

Bill 11 implementation

Bill 11 (the Health Statutes Amendment Act, 2025, No. 2) introduces coverage protections and changes to how drug and supplemental benefits plans are coordinated in Alberta.

Currently, the government is considered the first payor. This means that when an Albertan is enrolled in a government-sponsored drug and supplemental benefits plan, specifically Coverage for Seniors or Non-Group Coverage, that plan is the first payor, even if the Albertan also has a private or employer-sponsored drug and supplemental benefits plan that provides coverage for that same drug. As a result, the government-sponsored plan pays the majority of drug costs, while the private or employer-sponsored drug and supplemental benefits plan typically covers any costs not covered by the Albertan's government-sponsored drug and supplemental benefits plan.

Bill 11 changes this by introducing two core changes to the Coverage for Seniors and Non-Group Coverage program:

- Government becomes payor of last resort: Private-sponsored drug and supplemental benefits plans would become the first payor for individuals who have them, with government-sponsored drug and supplemental benefits plans acting as a safety net, providing drug coverage when no other coverage is available or available coverage has been exhausted. With this bill, government-sponsored drug and supplemental benefits plans will act as a safety net rather than first payor, ensuring financial responsibility is shared across the system. This helps protect public resources while maintaining access to coverage for those who need it most. Government programs will continue to provide coverage to all eligible beneficiaries, ensuring continued access to medications.
- Protection for employees aged 65+: Employers will be required to maintain drug and supplemental health benefits for employees aged 65 and older who are still actively employed.

These changes will come into force on **October 1, 2026**. Additional information is available at the following link:

<https://www.ab.bluecross.ca/pdfs/bill-11-Implementation-reference-guide-and-faq.pdf>

While implementation was previously anticipated for summer 2026, stakeholder consultations indicated that additional time was required to support readiness and implementation planning. As a result, the implementation date was extended to October 1, 2026.

What does this mean for pharmacists?

As of October 1, 2026, pharmacies will be expected to submit claims in accordance with the new payor order requirements. At the point of sale, this will primarily affect how drug claims are coordinated. Pharmacy teams will need to confirm all available drug and supplemental benefits coverage (e.g., government-sponsored programs, private insurance or employer-sponsored plans) and ensure claims are submitted in the correct payor order, with government drug and supplemental benefits plan billed last where other coverage exists (e.g., private, employer-sponsored plans, retiree benefit plans, federal program).

Pharmacists will also continue to play a role in confirming that any required special authorization (SA) is in place before submitting claims to private plans and government programs. This includes supporting patients in understanding when SA is needed and ensuring the necessary steps have been completed to avoid claim rejections or delays.

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PHARMACY BENEFACT

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For Albertans, access to eligible government-sponsored drug and supplemental benefits coverage will continue. However, individuals with private or employer-sponsored drug and supplemental benefits coverage may notice changes in how their claims are processed at the pharmacy. Pharmacy teams may need to explain to patients that private and employer-sponsored drug and supplemental benefits coverage must be used first, and that government-sponsored drug and supplemental benefits plan will continue to provide coverage for eligible beneficiaries. For more information, please visit www.ab.bluecross.ca, www.alberta.ca/coverage-for-seniors-program and www.alberta.ca/non-group-coverage

For assistance with benefit or claim inquiries, please contact an Alberta Blue Cross Pharmacy Services Provider Relations contact centre representative at

780-498-8370 (Edmonton and area)

403-294-4041 (Calgary and area)

1-800-361-9632 (toll free)

FAX 780-498-8406 (Edmonton and area)

FAX 1-877-305-9911 (toll free)

Alberta Blue Cross offers online access to current Pharmacy Benefacts and supplemental claiming information to assist with the submission of your direct-bill drug claims.

Visit ab.bluecross.ca/providers/pharmacy-home.php

