

COMMUNIQUÉ

To Group Insurance plan administrators
Group insurance plan changes

Group Insurance – Quebec | Adoption of Bill 68, An Act mainly to reduce the administrative burden of physicians

Following the adoption of Bill 68 last October, the *Act mainly to reduce the administrative burden of physicians* specifies new obligations for insurers and employers.

New obligations for insurers

Primary changes brought about by this law:

- Health care providers: An insurer may no longer require an insured person to receive a medical service in order to authorize reimbursement of the cost of services obtained from a health care provider (physiotherapist, kinesiologist, massage therapist, etc.). Exceptions are to be specified by regulation, and the effective date will be determined at a later time.
- Technical aids: An insurer may no longer require an insured person to receive a medical service in order to authorize reimbursement of the cost of a technical aid (cane, crutches, orthoses, etc.). Exceptions are to be specified by regulation, and the effective date will be determined at a later time.
- Disability benefits: An insurer may no longer require an insured person to receive medical services at a predetermined frequency other than that deemed appropriate by the attending physician, a practice we were already following. Occasional follow-up requests may be made under certain conditions. This change will take effect on April 9, 2025.

The law also provides that the minister responsible may decide to adopt a single medical form for the management of disability files.

New obligation for employers

The law amends the *Act respecting labour standards* (ALS): employers will no longer be able to request a supporting document, such as a medical certificate, from an employee who is absent for certain reasons provided for in the ALS. This provision applies to the first three absences of three consecutive days or less in any 12-month period. This modification will take effect on January 1, 2025.

Next steps

Over the coming months, we will be ensuring that these new obligations are reflected in our contracts and practices. Please note that the law allows additional time for updating contracts.

We do not anticipate any significant impact on the management of the group insurance plans.

However, we will stay up to date and keep you, and our clients, informed of any relevant developments, particularly when we know all the effective dates for the changes.

If you have any questions, please contact your advisor or your iA Financial Group Account Executive.

You, as the plan administrator, have an important role to play in informing your plan members about their group insurance plan. We also look to your support to give them all explanatory and administrative documents upon enrolment or upon request. We will help you show them where they can consult this documentation if it is not available in hard copy. If you have any questions, please feel free to consult your administrator's guide or to contact your local Account Executive or Client Relationship Manager.

This communiqué and past publications are also available on our website ia.ca.