

## Private Insurance Coverage for Medicinal Cannabis

Insurance coverage can make a big difference in the affordability of your medicinal cannabis. Unlike other prescription medications, medicinal cannabis has not been issued a “DIN” or “Drug Identification Number” in Canada, and therefore is not under regular coverage in many medical insurance plans.

However, many Canadian insurers are now offering some form of coverage and reimbursement for medicinal cannabis! You may have access to coverage via your “Healthcare Spending Account”, to find out if you qualify, check directly with your insurance provider or plan administrator. You’ll also find up-to-date information below on which Canadian insurance companies are currently offering coverage to medical cannabis patients. Feel free to contact us for more information about medicinal cannabis and insurance coverage.

Insurance Provider	Is Medicinal Cannabis Covered?	Eligibility	Coverage Limits	Additional Comments	Phone	Weblink
Alberta Blue Cross	Yes	Eligible only for select employer sponsored and individual plans, and those patients with the select plans will still need to be evaluated under their criteria (with their signed consent).	Capped by individual plan	Coverage will be offered on a case by case basis, no further details at this time.	1-800-661-6995	<a href="#">Alberta Blue Cross Website</a>
Desjardins Financial	Yes	May be covered depending on individual or group/work plan, qualified on a case by case basis.	Capped by individual plan	Encourage active policy holders to call themselves to know more.	1-866-838-7553	<a href="#">Desjardins Financial Website</a>
Empire Life	Yes	May be covered depending on individual plan, qualified on a case by case basis.	Health spending account	Only through health spending account/incidental health expense.	1-877-548-1881	<a href="#">Empire Life Website</a>
Equitable	Yes	Preauthorization from must be fill from their doctor.	Health spending account		1-800-668-4095	<a href="#">Equitable Website</a>
Great West Life	Yes	Critical Illness Insurance. If patient experiences a covered illness and meet the survival period, patients will receive a tax-free lump sum cash payment.	Only applicable to illnesses listed on their coverage plan.	Must pass pre authorization process.	1-204-946-1190	<a href="#">Great West Life Website</a>
Green Shield	Yes	Chronic neuropathic pain, cancer related pain, spasticity secondary to MS or spinal cord injury, and nausea and vomiting caused by chemo.	Capped by individual plan or paid through health spending account.	Must pass pre authorization process. Must have tried and failed traditional treatments.	1-888-711-1119	<a href="#">Green Shield Website</a>
Manitoba Blue Cross	Yes	May be covered depending on individual plan, qualified on a case by case basis. Health spending account.	Health spending account	Covered through health spending account.	1-888-596-1032	<a href="#">Manitoba Blue Cross Website</a>
Manulife	Yes	Eligible only for select employer sponsored and individual plans, and those patients with the select plans will still need to be evaluated under their criteria	Capped by individual plan	More specific coverage notes can be released directly to active policy holders.	1-800-268-6195	<a href="#">Manulife Medical Cannabis FAQ</a>
Markers Insurance	Yes	Buy Well Care is Markers Insurance's medical cannabis clinic. If current policy holders or new are interested in coverage as well as obtaining a prescription all can be met through their Buy Well Care.	Capped by individual plan	Policy holders can extend to their choice of Cannabis Producers. Patient must obtain their MC through this program in order to be covered. Case-by-case basis. Some exceptions can apply.	1-647-557-5824	<a href="#">Buy Well Care Website</a>
SSQ Insurance	Yes	4 Conditions Covered: Chronic neuropathic pain, cancer related pain, spasticity secondary to MS or spinal cord injury, and nausea and vomiting caused by chemo.	Capped by individual plan	Coverage option has come into affect. Will depend on the individual/group/employer coverage. AUX must be filled by prescribing doctor. Coverage holders are encouraged to call.	1-800-463-6262	<a href="#">SSQ Insurance Website</a>
Sun Life Financial	Yes	Must be diagnosed with cancer, multiple sclerosis, rheumatoid arthritis, HIV/AIDS, or require of palliative care.	Capped by individual plan	SunLife will examine the specific situation to determine whether medical cannabis is medically necessary. It will also depend on the individual's insurance plan as they have broaden their requirements. Doctor must also file a AUX form.	1-866-606-8941	<a href="#">Sun Life Financial Website</a>