



CPBA
CANADIAN PHARMACISTS
BENEFITS ASSOCIATION

News

SOLELY FOR YOUR BENEFIT

August 2015

BOARD OF DIRECTORS

PRESIDENT

Mel Baxter

Pharmacists Manitoba

PRESIDENT-ELECT

Shawn Callaghan

Prince Edward Island Pharmacists
Association (PEI)

PAST PRESIDENT

Trent White

Pharmacists' Association of
Newfoundland and Labrador (PANL)

SECRETARY/TREASURER

Trudy Holzmann

Alberta Pharmacists' Association (RxA)

DIRECTORS:

Erin MacKenzie

Prince Edward Island Pharmacists
Association (PEI)

Brenna Shearer

Pharmacists Manitoba

Trent White

Pharmacists' Association of
Newfoundland and Labrador (PANL)

Margaret Wing

Alberta Pharmacists' Association (RxA)

ADMINISTRATIVE OFFICES:

2800 14th Avenue, Suite 210
Markham, Ontario L3R 0E4

Tel: 1-877-886-6200
416-491-2886 ext. 236

Fax: 416-491-1670

E-mail: info@cpba.ca

Website: www.cpba.ca

DIRECTOR OF OPERATIONS

Melanie Hart



President's Message

It has indeed been a privilege to have served as President of the Canadian Pharmacists Benefits Association (CPBA) for the last year and a half, and I look forward to continuing in this role. In an era of increased litigiousness, malpractice Insurance is more essential than ever to the practice of pharmacy, and we believe the CPBA-sponsored offering provides outstanding coverage for pharmacists.

Even the best program can be improved, however, and the CPBA's Board of Directors is always alert for opportunities for improvement. Accordingly, this year we made a change and engaged the services of Marsh Canada Limited as our new insurance broker. With their support, we were able to negotiate reduced rates for our policy offerings with the ENCON Group, our insurance underwriters. In addition, the CPBA introduced a new complementary policy for those pharmacists covered by their employers' plans. This policy a must for those who do relief work or who are contemplating a job change in the coverage year; it provides many of the features of our primary policy at a very attractive rate. We have also enhanced the primary policy by adding new features for loss of earnings, cyber-security, privacy, misconduct and criminal defense reimbursement. These, along with other coverages, are all listed in our newly developed material and brochures.

We are looking at other ways of increasing our service to you as well. We will be attending as many Conferences in the coming year as we can, in order to provide more information to you on our sponsored insurance and how you can and should use it to your benefit. We are also exploring, along with Marsh, the idea of webinars on insurance-related issues. Communications is definitely "on the menu"! Stay tuned for future announcements.

Here at the CPBA we continue to work in the best interests of our members and strive to enhance the insurance coverage offerings that we believe are essential to pharmacists and the practice of pharmacy.

We welcome your feedback on our insurance products and services – what you like about the current policies, and what you would like to see in terms of new benefits or coverages. Please contact me care of the office, at info@cpba.ca with your comments and suggestions.

Thank you for your continued trust and support; we look forward to helping protect you in your practice of pharmacy, "because bad things happen, even to good pharmacists."

Have a great summer.

Melvin R. Baxter
President

MEMBER ASSOCIATION REPORTS



Trent White

Newfoundland and Labrador Report

2014/2015 has been a very exciting year in Newfoundland and Labrador. PANL has worked with Government and various other stakeholders on several initiatives yielding significant results. Fall 2014 saw Pharmacists able to administer Influenza vaccines to the public. This has since been expanded upon to include other Intramuscular and Subcutaneous Injections.

In addition, the Newfoundland and Labrador Prescription Drug Program (NLPDP) has implemented an Antibiotic Adherence Initiative utilizing Pharmacists to further enhance compliance with Antibiotic Therapy. The medication review initiative has been expanded upon to include COPD patients as well. Several other initiatives are currently in the final stages and I look forward to providing further updates in future newsletters.

As summer comes upon us we are in the planning stages for our Annual Conference in September. Please visit us at www.panl.net to get more updates and recent news.

Trent White, Director
Pharmacists' Association of Newfoundland and Labrador (PANL)

Prince Edward Island Report

The PEI Pharmacists Association continues to work with government to better utilize the skills of pharmacists in the province of Prince Edward Island, thus improving access to vital health care services. Increasingly, pharmacists are embracing the delivery of professional services, such as prescription adaptation, therapeutic substitution, prescribing for minor ailments and delivering important vaccines and other medications by injections. We continue to lobby for further expansion of the scope of our pharmacists, and hope to see additional vaccines added to those that can be prescribed and administered by pharmacists. The inclusion of additional minor ailments on the list of those for which pharmacists can now prescribe is also being pursued.

