

**Benefits**  
CANADA

**HEALTHCARE**  
**SURVEY** 2023

**VIRTUAL EVENT**

**THURSDAY, SEPTEMBER 14, 2023**

**1:00 – 3:15 PM ET**



# Thank you to our sponsors

## DIAMOND



## PLATINUM

## FOUNDING



# Advisory board

## REPRESENTING PLAN SPONSORS



**Crystal Arnold**  
LifeLabs



**Marc Duplessis**  
Toyota Motor Manufacturing  
Canada Inc.



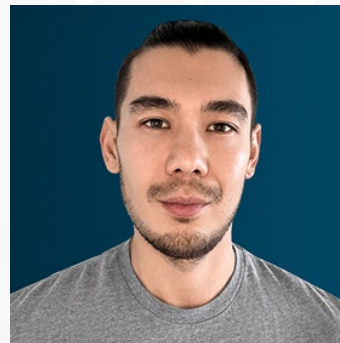
**Anna Fisher**  
Flight Centre  
Travel Group Americas



**Sarika Gundu**  
Bank of Montreal



**Sandra Lennon**  
Starbucks Canada



**Konstantin Tskhay**  
Top Hat (former)



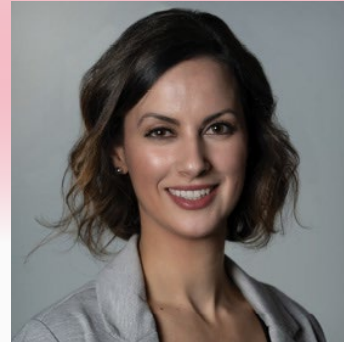
# Advisory board

## REPRESENTING INSURERS

PAGE 1



**Carlee Bartholomew**  
RBC Insurance



**Andrea Belvedere**  
Sun Life



**Dustin Hunt**  
iA Financial Group



**Valérie Fernandez**  
Beneva



**Matthew Gaudry**  
Canada Life



**Sunil Hirjee**  
Beneva



**Steve Laberge**  
GreenShield



**Alexandra Laflamme-Sanders**  
Sun Life



**Érik Larose**  
Desjardins Insurance



**Doug Bryce**  
Manulife

# Advisory board

## REPRESENTING INSURERS

PAGE 2



**Barb Martinez**  
Canada Life



**Andrejka Massicotte**  
RBC Insurance



**Bill Papadimitriou**  
Desjardins Insurance



**Nadeem Rajabali**  
Pacific Blue Cross  
(Association of Blue Crosses)



**Meghan Vallis**  
Equitable Life

# Advisory board

Representing benefits advisors, consultants and providers:



**Dr. Ayla Azad**  
Canadian Chiropractic Association



**Jeff Boutilier**  
Rexall



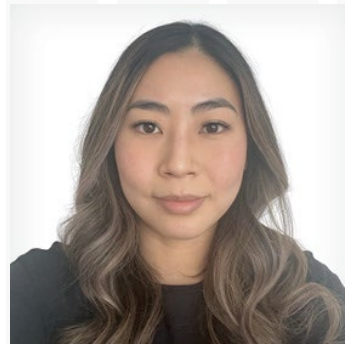
**Shannon Darvill**  
People Corporation



**Andrea Frankel**  
Sanofi Canada



**Gordon Hart**  
Selectpath Benefits & Financial Inc./  
Benefits Direct Corp.



**Vicky Lee**  
TELUS Health



**Brad Lepp**  
Canadian Chiropractic Association  
(former)



**Judy Plotkin**  
People Corporation



# Methodology 2023

Online Survey

Across Canada

April 2023



**1,004**  
PLAN MEMBERS

(MoE +- 3.1%, 95% confidence)

**721**  
PLAN SPONSORS

(MoE +-3.7%, 95% confidence)

# Demographics

<b>KEY PLAN MEMBER DEMOGRAPHICS</b>	<b>N=1,004</b>
Average age	<b>43 years</b>
Average household income	<b>\$94,265</b>
Average length of time working with current employer	<b>7.8 years</b>

