SCAMQ – Threshold 2027
Major change

Pooling is based on terms that vary according to the size of the covered group, that is, the number of certificates in the group (one certificate corresponds to one plan member, with or without dependants).

These terms include two parameters:

- The **pooling threshold**: the amount per certificate above which claims are pooled among participating insurers and benefit plan administrators.

To be eligible, claims must have been submitted and paid during the year in question and must relate to drugs covered by the private plan.

- The **annual factor**: for insured groups, this is the portion of the insurance premium set aside to cover pooled amounts. For non-insured groups, it is a contribution paid to the Table de compensation for pooling purposes.

New pooling terms for January 2027:

2026				2027			
Group size (number of participants)	**Pooling Threshold**	**Annual participation in pooling**		**Group size** (number of participants)	**Pooling Threshold**	**Annual participation in pooling**	
		Individual	**Single Parent & Family**			**Individual**	**Single Parent & Family**
0 to 24	$10 000	$286	$857	0 to 20	$10 000	$300	$957
25 to 49	$18 000	$202	$604	20 to 39	$15 000	$236	$754
50 and over	**$32 500**	**$112**	**$404**	40 to 74	$20 000	$192	$614
				75 and over	**$32 500**	**$123**	**$443**

The EP3 pool (Extended Healthcare Policy Protection Plan) is a mandatory pooling mechanism in Canada. It protects fully insured group benefit plans against high prescription drug costs, such as biologic or specialty drugs.

All life and health insurers in Canada that are members of the Canadian Drug Insurance Pooling Corporation (CDIPC) take part in this system for their fully insured plans. Very high-cost drug claims are pooled so that no single group or employer bears the full financial burden of a costly treatment. **EP3 has set a threshold of $32,500. For 2027, this threshold will apply to groups with 75 or more members enrolled in health coverage**.