



**Mainstay Insurance Brokerage Inc. Phone: (905)886-9203**

## In order to serve you better

To assist you with your employee benefit plan, we are continually updating our website. Located at:

[www.mainstayinsurance.ca](http://www.mainstayinsurance.ca)

The site provides easy access to many insurance company's websites and to the health and dental claim forms you utilize on a regular basis. We have also added links to the log on pages for members (employees) in order to provide quick access to other websites.

If you use a form that is not on our website and would like it added, please send us an e-mail at:

[Dave@mainstayinsurance.ca](mailto:Dave@mainstayinsurance.ca)

## Did you know that...

...the Ontario Dental Association provides the public with information designed to understand dentistry better?

There are Patient Fact Sheets available focussing on understanding oral health.

<https://oda.ca/patient-fact-sheets>

There is also information explaining one of the most common areas of dental fraud that you may unwittingly be a part of. This practice can result in you and/or your dentist being charged with fraud and with your dentist potentially losing their license.

[https://oda.ca/images/patient\\_resources/you\\_your\\_dentist/ODA\\_PatientInfo\\_DentalPlan2015.pdf](https://oda.ca/images/patient_resources/you_your_dentist/ODA_PatientInfo_DentalPlan2015.pdf)

Visit [www.oda.ca](http://www.oda.ca) for info.

## OHIP+ changes

In our [January edition](#), we told you about the new OHIP+ program that provides free access to prescription drugs to eligible Ontario residents under the age of 25.

This program covers a list of over 4,400 of the most commonly prescribed drugs. It changed the rules significantly, making the provincial government "first payor" of these drugs, with your employer benefit plan paying for any drugs NOT covered by the province under this program.

The expected plan savings to employers (and the employees if they are cost sharing) varies from zero dollars (no one under 25, on the plan) to approximately

5% for those with a higher number of dependent children. On June 30<sup>th</sup>, the Minister of Health announced that the OHIP+ program would be moving to "second payor" status and would only pay for people under the age of 25 who **did not** have coverage through either a privately purchased or employer health plan.

Currently there is no confirmed implementation date for this change but January 1<sup>st</sup> is the expected date.

The ultimate effect of this reversal of payment order is that individuals

under age 25 who currently have their drugs paid for by the province will have them revert to being paid once again by the employer plan.

As some may have noticed, the provincial and private plans are not the same, nor are the criteria for approval. As a result, you may see some variations in payment as the transfer takes place.

If you encounter an issue, we encourage you to contact the insurance company's customer service number on your wallet card, while you are still at the pharmacy. In most cases issues can be fixed on the spot.

## Dental claims – Process & Fraud

During a recent educational seminar, I asked if anyone had dentists who "forgave" the co-insurance on their claims. By that I meant the following, on an 80% dental plan with a \$500 dental bill, one would see the insurer/employer pay \$400 and the employee would pay the co-insurance of \$100. Forgiving the coinsurance would mean that the dentist would **not** have tried to collect the \$100 that you owed. Almost half the audience had almost half said that a past or current dentist had operated in that manner.

I explained that this was fraud, and that the employee

and the dentist could both be charged.

The group was surprised as the insurer/employer portion had not been compromised in any way. So, what was the issue?

Had the dentist only intended for the cost to be \$400, then they should have submitted that amount to the insurer for reimbursement (they can charge below the fee guide), NOT the \$500. If they had done so, 80% of \$400 would have been paid by the insurer/employer (or \$320) and the remainder (\$80) would be the responsibility of the employee.

At this point you may be thinking...hey, my dentist does that, and that can't be illegal. It is, and is one way that your dentist can actually be suspended or lose their license.

Okay, the dentist is breaking the law, but what about you? Because the dentist is making the claim, they are guilty but you have also played a part if you were aware of and complicit in the fraud which you would be, as you did not pay your full portion of the bill.

Be aware and just say no if offered this "deal". It's not worth your job.



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Note: This side of the newsletter is intended for you the plan administrator. The information on the 'front' is targeted more to your staff and can be copied and distributed for their reference.

Just in case you were wondering...