<b>KEY PLAN SPONSOR DEMOGRAPHICS</b>	<b>N=721</b>
Average number of employees	<b>2,287</b>
Public vs. private sector	<b>27% vs. 73%</b>
Unionized vs. non-unionized	<b>32% vs. 62%</b>
Traditional vs. flex benefits plan	<b>60% vs. 39%</b>



SECTION 1

# Personal health

# Panellists



**Dr. Ayla Azad**  
*Chief executive officer*  
Canadian Chiropractic  
Association



**Barb Martinez**  
*National practice leader,*  
*drug solutions*  
Canada Life



**Andrejka Massicotte**  
*Head, group benefits*  
RBC Insurance



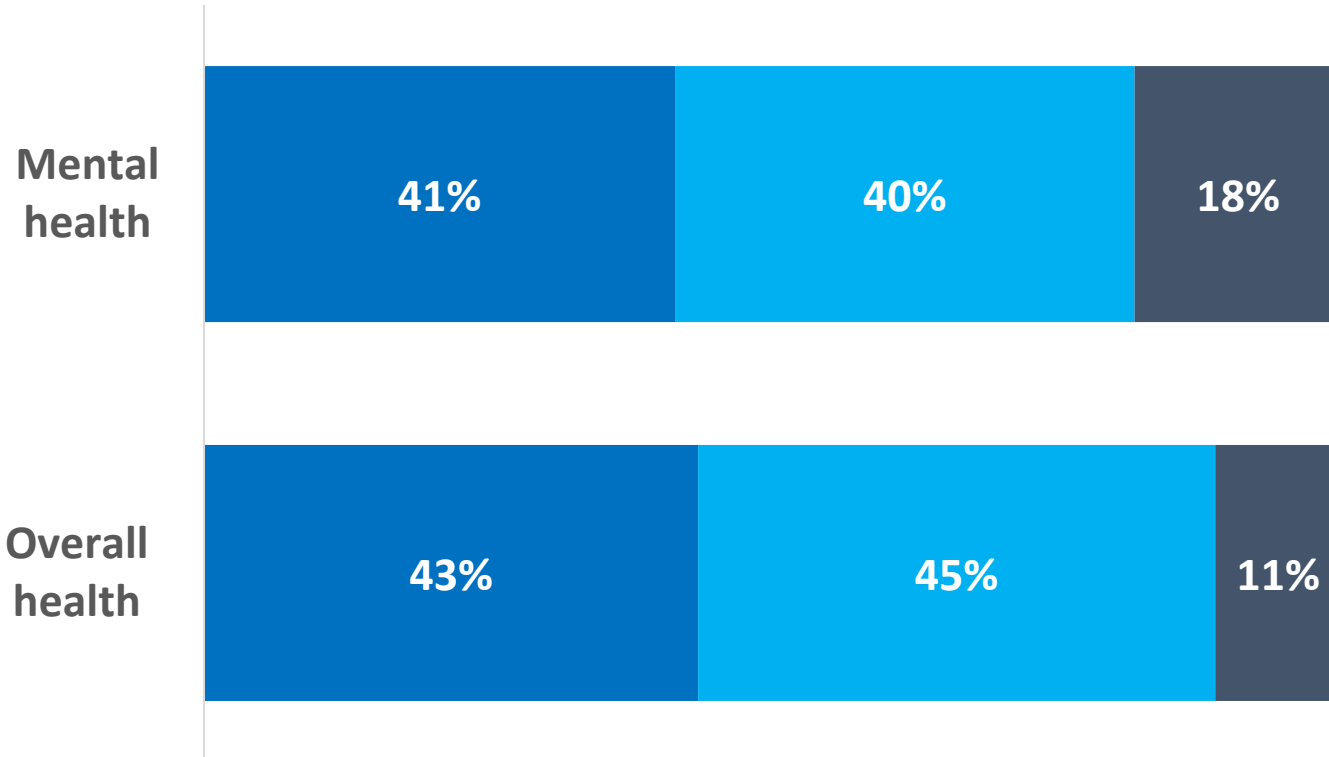
**Moderator:**  
**Karen Welds**  
*Health benefits journalist*

# Mind-body-work connection



Over the past year, has your mental or overall health generally been . . . ?

