

A Guide to Medical Cannabis Reimbursement

This document is intended as a guide to helping patients and their caregivers with an overview of some reimbursement options available in Canada.

Claiming cannabis as a medical expense

Cannabis is an eligible medical expense under the CRA's Medical Expense Tax Credit. Your medical cannabis expense needs to be authorized by a qualified healthcare professional and purchased from a licensed producer.

How to obtain your Starseed year-end statement

- Sign in to your account at [Starseed.com](https://starseed.com).
- Select "Order History" on your account page.
- Select & download your year-end statement.



Health Spending Accounts

More insurance providers are offering coverage for patients' medical cannabis treatments as part of extended health benefits plans. Health Spending Accounts (HSA's) within many benefits plans can generally be used for this purpose.

Be sure to check with your provider to determine whether you are eligible for coverage and understand the documentation required to process claims for your medical cannabis treatments.



Have questions? Contact us!



Phone:
+1-844-756-7333



Email:
info@starseed.com

How to process an insurance claim for medical cannabis with an HSA:

- **Step 1:**
Contact your HR department or plan administrator to verify that:
 - You have an HSA as part of your workplace benefits plan, and
 - Your company will cover medical cannabis as a medical expense for your HSA.
- **Step 2:**
Submit your claim as per the provider's instruction. You might need to include:
 - A copy of your prescription for medical cannabis from a physician.
 - Receipt(s) showing you purchased your medical cannabis from a licensed producer.
- **Step 3:**
Submit your claim with all required documentation to your insurance provider.



Insurance providers covering medical cannabis

DISCLAIMER: While every effort has been made to ensure the veracity of this information, we cannot guarantee its accuracy at all times. You should always speak with your insurance provider to verify what coverage you may have.

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Provider	Eligibility	Contact
Greenshield	<p>Available to plan members age 25 and older with 1 of the following medical conditions:</p> <ul style="list-style-type: none"> • Chronic neuropathic pain • Spasticity due to multiple sclerosis • Nausea and vomiting due to cancer chemotherapy <p>To be eligible for coverage, plan members must have tried and failed with all other standard treatments available. Claimed through a HSA account.</p>	1-888-711-1119 greenshield.ca
Desjardins Financial	<p>Available to plan members age 21 years of age or older. Coverage will include expenses related to the treatment of illnesses and the relief of a number of symptoms, namely:</p> <ul style="list-style-type: none"> • Pain related to advanced cancer • Refractory neuralgia • Nausea and vomiting caused by chemotherapy • Spasticity caused by multiple sclerosis or a lesion of the spinal cord <p>Encourage active policy holders to call themselves to know more.</p>	1-866-838-7553 desjardinslifeinsurance.com
Manulife	<p>Eligible only for select employer-sponsored and individual plans, and those patients with the select plans will still need to be evaluated under their criteria.</p> <p>Coverage will be approved if authorized by a doctor for:</p> <ul style="list-style-type: none"> • Stiffness and involuntary muscle spasms in people suffering from multiple sclerosis • Nausea and vomiting in people undergoing chemotherapy • Chronic neuropathic pain 	1-800-268-6195 manulife.ca
Sunlife Financial	<p>SunLife will examine the specific situation to determine whether medical cannabis is medically necessary. It will also depend on the individual's insurance plan as they have broaden their requirements. Doctor must also file a AUX form.</p> <p>Patients must be diagnosed with cancer, multiple sclerosis, rheumatoid arthritis, HIV/AIDS, or require of palliative care.</p> <p>Encourage active policy holders to call themselves to know more.</p>	1-866-606-8941 sunlife.ca
SSQ Insurance	<p>Medical cannabis will be covered only when used to treat or relieve one of the following medical conditions when standard pharmacological treatments have not worked:</p> <ul style="list-style-type: none"> • Chronic neuropathic pain • Cancer related pain • Spasticity secondary to MS or spinal cord injury • Nausea and vomiting caused by chemo. <p>Must be prescribed by an authorized physician or nurse and purchased solely from a licensed vendor duly authorized by Health Canada.</p>	1-800-463-6262 ssq.ca

Provider	Eligibility	Contact
Canada Life	Available to plan members with 1 of the following medical conditions: <ul style="list-style-type: none"> • Multiple sclerosis • Cancer • HIV or AIDS • Symptoms related to palliative care 	1-204-946-1190 canadalife.ca
Empire Life	May be covered depending on individual plan, qualified on a case by case basis. Coverage is provided only through health spending account/incidental health expense.	11-877-548-1881 empire.ca
Global Benefits	For patients and eligible dependents who were suffering from the following conditions: <ul style="list-style-type: none"> • Neuropathic/chronic pain • Spasticity (Multiple Sclerosis) • Palliative care • Spinal cord injury • Nausea/vomiting from chemotherapy treatments • Anorexia. Coverage will be approved if authorized by a medical doctor.	416-635-6000 globalben.com
Union Benefits	For patients and eligible dependents who were suffering from the following conditions: <ul style="list-style-type: none"> • Neuropathic/chronic pain • Spasticity (Multiple Sclerosis) • Palliative care • Spinal cord injury • Nausea/vomiting from chemotherapy treatments • Anorexia. Coverage will be approved if authorized by a medical doctor.	1-800-265-2568 unionbenefits.ca
Industrial Alliance/iA Financial Group	Extended healthcare coverage for medical cannabis can be added for a group upon request of the plan sponsor. To be covered, it must be: <ul style="list-style-type: none"> • Prescribed by a physician; and • Medically required; and • Obtained in compliance with all the requirements of the Access to Cannabis for Medical Purposes Regulations; and • Purchased after being pre-authorized by the insurer. To request pre-authorization, the insured person will be required to have their attending physician provide the insurer with information describing their medical condition, previous treatment history and the medical criteria for prescribing it. 	1-866-585-8843 ia.ca

Notes on CRA Tax Return

According to the CRA, you can claim eligible medical cannabis expenses on your return if the expenses were:

- Paid by you or your spouse (common-law partners included).
- Paid in any 12-month period ending in the current tax year.
- Not claimed by you or by anyone else in previous tax year

For more information, please visit CRA website or speak to your accountant about claiming medical cannabis on your tax return.

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