Pharmacists are truly practicing in a new environment, assuming more and more responsibility for the health and well-being of their patients. Now more than ever, it cannot be emphasized enough how important it is that each pharmacist fully understands how their coverage works and what is included in their coverage.

As such, our new insurance broker, Marsh Canada, attended our 2015 PEI Pharmacists Association Conference held May 1st & 2nd in Charlottetown, PE. The CPBA booth display was well attended, and members had the opportunity to have some of their insurance questions answered.

The membership was very pleased to see the decrease in insurance premiums this year, as the expenses associated with licensing each year continue to climb. The new coverage limits of \$2,000,000 per claim/\$4,000,000 aggregate or \$5,000,000 per claim/\$5,000,000 aggregate for our most comprehensive policy to date were very well received. As well, interest has increased in our new offering, "complementary insurance", now offered to those with coverage through another source who wish to fill any possible gaps to their employer's policy and/or to increase employer's limits to \$3,000,000 per claim/\$5,000,000 aggregate.

Continued...



Erin McKenzie

We are pleased to be able to offer affordable insurance solutions to regulated pharmacy interns & students, regulated technicians, and international pharmacy graduates working towards licensure as a pharmacist. Personal liability insurance is now required for these groups, and we were able to fill a gap for them.

We are proud to be part of a pharmacist-led insurance product, for pharmacists. We know the profession; we know the risks. After all “Bad things happen, even to good pharmacists”. By taking the time to fully understand ones coverage needs and making informed insurance decisions, pharmacists can be prepared in the unwelcomed event that their personal liability insurance must be actuated.

Erin MacKenzie, Director
Prince Edward Island Pharmacists Association (PEI)



Mel Baxter

Manitoba Report

In Manitoba, we are at a pivotal point in the evolution of the practice of pharmacy. Never before have the pharmacists of Manitoba had the breadth of scope or the vast potential to impact health outcomes of Manitobans than they do right now. We are on the precipice of bringing awareness of this capability to every person in the province and making the Government of Manitoba recognize the urgent need to have pharmacists’ professional services compensated fairly and insured for all provincial patients. For these reasons, the Manitoba Society of Pharmacists became Pharmacists Manitoba through a membership vote that took place at the Annual General Meeting in the Spring of 2015.

Pharmacists Manitoba, along with our stakeholders and partners, are building a Manitoba Public Affairs Campaign to increase awareness and understanding of pharmacist medication management services, targeting public and political awareness of the relevance and importance of these services. The province is heading into a provincial election where each politician running presents an opportunity for us to be heard and recognized. The Public Affairs Campaign will focus activities and energy on four pharmacy medication management services to promote, implement, and improve the public’s understanding and uptake.

Translating knowledge into practice is pivotal to advancing pharmacy practice and we are fortunate in Manitoba to have strong partnerships between the College of Pharmacists of Manitoba (CPhM), the College of Pharmacy, University of Manitoba, and the Canadian Society of Hospital Pharmacists, Manitoba Branch. This partnership ensures we work collaboratively to offer education sessions designed to include hands on learning, modeling, and training.

Educational opportunities offered have included Administration of Injection Refresher training programs, webinars promoting pharmacist communication about immunizations, and in-person sessions about Subsequent Entry Biologics and Intrauterine Contraception. The 2015 Conference saw the launch of the Prescribing for Ambulatory Ailments Workshop. The purpose of this Workshop is to move assessment and prescribing for minor ailments from education into hands on learning and discussion to improve confidence and thus adoption of new skills into pharmacy practice. Pharmacists Manitoba will continue to develop and offer enabling education experiences to ultimately enhance uptake and provision of new pharmacy services.

The CPBA sponsored malpractice insurance program is exclusively available to provincial member associations. Professional liability insurance offerings have been overhauled and Pharmacists Manitoba members are now able to tailor liability insurance to meet their needs. Pharmacists Manitoba CEO, Dr. Brenna Shearer, serves as a Director on the CPBA Board and for the past two years Mel Baxter has served as its President. With a Board comprised of pharmacists and representatives from the member provincial advocacy organizations, you know that CPBA has your best interests in mind.

Mel Baxter, CPBA Liaison
Manitoba Society of Pharmacists (MSP)



Trudy Holzmann

Alberta Report

Alberta continues to have one of the broadest scopes of practice in the country, giving pharmacists the opportunity to deliver services beyond traditional practice. Not only does this make practicing pharmacy in Alberta exciting, more importantly it positively impacts the health of the patients. In 2014, pharmacists were one of the leading administrators of the influenza immunization having provided 487,122 doses of vaccine to Albertans.