■ Excellent/Very good ■ Good ■ Poor/Very poor



Poor mental health more likely when ...

Poor overall health 74%  
Not satisfied with job 40%  
Plan does not meet needs 44%

Poor overall health more likely when ...

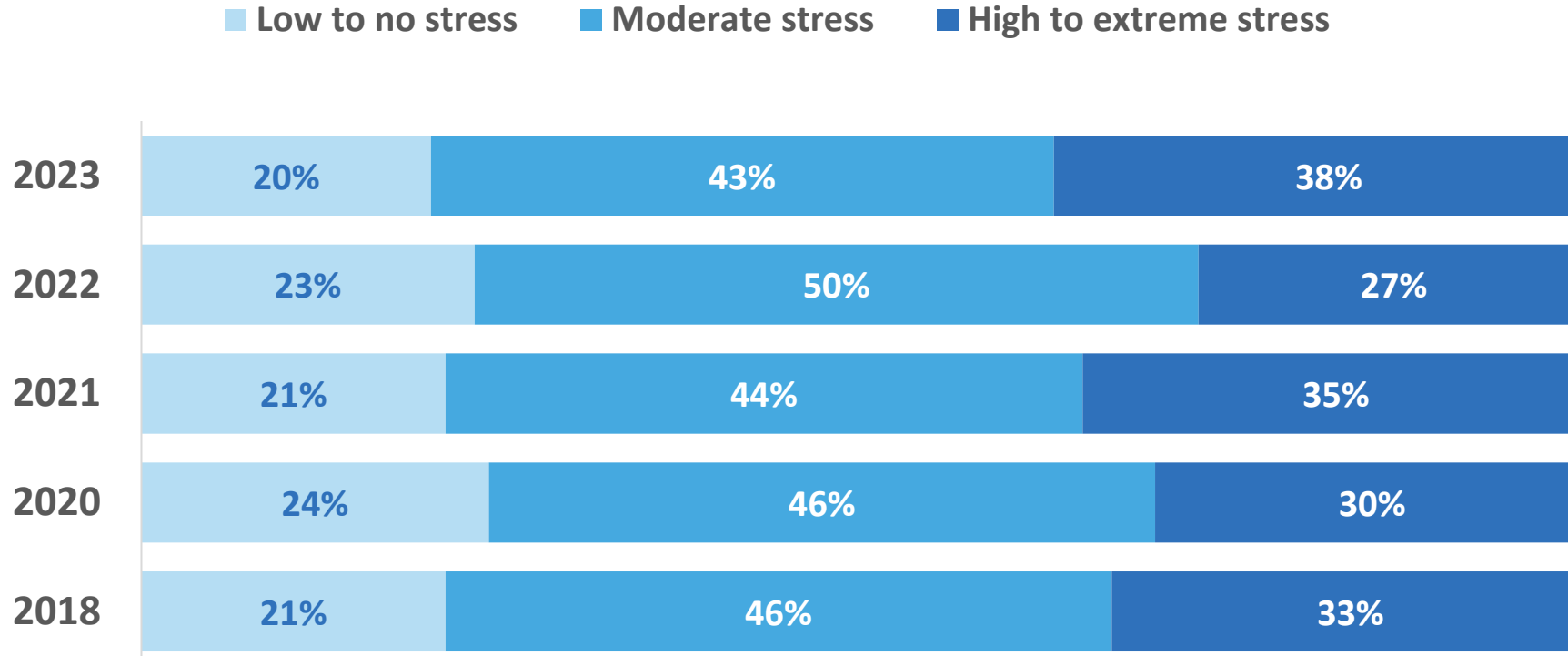
Poor mental health 45%  
Not satisfied with job 22%  
Plan does not meet needs 32%

Plan members N=1,004

# High stress levels increase from 2022



Thinking about the last three months, how much stress would you say you experience on a typical day?



