



CPBA
CANADIAN PHARMACISTS
BENEFITS ASSOCIATION

News

SOLELY FOR YOUR BENEFIT

December 2012

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President's Message

As another year draws to a close, the Canadian Pharmacists Benefits Association (CPBA) continues to work on behalf of its members. In Newfoundland and Labrador a new Pharmacy Act is going through the Legislature to enable Pharmacy Technician regulation as well as an expanded scope of practice for the Pharmacists in that province. Similar changes are taking place in provinces right across the country which makes the issue of malpractice insurance more important than ever.

CPBA has policy offerings that are second to none and afford a level of coverage that gives Pharmacists the security to practice knowing they have the highest quality coverage available.

As 2012 draws to a close I would like to personally wish each and every member of our member organizations a safe and fun-filled holiday season!

Regards,

Trent White
President, CPBA

Season's Greetings

*On behalf of everyone on the CPBA Board of
Directors and staff, we wish all of our readers a
wonderful Holiday Season and a Healthy, Happy
and Successful New Year!*



Member Association Reports



Mel Baxter

Manitoba Report

Pharmacists in Manitoba rely on the Manitoba Society of Pharmacists (MSP) to advocate for their economic and professional interests. The provision of malpractice insurance through the Canadian Pharmacists Benefits Association (CPBA) is an important aspect of that mission. With the promise of the expanding scope of pharmacy practice coming ever nearer, it is more important than ever.

The individual malpractice insurance policies purchased by MSP on our members' behalf has been developed by CPBA to:

- provide coverage that meets the requirements of the new Pharmaceutical Act and Regulations once they are approved, and
- provide coverage for the expanded scope of practice that will be enabled by the legislation

CPBA provides the best malpractice insurance possible through an "A" rated insurance carrier and is exclusively available to provincial member associations. At the CPBA Annual General Meeting held in October, MSP Executive Director, Dr. Brenna Shearer assumed her role as Director on the CPBA Board and I was elected to the position of President-Elect. Together with our counterparts from the other provincial member associations, you can rest assured that the CPBA Board is focused on your best interests.

For more information on CPBA and the malpractice insurance provided with MSP membership please visit: http://www.msp.mb.ca/membership-ins_mal.php.

This year MSP will be celebrating our 40th anniversary and we would like to thank all of our members for their many years of support. The opportunity to advocate and ensure that pharmacists receive recognition for their invaluable role in the provision of health care is extremely rewarding. Further information regarding anniversary celebrations will be shared in the New Year.

Mel Baxter, President
Manitoba Society of Pharmacists



Trudy Holzmann

Alberta Report

2012 has been an important year for the pharmacist profession in Alberta! The question pharmacists are asking is, what does this mean for my professional liability insurance?

On July 1, 2012, the Pharmacy Services Framework, a new compensation model for Alberta pharmacists, came into effect. It marked a significant step forward in enabling pharmacist practice change and paves the way for a bright future in supporting the role of pharmacists in primary care.

This framework is complementary to the scope of practice of pharmacists that was implemented in 2007, so the ability of pharmacists to provide these services is not new. July 1 meant that pharmacists will now be compensated to deliver the services that they have been enabled to do in legislation, beyond that of dispensing medication.

Learn more here: <http://www.rxa.ca/PharmacyServicesFramework/Pharmacist.aspx>.

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Another step forward in Alberta has been the increased utilization of pharmacists in the province's Influenza Immunization Program. Last year, Alberta pharmacists immunized over 90,000 Albertans against influenza. This year, Alberta Health has set a target of immunizing one million Albertans against influenza. That's a big number and I suspect visits to pharmacies for influenza vaccinations will climb this year as the profession continues to play a vital role in the program.

So, back to the start of the article....Are you covered for expanded scope of practice?

The Canadian Pharmacists Benefits Association (CPBA) is managed and operated for the sole benefit of provincial member associations, and works to provide members with the best liability insurance. Alberta pharmacists can rest easy knowing the CPBA professional liability insurance offered through RxA exceeds the Alberta College of Pharmacists' requirements and is well-suited for traditional roles as well as expanding scope of practice.

For more information, visit www.rxa.ca/liabilityinsurance/default.aspx or contact RxA at rxa@rx.ca.

Trudy Holzmann
Alberta Pharmacists' Association (RxA)



Russ Carrigan

Newfoundland and Labrador Report

2012 was a year of rapid evolution in pharmacy in Newfoundland and Labrador. Pursuant to the new forward-looking contract finalized this year between the profession and the provincial government, we have seen the introduction of recognized medication reviews for patients with diabetes and a three-tiered subsidy program to support community-based retail pharmacies in rural and remote communities across the province.

