

Manulife’s medical marijuana program – FAQ

Group Benefits products and services are offered by
The Manufacturers Life Insurance Company (Manulife).

CONTENTS

What is medical marijuana and who uses it?	1
Health Canada’s rules and regulations – covering some of the basics	2
Strains, cannabinoids and costs. Helping to break it all down.	3
Manulife’s medical marijuana program	4

What is medical marijuana and who uses it?

1. WHAT IS MEDICAL MARIJUANA?

Medical marijuana, or medical cannabis, is any product made from a cannabis plant or its active ingredients and meant for use as a health product.

Health Canada’s [Access to Cannabis for Medical Purposes Regulations](#)¹ lay out the rules around medical marijuana use and distribution in Canada.

2. WHAT IS THE DIFFERENCE BETWEEN MEDICAL MARIJUANA AND RECREATIONAL MARIJUANA?

Medical marijuana is used to help with specific health needs, and at the recommendation of a health care professional.

Recreational marijuana is used without a medical reason. Marijuana for recreational use usually has more tetrahydrocannabinol (THC) content than the medicinal variety. THC is one of the many active ingredients in marijuana – it’s what provides users with a “high”.

Recreational marijuana is not currently legal in Canada. There are plans for it to be legalized in October 2018.

3. CAN ANYONE USE MEDICAL MARIJUANA?

Medical marijuana can offer relief for some people suffering from chronic pain, discomfort and other serious ailments. It’s not right for everyone though. Health Canada has given guidelines on who should **not** use medical marijuana. This includes patients who

- are under 25 years old,
- are allergic to smoke or any cannabinoid,
- have serious liver, kidney, heart or lung disease,
- have a personal or family history of serious mental disorders such as schizophrenia, psychosis, depression, or bipolar disorder,
- are pregnant, are planning to get pregnant, or are breastfeeding,
- are a man who wishes to start a family, or
- have a history of alcohol or drug abuse, or substance dependence.

There may be other situations where medical marijuana should not be used.

Marijuana may interact with several drugs. Patients should tell their health care provider about any prescription drugs, non-prescription drugs or herbal products they’re taking, before starting treatment with medical marijuana.

Health Canada's rules and regulations – covering some of the basics

1. IS MEDICAL MARIJUANA LEGAL IN CANADA?

Medical marijuana has been a valid treatment option in Canada for many years. Its legality though, is actually quite complicated.

The Federal Government hasn't formally legalized medical marijuana yet. That's expected to happen in the fall of 2018. But, the Supreme Court has ruled the Federal Government must provide reasonable access to a legal source of marijuana for medical purposes. This ruling was based on a number of important court cases.

This means Canadians can legally access the drug, if they follow the rules laid out by Health Canada in the [Access to Cannabis for Medical Purposes Regulations](#) ⁱⁱ.

2. WHAT INFORMATION IS NEEDED BEFORE A PATIENT CAN GET MEDICAL MARIJUANA?

According to Health Canada's [Access to Cannabis for Medical Purposes Regulations](#) ⁱⁱⁱ, a patient must fill out the following two documents before accessing medical marijuana:

1) **A medical document from their primary doctor.** It's essentially a prescription for medical marijuana. Health Canada lists what information must be included in the document, and provides a sample on its [website](#) ^{iv}.

2) A registration form from a licensed producer.

Registration forms from different producers may not look the same. They all ask for the same basic information though. This includes the patient's

- full name,
- birth date,
- phone number,
- home and delivery address,
- caregiver's information (if one is available), and
- health care provider's name and office address.

The form will also ask the patient to certify a number of statements, confirming

- they are a resident of Canada,
- the information they give is correct and complete,
- the medical document is included in the application,
- they will use the product for their own purposes, and
- they understand the risks associated with medical marijuana.

Some patients may need different marijuana products that are not all offered by the same licensed producer. In this case, their primary doctor will issue as many medical documents as needed, so the patient can register with as many licensed producers as needed.

3. WHERE CAN SOMEONE BUY MEDICAL MARIJUANA?

According to Health Canada's [Access to Cannabis for Medical Purposes Regulations](#) ^v, people can access medical marijuana by

- 1) registering with a licensed producer to buy it direct from their website and have it mailed to their home,
- 2) registering with Health Canada to grow a limited amount for their own medical purposes, or
- 3) registering with Health Canada and designating someone else to grow a limited amount for their medical purposes (a designated person can only grow enough for two people, including themselves).

Currently, there are more than 90 licensed producers in Canada. They can only dispense medical marijuana by shipping it directly to the patient.

All other options, such as dispensaries, compassion clubs and other storefronts cannot legally sell medical marijuana. Their status is not expected to change once marijuana is legalized in October 2018.