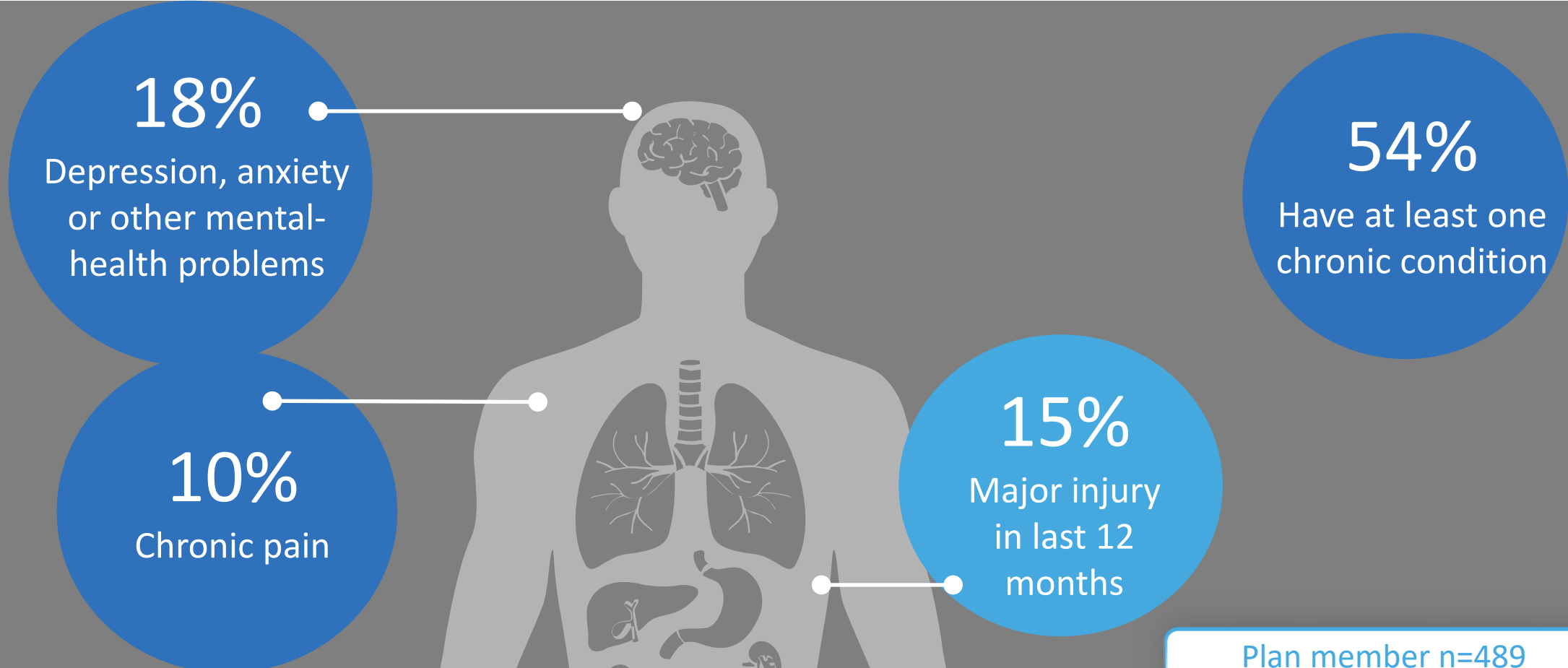
Two in five  
plan members

Plan members N=1,004



# At least half live with a chronic condition

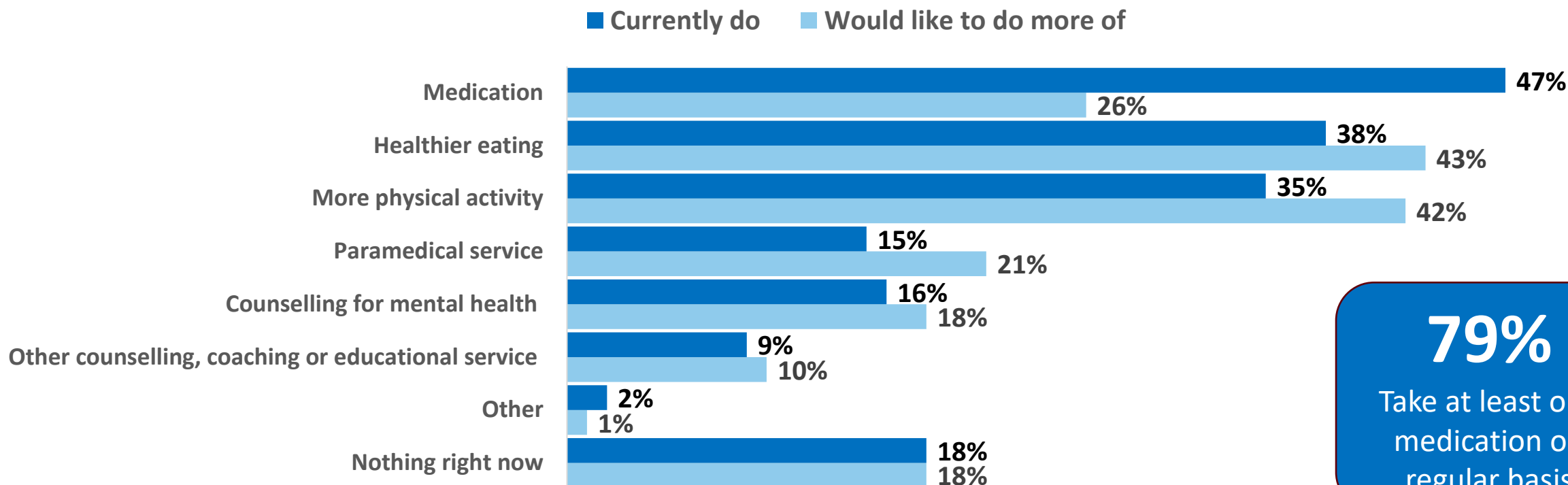
Have you ever been told by a doctor that you have any of the following conditions, which you continue to have today? Have you had a major injury in the past 12 months?



# Treatment of chronic conditions and/or pain

? What are you currently doing to treat your condition(s)?

