

2024 rate adjustments and FAQs

The following message has been included in renewal notices receiving an increase as of **Feb. 1, 2024**:

Dear valued member,

We at Saskatchewan Blue Cross consider it a privilege to be your benefit plan provider. We strive to manage costs wherever possible and to minimize any price increases to our members. Our 2024 rates will be increasing to reflect the health and wellness needs of Saskatchewan residents to ensure we're providing the best core health care plans and optional benefits to meet the growing needs of our members.

Rate adjustments are made based on various factors, including inflation and an increased number in claim payouts. They also occur when you enter a new age group. This provides stability in product pricing for up to 10-year increments. Our rates are determined by the following age brackets.

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|----------|-------|-------|-------|-------|-------|-----|
| Under 35 | 35-45 | 45-54 | 55-64 | 65-74 | 75-84 | 85+ |
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We follow best practices to ensure personal health and wellness plans remain affordable for all our members, while providing you with value and outstanding service that you are used to. As a not-for-profit organization, the rates you pay go towards claim payments, service and administration costs – not profit margins.

We are dedicated to providing the best health benefit plans for your needs and value your business. Our goal is to continue to deliver exceptional service to our members.

Frequently asked questions

[My client needs options on how to reduce their rate.](#)

If your client needs options on how to reduce their insurance premium and help them maintain their insurance coverage, you may want to change their level of coverage. Please contact brokers@sk.bluecross.ca.

[My client doesn't use their plan very often. Why are they paying extra?](#)

It's important to ensure health coverage even when healthy. This helps Saskatchewan Blue Cross protect members from unexpected expenses when they're not. Plans are unique in that premium rates are not related to claims submitted. This means clients will not see a change to their premium based on their individual claims experience.

Why are rates adjusted annually?

Rates are adjusted annually to ensure the sustainability of our plans. Saskatchewan Blue Cross offers affordable and competitive rates, with unmatched flexibility and custom options to ensure plans match the needs of any client at any stage of life.

Will Saskatchewan Blue Cross honour quotes received prior to Jan. 1, 2024?

As indicated on the quote tool, premium and eligibility are based on medical history. Rates are subject to change and will be dependent upon the effective date of the policy.

My client has exclusions but pays the same as someone who has no exclusions – why?

At the time of their application, coverage was offered and approved based on a review of their medical history.

However, Saskatchewan Blue Cross recently announced our Guaranteed Acceptance plan. This plan provides non-medically reviewed coverage for pre-existing conditions, which means members who may have previously had exclusions now have access to full coverage. This includes coverage for things such as prescription drugs and health practitioners.