Strains, cannabinoids and costs. Helping to break it all down.

1. WHAT DO WE MEAN WHEN WE TALK ABOUT DIFFERENT STRAINS OF MARIJUANA?

Talk about different strains of medical marijuana can be confusing. It's easiest to think of the strains in terms of dog breeds.

Dogs are all part of the same species but different breeds have different characteristics. The same is true for marijuana. Each strain of marijuana can be thought of as a "breed". Each breed, or strain of cannabis plant, is developed with a specific combination of cannabinoids in mind. (Cannabinoids are molecules found in marijuana. There are more than 85 molecules that make up marijuana's active ingredients.)

When a new strain of plant is created it's often given a name that speaks to what it looks like, where it comes from, or the effect it has on patients. Sometimes the plants are named by their producers, or sometimes by very creative consumers!

Just like in dog breeding, marijuana strains are developed to produce desired traits. Most notably, they're developed to make different concentrations of the two main cannabinoids found in medical marijuana – tetrahydrocannabinol (THC) and cannabidiol (CBD). THC is the main molecule that gives the "high" associated with recreational marijuana. CBD is the main molecule that gives medical benefits without the "high".

Different strains affect people differently. Individual patients may need to try a few different strains before they find the one that works best for them.

2. HOW DO PATIENTS TAKE MEDICAL MARIJUANA?

There are many ways to take medical marijuana:

- Vaporizing (vaping) using a vaporizer or vape pen
- Ingesting oil directly on the tongue or in edibles or juices
- Oral capsules and sprays
- Applying to the skin using lotions
- Smoking through a joint, pipe, or waterpipe*

* Smoking is not a recommended way to take medical marijuana. It produces the same toxic chemicals as smoking a cigarette.

One method is not necessarily more effective than another. The choice depends on the patient's preference and condition. Some methods act faster, bringing quick relief. Others may bring a delayed, but longer lasting effect. The level of evidence supporting the use of medical marijuana may vary depending on the method of administration.

3. HOW MUCH DOES MEDICAL MARIJUANA COST?

Medical marijuana costs can vary widely, depending on how much is authorized for use and how the drug is taken.

When most people think of marijuana, they think of the dried form of the drug. On average, dried marijuana costs about \$8-\$9 per gram. If a patient takes, for example, 1 gram of dried marijuana each day, that works out to cost about \$2,920-\$3,285 each year.

Other forms of medical marijuana, like capsules or oils can be more expensive. There may be a more effective method of administering the drug for different patients though.

Manulife's medical marijuana program

1. WHEN IS MANULIFE'S MEDICAL MARIJUANA PROGRAM AVAILABLE?

Our medical marijuana program is available to plan sponsors now. The program will be available to members of participating plans starting in September 2018.

2. HOW DOES A PLAN SPONSOR MAKE THE PROGRAM AVAILABLE TO THEIR MEMBERS?

If a plan sponsor chooses to make our medical marijuana program available to their members, the sponsor would submit a request for coverage through their Manulife representative.

3. IS MEDICAL MARIJUANA COVERED UNDER MANULIFE'S STANDARD PLANS?

In our group benefits contracts, eligible drugs are defined as medications that are approved for use by the Federal Government of Canada. Those eligible drugs must have a Drug Identification Number (DIN). For plans that cover natural products, there must be a Natural Product Number (NPN) associated with the product for it to be eligible for coverage.

Herbal medical marijuana does not have a Health Canada-issued DIN or a NPN, so it's not eligible for coverage under our standard plans.

Claims for medical marijuana can be considered under a Health Care Spending Account (HCSA). HCSA coverage is not limited to drugs that have a DIN or NPN. To be considered eligible for coverage, a couple things need to happen:

- The medical marijuana must be bought according to the [Access to Cannabis for Medical Purposes Regulations](#)^{vi}
- The member must provide a copy of the [Authorization to Possess Marijuana for Medical Purposes document](#)^{vii}, issued by Health Canada

4. CAN MEDICAL MARIJUANA CONTINUE TO BE COVERED THROUGH A HEALTH CARE SPENDING ACCOUNT?

Yes. Medical marijuana is currently eligible for coverage under a Health Care Spending Account (HCSA). This hasn't changed.

Reimbursement under the HCSA isn't ideal though. The HCSA doesn't include strong claims controls. It also doesn't include the additional support members will get through active case management – that's only available through our medical marijuana program. HCSA coverage reimburses medical marijuana claims for all medical conditions – clinical evidence to support its use isn't needed.

