation is a not-for-profit corporation whose mission is help maintain sustainable drug coverage for Canadians and their employers by pooling the claims impacted by recurring high-cost drugs from claimants belonging to fully insured drug plans of Canadian life and health insurance companies.

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