



“WE HAVE TO TAKE AN OPTIMAL APPROACH TO HEALTH MANAGEMENT BY LOOKING AT THE FULL SPECTRUM OF FACTORS THAT ARE PUTTING FINANCIAL PRESSURE ON DRUG PLANS.”

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NATHALIE RIVEST
*Product director for pharmaceutical benefits,
Desjardins Insurance*

What are your responsibilities as product director for pharmaceutical benefits?

I'm responsible for developing our product and service offer across Canada. My goal is to create solutions and strategies to help plan sponsors control the rising cost of prescription drugs and keep their drug plans sustainable without compromising plan members' health. At Desjardins, we call this optimal health management. To achieve it, I have to stay ahead of the game, know what's coming down the pipeline in all provinces and foresee the implications so we can refine our service offer. The fact that I'm a practising pharmacist really helps because I'm in direct contact with patients—I know the challenges they face. It definitely helped forge my patient-centric, educational approach.

Why did you decide to work in group insurance, and how has your past experience prepared you for the challenges of drug insurance?

I decided to expand into group insurance because—combined with my role as a practising pharmacist (I've been active part-time for 17 years)—I get the best of both worlds. I get to use my project and product management skills and work on a team on one hand, and I'm still involved on the clinical side with direct client contact on the other. And working in the pharmaceutical industry for 12 years gave me experience on the drug development side. So I understand the whole process, from the time the prescription drug is just an idea, to when it enters the market, and then when it's distributed and adjudicated at the pharmacy. It all helps me create more effective solutions to address the challenges plan sponsors are facing.

What are some of the biggest challenges coming up in the drug insurance industry?

The biggest challenge we're facing is keeping drug plans affordable. Plan sponsors' prescription drug costs are rising for a number of reasons—the most striking one being expensive specialty drugs to treat rare diseases that can cost more than \$1 million a year. There is also the aging population; later retirement; the prevalence of obesity and associated chronic conditions like hypertension, high cholesterol and diabetes; and the pace of modern life, which can lead to depression, stress and anxiety. Drug insurers have to be creative to contain these costs. We have to take an optimal approach to health management by looking at the full spectrum of factors that are putting financial pressure on drug plans. We also have to offer innovative solutions so we can continue

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to pay for expensive new drugs that can be life-changing. We have to strike the right balance. We can't forget that the very basis of insurance is to help the sickest and most vulnerable who can't afford to pay for the treatment they need.

What solutions can insurance companies offer?

We have to consider the global picture of health to make sure plan members get the best drug at the best price at the right time. A top priority in the industry is offering cost-effective solutions. Insurers have to offer measures that are now industry standards, like generic substitution, prior authorization and tiered plans. But they also have to leverage technology. For example, Desjardins has partnered with an electronic prescriber that prompts doctors to prescribe less expensive but equally effective drugs. We can be there in the physician's office the very moment the prescription is written. And our *Claim 360°* mobile app tells plan members if a drug is covered, if it requires prior authorization and not only how much they'll pay but also how much they can save by choosing a generic equivalent. Once plan members have chosen their drug, it gives them price comparisons at nearby pharmacies so they can get the best value for their money. Plan members can help with drug plan sustainability over the long term. We have to empower them to use drug insurance responsibly and adopt healthy behaviours to prevent illnesses in the first place.

What are the characteristics of a service offer adapted to today's market?

A good service offer has to be flexible and adaptable to meet the

unique needs of each plan sponsor, the different generations of plan members in the labour market and the rapidly changing landscape. New drugs are coming onto the market all the time, including biologics and biosimilars. There are new technologies like pharmacogenetics, changes to provincial legislation, new rules and laws. Communication is key to helping plan members and plan sponsors keep up with all the changes. At Desjardins, we're there every step of the way to influence behaviours—at the doctor's office, at the pharmacy and in plan members' hands with the *Claim 360°* app. In short, a good service offer should control costs for plan sponsors without compromising plan members' physical, psychological or financial health in any way.

Of all the changes happening in the market, which one has struck you the most?

Without question, it's how rapidly the market is evolving. There are amazing medical advances, new technologies, new drugs and new treatments, even cures for conditions that used to be incurable. It's thrilling!

What do you like most about what you do?

I love being in the middle of the action, facing new challenges and proposing solutions. I'm also lucky to work with amazing colleagues and partners, including pharmaceutical companies, pharmacies and, of course, our plan sponsors in the private, public and para-public sectors. We're all working to make patients' lives better.



YOU HAVE TWO JOBS. HOW DO YOU WIND DOWN?

I have two kids, too! Our family cycles, plays tennis and kayaks in the summer, and we ski and skate in the winter. To relax, I love gardening and photography.



WHAT'S THE BEST TRIP YOU'VE EVER TAKEN?

There are two: Vietnam and Turkey. Both were adventures and a total change of scenery and culture.



WHAT ARE YOUR FAVOURITE TV SHOWS?

Breaking Bad and Game of Thrones.



WHAT TRAITS DO YOU LOOK FOR IN A COLLEAGUE?

Integrity, passion and team spirit. Colleagues who are passionate and who trust one another can create a team that can move mountains.



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