5. WHY HAS MANULIFE DEVELOPED A MEDICAL MARIJUANA PROGRAM?

While medical marijuana has been a valid treatment option in Canada for many years, there's now increased awareness about how it can offer relief for some people who have specific medical needs.

It's becoming more understood and accepted as a treatment option. So, we wanted to give our plan sponsors a controlled, responsible and caring way to support members who have a medical need for marijuana.

Choosing the medical marijuana treatment that best meets each patient's needs is very complex. Today, there are hundreds of different strains available from over 90 different Health Canada-approved producers.

Doctors are responsible for authorizing medical marijuana. They often only indicate the specific amount to use each day. This leaves the choice of what strain to take and in what form in the hands of the patient, which can create confusion. It can also lead to reduced health outcomes.

We partnered with Shoppers Drug Mart Corporation to deliver a program that helps cut through the confusion.

6. HOW IS MANULIFE'S MEDICAL MARIJUANA PROGRAM UNIQUE?

Our program is the only one in the industry to offer

- member referral to specially trained pharmacists at the Shoppers Drug Mart patient care centre,
- help with the coordination of medical marijuana distribution, and
- case management, which includes patient oversight and outreach.

Online billing support is also coming soon. When it's available, members won't have to pay up-front for medical marijuana expenses that are covered through the program.

There are many important considerations that are a part of authorizing medical marijuana. Through our unique partnership, Shoppers Drug Mart Corporation will offer plan members who have been approved for medical marijuana coverage guidance, so they can be confident in their choice of treatment.

7. HOW DOES MANULIFE'S MEDICAL MARIJUANA PROGRAM WORK?

If a plan sponsor chooses to help its members get coverage through their benefits plan, a request can be made through their Manulife representative. The program applies both claims controls and active case management – giving our sponsors a responsible way to support members who have a medical need for marijuana.

Any requests for coverage will go through our prior authorization process. This process lets us confirm the member has tried other appropriate treatment options, but hasn't responded well to them. Medical marijuana coverage will be approved if a doctor authorizes it for a condition where there is evidence supporting its use, such as

- stiffness and involuntary muscle spasms in people suffering from Multiple Sclerosis,
- nausea and vomiting in people undergoing chemotherapy, and
- chronic neuropathic pain.

The medical industry is still learning about potential uses for medical marijuana. The list of conditions it can help may change in the future.

To get coverage, the member and their doctor will be asked to complete and submit medical information to us, including details about their condition and previous treatments. Once we've received their information we'll review it and decide whether the claim is eligible for coverage.

If approved, the member will get a welcome call from the Shoppers Drug Mart patient care centre. The pharmacist will review the member's needs, advising them on the different strains of medical marijuana and the different ways to take it. Based on this support, members can choose the treatment that best meets their needs and is covered under their benefits plan.

ⁱ Health Canada: [Understanding the New Access to Cannabis for Medical Purposes Regulations](#)

ⁱⁱ Health Canada: [Understanding the New Access to Cannabis for Medical Purposes Regulations](#)

ⁱⁱⁱ Health Canada: [Understanding the New Access to Cannabis for Medical Purposes Regulations](#)

^{iv} Health Canada: [Medical Document Authorizing the use of Cannabis for Medical Purposes](#)

^v Health Canada: [Understanding the New Access to Cannabis for Medical Purposes Regulations](#)

^{vi} Health Canada: [Understanding the New Access to Cannabis for Medical Purposes Regulations](#)

^{vii} Health Canada: [Medical Document Authorizing the use of Cannabis for Medical Purposes](#)

Members will also get ongoing case management from the Shoppers Drug Mart patient care centre, tailored to fit their individual needs. This includes education, side-effect management, adherence management, counselling, and both phone and email support.

8. WILL SHOPPERS DRUG MART DISPENSE MEDICAL MARIJUANA?

No, Shoppers Drug Mart will not dispense medical marijuana. Medical marijuana can only be dispensed by an authorized and properly licensed producer. Shoppers Drug Mart's patient care centre will support members and help them get access to the most clinically-appropriate and cost-effective strains available from licensed producers.

9. WILL MANULIFE RECOMMEND WORKPLACE POLICIES FOR MEDICAL MARIJUANA?

We can't give specific recommendations or advice about workplace policies. We'll support plan sponsors by providing information that will help them make informed decisions.

10. WILL MANULIFE SET COVERAGE LIMITS FOR MEDICAL MARIJUANA USE?

We'll work with plan sponsors to recommend an annual dollar maximum for medical marijuana drug claims. This will help a sponsor further manage coverage and control program costs.

11. IS MANULIFE'S MEDICAL MARIJUANA PROGRAM AVAILABLE IN QUEBEC?

Yes.