Which of the following would you like to do more of to treat your condition(s)?



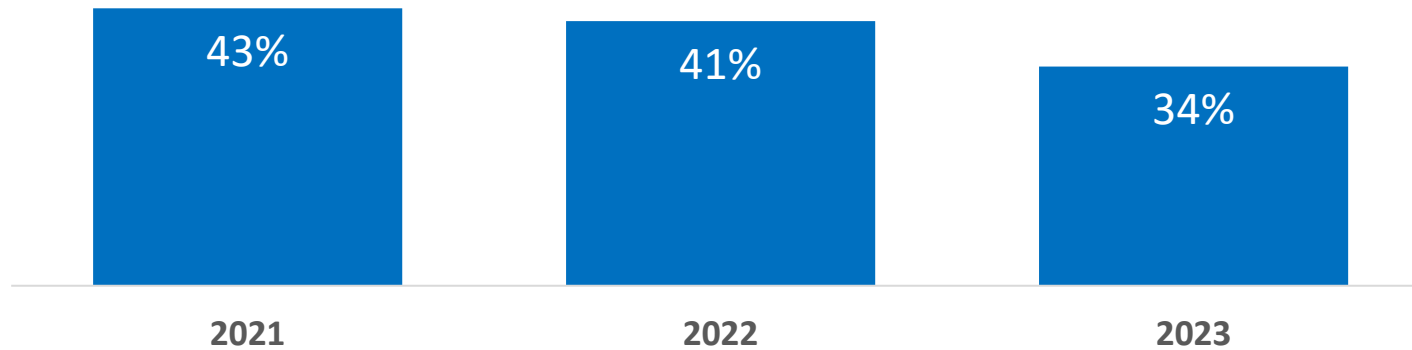
**79%**  
Take at least one medication on regular basis

Plan members with a current chronic condition n=298

# Decline in use of virtual care



Over the last 12 months, have you used any virtual healthcare service to address health issues or concerns? In other words, have you received care from a healthcare provider using a phone or a computer (e.g., by video call)?



