

US OUTCAN Patient-Family Advisory Council
Meeting 12-04 Agenda

Item	OPI
	Maj. Gerren Martin
1. Review previous notes/ meeting.	
2. MSH Claim Numbers and RoE transparency	
3. Duplicate MSH Claims	
4. CANELEMNORAD Welcome Book	
5. TBS/ MSH International other issues – update from Maj. Martin	
6. Case Managers and other escalation pathways – Maj. Martin	

Distribution List

US OUTCAN PATIENT FAMILY ADVISORY COMMITTEE 04 DEC 2025 – RECORD OF DISCUSSION

Date: Thursday, 04 Dec 25
Time: 1200 – 1300 hrs (EST)
Virtual Meeting over MS Teams

PARTICIPANTS

Co-Chairperson: **Maj. Gerren Martin**

Co-Chairperson: Beth Cenicola (absent)

Secretary: **MCpl Kevin Ramkishore**

MFSUS Rep: **Ms Ashley Young**

Committee:

Tammy Hardy
Cpl Dhruba Chakraborty
Capt. Teigen Rook

Summary:

The meeting discussed issues with MSH's claim processing, including the inconsistent use of claim numbers and the lack of transparency in rate of exchange calculations; which can lead to members losing money. Treasury Board is addressing these issues through Canada Life, but changes may take 3-4 months. The team also discussed the need for better communication and a to address historical claims from 2023. Plans were made to create tutorials on submitting claims, with a focus on MSH and Canada Life, aiming for February. Additionally, the group discussed the need for a French version of their website and the importance of promoting the PFAC to increase involvement.

Action Items:

- ✓ Highlight the issue of the lack of transparency around the exchange rate used to MSH International and the Treasury Board.
- ✓ Engage with the GAC Treasury Board Rep to see if they are also seeing the exchange rate issue.
- ✓ Provide the bullet point instructions on how to properly fill out claims by the end of January.
- ✓ Screen record the process of submitting a claim, narrating key steps, and provide the video by early/ mid February.

- ✓ Reach out to MSH International and Canada Life to see if they can provide a non-functioning training environment for the claim submission tutorial.
- ✓ Advertise for more involvement in the PFAC to bring in fresh perspectives.

Meeting Discussion Points:

Claims Processing Issues and Reconciliation Problems

The committee discussed ongoing problems with claims processing through MSH International, particularly the difficulty of reconciling Explanation of Benefits (EOBs) when claim numbers are changed during adjudication. It was noted that when follow-up information is requested by MSH, related items are often regrouped and processed under new claim numbers, even when the claims were originally submitted individually, which makes reconciliation extremely challenging. The group confirmed that these issues, including early claim closures and number changes, have already been raised with Treasury Board, which in turn must work through Canada Life, as Treasury Board cannot directly direct MSH. Treasury Board has been made aware that the current processes are preventing members from accurately reconciling their claims, and direction was expected to be issued through Canada Life, with changes anticipated to take several months to appear on ROEs.

Rate of Exchange and Claims Adjudication

The meeting then turned to concerns about the rate of exchange (ROE) used by MSH. Members reported that the ROE is not visible on ROEs and appears to be applied using the date of adjudication rather than the date the member paid the expense. This creates financial disadvantages for members, especially when claims from previous years are only processed much later, during periods of a weaker Canadian dollar. The group's understanding is that, under Treasury Board policy, reimbursement should be based on the ROE on the date of payment by the member, not the adjudication date. It was also reported that MSH has sometimes used a single global ROE for claims paid on multiple dates, further complicating reconciliation. Maj. Martin will escalate this ROE transparency and methodology issue to the GAC Treasury Board representative at the embassy and then to the broader Treasury Board team, and to ensure that if others (e.g., GAC) are also experiencing this, those concerns are consolidated and raised together.

Working Group and Welcome Book Revisions

The committee received an update on CFSU (CS) revising the welcome book in Colorado; requested that the PFAC be included in the revised welcome book (without specific names), with a reference and link to the CFMWS website so newcomers know PFAC exists and that local representatives are available. It was noted that some members at the table had not previously been aware of PFAC. The group also discussed the need to ensure that outdated information on legacy internal sites (such as old CFSU(O) and CFSU(CS) web pages and other SharePoint/Facebook resources) is removed or updated as part of the welcome book revamp. There is concern that old medical and release-related information remains accessible online and

may mislead members. A reminder was shared that CFSU Admin O is also planning a review of the departure book, and the importance of including appropriate medical content and PFAC representation in that review was highlighted.

Treasury Board and MSH International Issues

A detailed report was provided on a recent TBS visit to the embassy, which included a town hall and a subsequent one-on-one session where survey findings and systemic issues affecting CAF families were presented. The discussion covered the complex interplay between MSH International and Tricare, and how this creates additional complexity for CAF families compared with GAC families. Treasury Board is exploring direct-pay contracts with providers on a regional basis, but success so far has been limited. MSH is using Aetna (Third Party) as an intermediary for direct-pay relationships, which introduces another layer of third-party involvement beyond Canada Life. The group was informed that system changes made when MSH introduced its online portal appear to be a root cause of several current issues, including the inability to accept batch submissions and the splitting and regrouping of claims. Additionally, Treasury Board was reportedly unaware of the extent of problems caused by MSH's inability to use swift codes and to provide checks that are easily deposited in US banks, thereby limiting direct deposits and direct hospital payments.

The meeting noted that Treasury Board's leverage over MSH is indirect: MSH is a French-based third-party contractor to Canada Life, and Canada Life retains them in part because they are a low-cost provider that meets the contract's statement of work under French insurance standards. Accordingly, Treasury Board's main tool is to pressure Canada Life, including potentially withholding funds, IOT drive service changes with MSH. A forensic audit of the first two years of MSH claims has been commissioned, focusing on dollar values, policy application, and claim denials. Treasury Board is awaiting the outcome of this independent audit before undertaking major changes, with the expectation that the findings may be critical of MSH's practices.

Case Managers and Escalation Pathways

The committee reviewed the escalation pathway now available to members experiencing complex or unresolved issues with MSH. Canada Life has established a cadre of case managers - more senior, higher-trained staff within MSH International operating in Canada, who are responsible for handling complex claims. Members were advised that when front-line MSH staff are unable to resolve problems or provide clear explanations (including for EOBs and ROE questions), they may explicitly request escalation to a case manager. One member reported a generally positive past experience with a case manager who thoroughly followed up on outstanding 2023 vision claims, even though subsequent cheque-cashing issues remained. It was acknowledged that while case managers can correct adjudication and processing decisions, they cannot always prevent downstream issues (such as incorrectly issued cheques), which may need to be raised separately.

Next Steps

✓ Immediate Actions:

- Prepare claim “how-to” bullet pt instructions
 1. MSH claim submission
 2. Canada Life dental claim submission
 3. Emphasize common pitfalls
- Coordinate with MSH/Canada Life on demo/training environment
- Record claim submission tutorial

✓ Short-term Deliverables:

- Clarify translation/website responsibilities
- Escalate Rate of Exchange (ROE) issues

✓ Ongoing Initiatives:

- Welcome and departure book involvement
 1. SOHA to reach out to CFSU (CS) AdminO
 2. Identify and work with owners to remove or update old internal sites
- PFAC Membership and Engagement
 1. PFAC recruitment message/advertisement in the New Year.
 2. Promote PFAC locally

MEETING CLOSE – 1240.