



November 20, 2020

AREF INSURANCE COMMITTEE
SUBMITTING YOUR CLAIMS: A REMINDER

2020 will be remembered as a challenging year. AREF Insurance Committee experienced a flood of requests for help with denied claims. Yet several of these claims would have been accepted if they would have been submitted with the required supporting documents.

Here are some considerations to keep in mind.

First, it is important to check the appropriate box when submitting your claim in your Client Centre. If you claim corrective footwear for example, you must check [other] rather than the professional (doctor, podiatrist) who prescribed the shoes. Second, frequent grounds for refusal come from supporting documents.

1 — SUPPORT STOCKINGS

You must supply receipts issued by the pharmacist, indicating the following information: description of the product with degree of compression, name of the client, price, date of purchase, name and address of the provider. Regular sales receipts will not be accepted because they do not show all the required information.

2 — CORRECTIVE OR ORTHOPEDIC SHOES

A medical prescription is required for reimbursement. Additionally, these shoes must be sold by an establishment licensed and authorized under the [MESS legislation](#) (*Ministère de la Santé et des Services sociaux*). We also recommend that you consult the List of Ineligible Providers available in your Client Centre before purchasing any shoes.

3 — BLOOD TESTS

You can claim blood tests made in a pharmacy. They cost about \$40. This amount is considered usual and reasonable so if you choose to go to a specialized clinic, your reimbursement will still be based on that amount. The price margin will be at your own expenses.

4 — HEALTHCARE PROFESSIONALS

Professionals such as chiropractors, physiotherapists, massage therapists, psychologists and all of the others whose fees are covered must be members of their recognized professional order or association. Once again, we recommend that you consult the List of Ineligible Providers in your Client Centre.

5 — FREESTYLE GLUCOSE MONITOR SYSTEM

Everyone would like this monitor to be covered under our group insurance contract. For now, it is not, because it is covered by RAMQ. We are aware that few of you meet the requirements for reimbursement though. We are working on this issue with La Capitale.

6 — TRAVEL AND LEASE CONTRACTS

CanAssistance does not reimburse lease contracts that are signed between private individuals.

7 — KEEP YOUR CLOSE FAMILY INFORMED

As we age, it may become difficult or impossible to manage our own claims. But our loved ones are often unaware of how to help us. Several claims are denied simply because they are submitted too late.

- a. It would be important to leave a copy of your group insurance contract with someone you trust. The contract is available on [La Capitale's website](#).
- b. Following certain deaths, life insurance benefits are never claimed. After a certain number of years, La Capitale has no choice but to give the unclaimed amounts to the Public Trustee. So please inform your close family or specify the details regarding your life insurance in your testament.

In conclusion, we are never better served than by ourselves and forewarned is forearmed. AREF Insurance Committee is there to help you, however it is in the interests of all members if basic rules are observed when submitting your claims. In doing so, you will help us to serve you better and to improve coverage while maintaining premiums at a reasonable level.

Clermont Lavoie

For AREF's Insurance Committee