

**Removing Barriers to Private Funding
and Private Delivery of
Health Care Services in Alberta**

Step 1: Removing Insurance Barriers

- Residents of Alberta must have reasonable access to timely health care
- Alberta's private health insurance prohibition for medically necessary services may interfere with access
- Supreme Court said prohibition on private health insurance was unjustified when public system fails to deliver reasonable service
- Alberta's prohibitions are similar to those struck down in Chaoulli.

Step 1: Removing Insurance Barriers

- 6 provinces have similar prohibitions on private insurance for medically necessary services
- 4 provinces without prohibitions do not have rush of insurance companies moving in
- Appears to be no impact on public health system – consistent with Chaoulli decision
- Prohibitions don't appear to be necessary.

Step 1: Removing Insurance Barriers

- Amendments required to *Alberta Health Care Insurance Act* and *Hospitals Act*
- Opens market for private health insurance
- Removes barrier to private delivery
- No guarantee insurers will offer products
- Albertans may not qualify because of illness or predetermined condition.

Step 2: Amending Opting-In Rule

- Removing barriers to private health insurance may have little effect
- To encourage alternative funding and delivery, further steps are needed
- Second step is to amend opting-in rule to address health system pressures, ie. hip and knee replacements
- Today, doctor or dentist cannot provide medically necessary services in both public and private system.

Step 2: Amending Opting-In Rule

- Introduce notwithstanding provision to *Alberta Health Care Insurance Act* amending “opting-in” rule by providing exceptions
- Any range of exceptions could be made to relieve various system pressure points
- First step could be, for example, hip and knee replacements.

Step 2: Amending Opting-In Rule

- Doctors and dentists will be able to work in both private and public system for specified procedures
- Regulatory mechanism will provide safety valve for addressing pressure points
- Opted-in doctors will only provide private services where it makes sense to do so

Step 2: Amending Opting-In Rule

- Amending opting-in rule may impact funding to Alberta under *Canada Health Act*
- Allowing opted-in doctors or dentists to receive private payment for medically necessary services contravenes the *Canada Health Act*
- To date, penalties have not been imposed when these services are provided by doctors or dentists who opt-out of the public system
- Has been little interest in opting-out in Alberta.

Regional Health Authorities

- Need to improve accountability
- Effective collaboration
- Greater innovation
- Common outcomes
- Need support of caucus.