At the Alberta Pharmacists' Association (RxA) we provide the support our members need to practice with confidence. Part of that support includes the CPBA professional liability insurance offered through RxA which exceeds the Alberta College of Pharmacists' requirements for professional malpractice insurance. The CPBA professional liability insurance is well-suited for traditional roles in pharmacy practice as well as an expanding scope of practice. This year the program features lower premiums and broader coverage. Also new this year, we are offering an optional Complementary Policy that provides additional protection in case of possible gaps with existing insurance through an employer.

We want to ensure members are informed when it comes to their liability insurance options. At the Spring Professional Development Conference in March, Damian Grant Vice President with Marsh Canada was on hand to answer pharmacist questions related to professional liability insurance. RxA has also worked with Marsh Canada to compile a wide array of information and resources on our website at <https://www.rxa.ca/professional-liability-insurance.aspx>

Trudy Holzmann
Alberta Pharmacists' Association (RxA)

Introducing Marsh Canada Limited, Our New Insurance Broker

Marsh Canada Limited is the leading brokerage and risk consulting firm in Canada, place over \$2.6 billion in annual premiums on behalf of their clients. They have built a strong national reputation for stability and excellence in client service. Their operations have 13 offices and are divided into three zones — Eastern, Central, and Western — which report to their head office in Toronto.

Mary-Ann Hamel, Senior Vice President

As a strong leader and experienced insurance professional, Mary-Ann has over 30 years experience in the commercial insurance industry and was the National Affinity Manager for a global broker managing 30 national programs. She is well-versed in real estate, large group commercial programs and multi-level insurance program designs. Mary-Ann flourishes in a team environment and understands that motivating, development and colleague "buy-in" is essential in revenue growth and client retention. Her leadership qualities have proven time and time again. Mary-Ann is responsible for the overall success of the Marsh Edmonton branch





Bad Things CAN Happen to GOOD Pharmacists: What a GOOD Malpractice Insurance Policy Should Cover

The **Canadian Pharmacists Benefits Association (CPBA)** in partnership with **Pharmacists Manitoba Inc. (formerly the Manitoba Society of Pharmacists)**, **the Alberta Pharmacists Association**, **the Pharmacists' Association of Newfoundland and Labrador**, and **the Prince Edward Island Pharmacists Association** is pleased to introduce you to our exclusive Professional Liability Insurance program.

Membership in your provincial association ensures access to **CPBA's Professional Liability Insurance** and **Complementary Insurance** programs. For the upcoming renewal, CPBA has **worked** with our broker, Marsh Canada Limited, to **further enhance our policy** to better meet your needs.

CPBA Professional Liability Insurance covers:

• Disciplinary Legal Expense (ENHANCED)	✓
• Criminal Defense Reimbursement (ENHANCED)	✓
• Loss of Earnings (NEW)	✓
• Counselling and Therapy (NEW)	✓
• Cyber Security & Privacy Misconduct (NEW)	✓
• Abuse and Sexual Misconduct (NEW)	✓
• Territory (Worldwide suits brought back to Canada) (ENHANCED)	✓
• Extended Reporting Period	✓
• No deductible	✓



IN PARTNERSHIP WITH:



Insurance program brokered by Marsh Canada Limited:



ALREADY HAVE PERSONAL INSURANCE THROUGH YOUR EMPLOYER? CPBA AND YOUR PROVINCIAL ASSOCIATION OFFER A **NEW** COMPLEMENTARY INSURANCE POLICY:

Our **new Complementary Insurance Liability policy** offers member pharmacists the opportunity to purchase secondary insurance to supplement coverage. Even if you have primary personal liability insurance provided by your employer, (e.g., publicly funded health care institution) or private enterprise employer (e.g., community pharmacy), the complementary policy can help fill the coverage gaps in your existing insurance.

The CPBA insurance program is **designed specifically for pharmacists**. It is underwritten by ENCON and administered through our insurance broker, Marsh Canada Limited. Our sponsored insurance programs help protect you against liabilities that may arise from accusations of negligence or of the failure to deliver the services expected of you.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting, or legal matters are based solely on our experience as insurance brokers and risk consultants and are not to be relied upon as actuarial, accounting, tax, or legal advice, for which you should consult your own professional advisors. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

CC0119-CPBA IC150305TB: 2015/05/15