



**FOR IMMEDIATE RELEASE:**

## **Smart Health Benefits Coalition Grows With CALU *Coalition to advocate for smart updates to Pharmacare Bill C-64***

**April 11, 2024** – The Smart Health Benefits Coalition (SHBC) is pleased to announce it is growing, welcoming the *Conference for Advanced Life Underwriting (CALU)*, Canada’s professional association for leaders in the life insurance and financial advisory industry.

With the addition of CALU, the Coalition now benefits from seven member organizations with extensive national networks in communities across Canada, comprised of on-the-ground experts supporting the drug, health and retirement benefits Canadian employers and employees rely on. These organizations support 65,000 small and medium-sized employers across every province and territory, including over 4,800 union benefit plans. Together, SHBC members support robust benefit plans for 10 million Canadians and their families.

“The addition of CALU brings additional great value to the SHBC”, says Carolyn Eagan, the principal spokesperson for SHBC and President of Benefits Alliance, an SHBC member. “CALU is already a well-known and respected voice with a track record of helpful insights on other issues in the life insurance and financial advisory industry. CALU’s addition to the fold strengthens the SHBC’s representation of advisors across the country. Our coalition advisors are valued resources to Canadians navigating the healthcare system to access public and employer-paid coverage. They see where the pain points are and have valuable insights as to how to build smart solutions that are sustainable for the future.”

SHBC is a united advocate for smart, innovative solutions that result in timely and positive change for uninsured and underinsured Canadians. The Coalition is taking an active role in the critical period ahead for discussions about pharmacare in Parliament and our communities. It will be proposing constructive changes to Bill C-64 as it progresses through the legislative process.

“CALU is delighted to be joining the SHBC along with six other esteemed organizations,” says Guy Legault, President, and CEO of the Conference for Advanced Life Underwriting. “We look forward to lending our voice to help provide prescription drug coverage to those who need, but cannot afford, essential medications. We believe this can best be done by preserving the current system of group insurance that works well for millions of Canadians while addressing gaps in coverage in a fiscally responsible manner.”

The SHBC fully agrees - it is troubling that too many Canadians are currently living without affordable access to essential medications because they are not adequately covered by public, or employer-sponsored benefit plans.

Even though 97% of Canadians have some drug coverage under public and workplace plans<sup>1</sup>, nearly 1 in 5 Canadians still report having some difficulty affording out-of-pocket drug expenses<sup>2</sup>. This is an affordability and access challenge that needs smart solutions to ensure people are getting effective and accessible therapies for their needs while keeping our health system sustainable and available for Canadians when they need it most.

We believe the federal government can work with provinces and territories to better solve these challenges, faster and more cost-effectively, by devoting financial and other resources to filling gaps in coverage and addressing affordability. It is the best use of limited taxpayer resources to use targeted action to support those who need it rather than take on the massive spending required to replace employer-sponsored and funded coverage already working well for most Canadian families.

**About the Smart Health Benefits Coalition (SHBC):** Formed in 2023, the SHBC is a collective force dedicated to transforming healthcare in Canada. As a necessary stakeholder at the table on pharmacare, it is committed to constructive dialogue that will shape efficient solutions for all Canadians. For more information, visit [www.smarthealthbenefits.ca](http://www.smarthealthbenefits.ca)

**About Conference for Advanced Life Underwriting (CALU) -** The Conference for Advanced Life Underwriting (CALU) is Canada's professional association for leaders in the life insurance and financial advisory industry. We speak for thousands of insurance and financial advisors in every part of Canada and, in turn, the interests of millions of Canadians. For more information, visit [www.calu.com](http://www.calu.com)

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**For more information or to arrange an interview:**

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<sup>1</sup> "Understanding the Gap: A Pan-Canadian Analysis of Prescription Drug Insurance Coverage", Conference Board of Canada, 2022: [https://www.conferenceboard.ca/wp-content/uploads/2022/10/understanding-the-gap-2.0\\_2022.pdf](https://www.conferenceboard.ca/wp-content/uploads/2022/10/understanding-the-gap-2.0_2022.pdf)

<sup>2</sup> "Inequities in pharmaceutical access and use", Statistics Canada, 2022, <https://www150.statcan.gc.ca/n1/daily-quotidien/221102/dq221102a-eng.htm>