In December, Bill 50, an Act to Regulate the Practice of Pharmacy, was introduced in the House of Assembly. Passage is anticipated before the House rises, although some sections of the new legislation will come into force on a delayed basis to facilitate the preparation of associated regulations. Pharmacy technicians will be regulated by the Newfoundland and Labrador Pharmacy Board (NLPB) and a new quality assurance structure and program will emphasize continuing education and professional development. Expansion of pharmacists' scope of practice will be made possible through NLPB regulation instead of requiring future legislation, a positive development that will provide growth and adaptability in our profession.

Very happy holidays from PANL's members, Board of Directors and staff. Please visit us online at www.panl.net.

Russ Carrigan
Pharmacists' Association of Newfoundland and Labrador (PANL)



Shawn Callaghan

Prince Edward Island Report

The past few months have brought dramatic change in pharmacy reimbursement in PEI with the new government agreement coming into effect. It has had, and will continue to have, a profound impact on our stores. The financial pressure of this changing business model will force us to seek reimbursement in new areas of practice.

Within the new agreement was a commitment on behalf of government to finally provide reimbursement for clinical services. While these services have yet to be defined, the next few months promise to bring even more changes as we start to integrate these services into our practice sites once details are finalized.

With these new enhanced services comes new risks and liability for the pharmacist. Fortunately, the professional liability coverage provided through the Canadian Pharmacists Benefits Association (CPBA) is comprehensive and will expand as the scope of practice evolves. We also offer several coverage level options for your protection.

Please ensure that you take the time to evaluate your insurance needs and ensure your level of coverage is sufficient for your practice environment. Your CPBA team is always available to offer assistance and answer any questions you might have.

Shawn Callaghan
Prince Edward Island Pharmacists Association (PEI)

MOORE-McLEAN REPORT:



Gerry Olsthoorn

Claims Procedures for Pharmacist in the CPBA

Coverage for professional liability, otherwise known as Errors and Omissions insurance, covers pharmacists for an error or omission that may occur in the delivery of services or products offered by them. The question generally asked in regards to Errors and Omissions insurance is when does one seek assistance when a claim has been made against them?

If you are presented with a legal document (a lawsuit), or a simple demand letter from a law office, you need to contact your broker as soon as possible. Another indicator that someone may be initiating action is a verbal comment or complaint. Often these actions are the beginning of more serious actions to follow. Notify your broker about the issue so that it can be discussed and a mutual course of action can be agreed upon.

One coverage inclusion that is often overlooked in regards to Errors and Omissions insurance is that defense lawyer costs are covered in your policy. Some claims made against pharmacists may be found to be false and frivolous, therefore, having your lawyer's bill paid for you can be comforting.

The next step if you do have a claim is for you to send all written notes and details to your broker. The insurance company is going to want to know what happened, where, when, why and who. These important details are referred to as the W5.

Once the insurance company receives your claim information, they will input it into their system. They will ensure that the name on the documents presented matches the name on the policy that is in force.

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MOORE-McLEAN REPORT

An internal adjuster is assigned to review the alleged error and/or omission. Often the adjuster will call the pharmacist to verify the details of the claim, and it is important to note that this conversation could be recorded. Once the adjuster has decided that it is a covered loss, the insurance company has the legal responsibility to defend the pharmacist.

The pharmacist will not need to hire his/her own lawyer as a law firm will be selected by the insurance company on their behalf. This law firm will specialize in the errors and omissions insurance field and will be extremely reputable in regards to the insurance field. They will settle the claim on your behalf as they see fit. This legal process can take months and sometimes even years to come to completion.

A pharmacist with a pending claim can contact Moore-McLean for updates and progress on the claim at any time.

Some common claims under an Errors & Omissions policy:

- Incorrect Dispensing
 - This includes incorrect labeling, incorrect dosage, and incorrect drug being given, or forgetting to fill a listed prescription. Incorrect dispensing constitutes almost half of all claims that are made. Serious illness and even death has occurred from this type of mistake. This is the leading cause of claims in your field.
- Drug Interaction
 - This includes a missed dangerous drug interaction or multiple drug toxicities. This error can also lead to serious injury or death.
- Failure to provide counsel
 - This involves the failure to provide information about a drug to a client who is receiving it.

A pharmacist, with a pending claim, can contact Moore-McLean Insurance Group Ltd. for assistance as soon as the claim against them arises. Should you need any updates on the progress and status of the claim, contact Moore-McLean Insurance Group Ltd. for a full overview.

Gerry Olsthoorn, BA
Vice President, Business Development
Moore-McLean Insurance Group