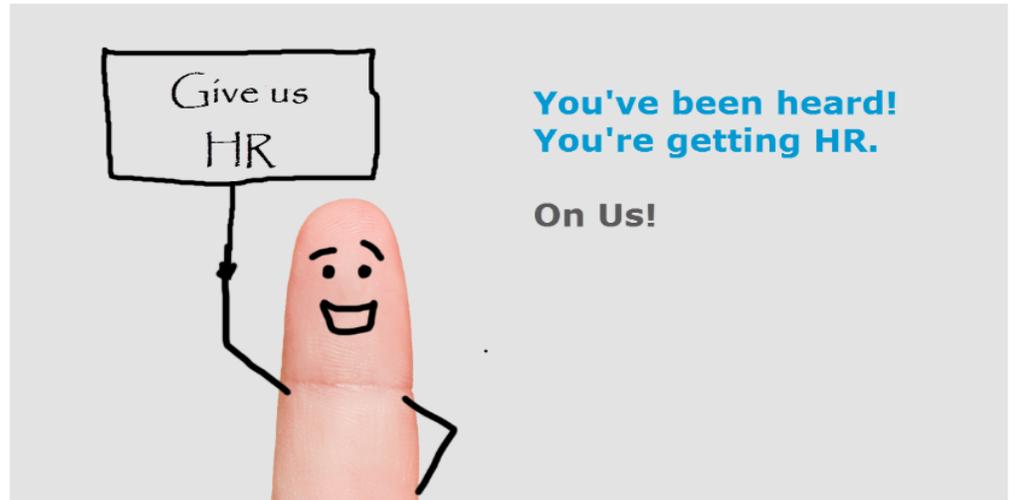
...we are using our blog posts to share important information with clients in a manner that is timelier than this quarterly newsletter.

Blog posts are available on our website, and previous posts can be searched at any time.  
<https://www.mainstayinsurance.ca/blog>

Take a peek and let us know what you think. We hope you find the information useful.

This information is provided as a reference to clients of Mainstay Insurance Brokerage Inc. It is not intended as advice. Your situation and the contract provided by your insurer as well as any relevant legislation shall always take precedence. Always obtain appropriate legal, human resource or accounting advice.

## HR Resources



### Exclusive client benefit – Free access to HR Toolkit for Small Business

Our clients often tell us that they need HR help and don't know where to start: who to call, or what to do. And as a result, too often, they do nothing.

Well we've listened and as a result Mainstay Insurance Brokerage Inc. has entered into a program with ConnectUs HR™ so that you, our clients, can take advantage of this proven HR offering made for Canadian

small business and fully compliant in Ontario, Alberta and BC. If you're outside of these provinces, not to worry. 85% of the resources represent HR best practices and can be used anywhere in Canada.

The best part? There is no cost to you – we've picked up the tab! You

won't even have to provide a credit card. [Click here](#) (or give us a call) to find out more and get started with your HR services today!

Mainstay is continuously working to add value to our clients and we hope you will take advantage of this exclusive offer. If you have any questions at all, don't hesitate to ask!

## Compensation Changes and Disclosure

At renewal meetings we share the fact that we are paid commission for the sale and service of your employee benefit plan (no surprise to most), and are paid the commission directly from the insurer. We have typically shown that by providing the commission range charged.

In light of the recent decision by insurance companies to make the disclosure of the "actual dollar value" mandatory, we have begun providing an estimate of that information, based on your last years premium in your renewal packages.

My association, Canadian Group Insurance Brokers ([cgib.ca](http://cgib.ca)), has collaborated to create and share a formula for commission that is typically charged by benefit brokers. This scale is posted on the CGIB public website and may be used as a guideline by employers, brokers and insurers to compare to what they can expect to be charged.

Starting in January 2019, we will be adjusting our commission levels to

more closely reflect this guideline. Many clients will see no change as we are already within 1% of the guideline. Others may see our compensation level increase or decrease slightly and we expect by no more than 3%.

If you have any questions on what (or how) we are paid or the value we provide, please do not hesitate to speak to us. We think we provide excellent value at a fair price and hope that you do too.