*Dear* ***NAME OF REPRESENTATIVE****,*

*I am writing to you as a constituent and concerned citizen. The Northwest Territories Department of Health and Social Services operates three supplementary health insurance programs, one of which is the Extended Health Benefits Program for Specified Disease Conditions Program. This program provides comprehensive coverage of medical supplies, medical equipment, medical travel, and prescription drugs for residents that have chronic medical needs that are not met through the hospital and medical care insurance programs available to all NWT residents. This is a critical program for residents with disabilities and chronic illnesses in the NWT that have high out-of-pocket medical expenses related to the maintenance of their conditions; however, in order to access this program, residents must have one of 50 recognized medical conditions recognized by the Department of Health and Social Services. This means that some people with disabilities or chronic medical conditions* ***cannot*** *access supplementary health insurance because of the type of disability they have even though they have unmet needs for medical supplies, medical equipment, medical travel, and prescription drugs.*

*This is a critical issue because without access to insurance, residents with chronic medical conditions are burdened with significant financial cost that impedes quality of life, and in cases where necessary medical supplies, equipment or prescription drugs cannot be afforded by the individual, they can be propelled into poverty, have conditions deteriorate, and face social and economic marginalization. We know that there is unmet need for residents who have disabilities other than those recognized by the Department of Health and Social Services because of all supplementary insurance programs operated by the GNWT, the Extended Health Benefits for Specified Disease Conditions Program accounts for the overwhelming majority of denied applications for support, accounting for 69% of denied applications. From 2015-2017, 155 applicants for Extended Health Benefits for Specified Disease Conditions Program were denied coverage and 37 formal requests were submitted to the GNWT to recognize a new medical condition so that insurance can be accessed. These implications alone demands that reform be made; however, there is another important consideration to be addressed—the fact that the current implementation of the Extended Health Benefits Program* ***violates the Canadian Charter of Rights and Freedoms Section 15(1)****. By providing benefit to only some residents with disabilities or chronic medical conditions and not others only on the grounds of disability type, by definition constitutes discrimination. A full legal analysis has been completed by Alannis McKee, Vice President of the NWT Autism Society and is available here:* <https://www.nwtautismsociety.org/advocacy>***. Immediate action*** *must be taken to eliminate Section 15(1) discrimination from the Extended Health Benefits Program. This means that insurance benefits must be provided on the basis of* ***need and functional impairment*** *and not on the basis of diagnosis. This is the norm in all Canadian provinces where disability supplementary insurance is provided.*

*The Extended Health Benefits Program for Specified Disease Conditions Program is currently under review by the Department of Health and Social Services. This is the perfect time for the GNWT to ensure that reform of this program takes place, proactively. While this program is being reviewed it is also critical to acknowledge another gap in the delivery of supplementary health benefits in the NWT. The NWT has no insurance coverage available for medical supplies, equipment, medical travel, prescription drugs, dental care, and vision care for low-income residents who have no way of accessing private insurance. The NWT is far behind the overwhelming majority of Canada in this area. The NWT is* ***one of only two*** *provinces/territories to not have some form of publicly funded supplementary health coverage for prescription medical and medical supplies for low-income residents. The NWT is* ***one of only two*** *provinces/territories to not have some form of publicly-funded vision health plan for low-income residents. The NWT is* ***one of only three*** *provinces/territories in Canada to not have some form of publicly-funded dental health plan for low-income residents. The GNWT should establish comprehensive supplementary insurance coverage for low-income residents, at minimum, tied to Income Support that provided coverage for medical supplies, medical equipment, medical travel, prescription drugs, dental care, and vision care for residents that do not have the financial ability to access private insurance.*

*I request that as an elected official you use your platform to push this critical issue forward and advocate for that the recommendations for reform detailed in the full analysis of this issue (available at:* <https://www.nwtautismsociety.org/advocacy>*) be implemented in the NWT.*

*Sincerely,*

***YOUR NAME***