More likely when . . .

- Recovering from a major injury 68%
- Mental health condition 50%
- Asthma 49%
- Chronic pain 48%

**Break**



## SECTION 2

# Health benefits plans

# Panellists



**Crystal Arnold**

*Senior manager,  
wellness, retirement and  
group benefits*  
**LifeLabs**



**Andrea Belvedere**

*Assistant vice-president,  
organizational health,  
mental health and  
disability, group insurance*  
**Sun Life**



**Andrea Frankel**

*Lead, private payer*  
**Sanofi Canada**



**Sunil Hirjee**

*Vice-president, sales and  
partner experience,  
Ontario, Western and  
Atlantic Canada, group  
insurance*  
**Beneva**



**Moderator:**

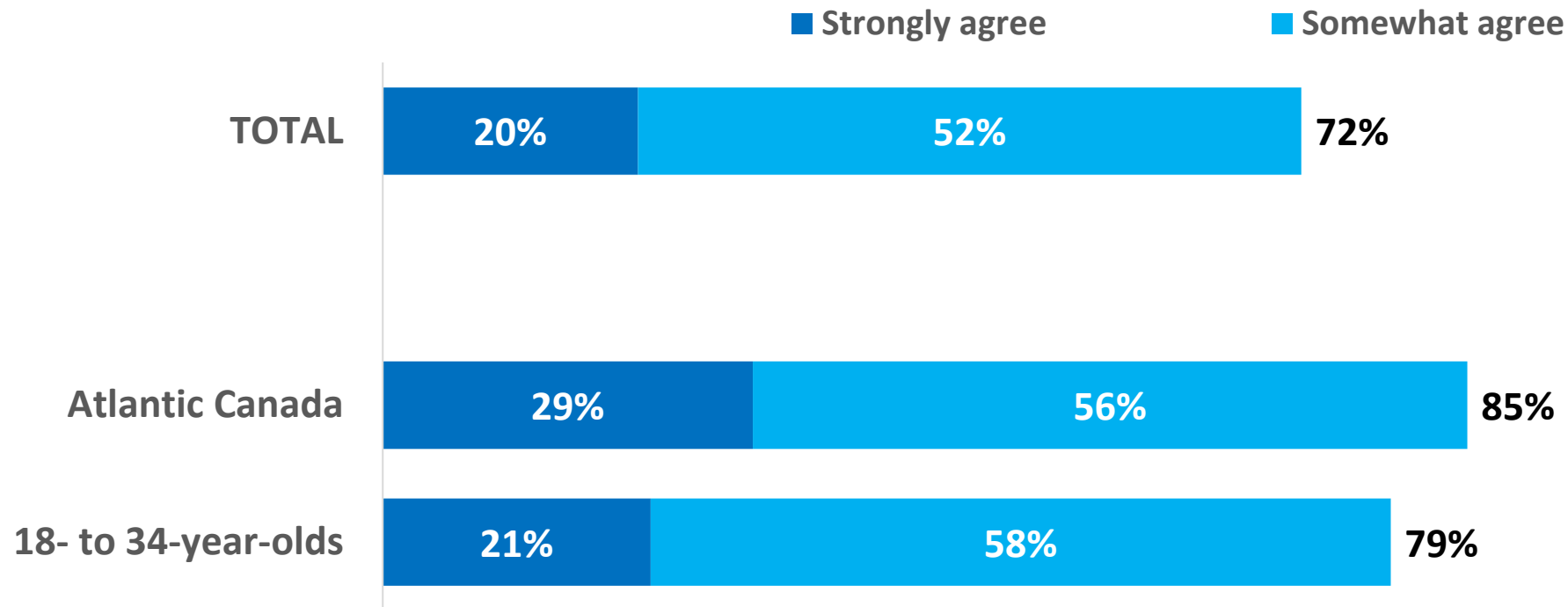
**Karen Welds**

*Health benefits journalist*

# Most appreciate plan more than pre-pandemic



Do you agree or disagree with the following statement: I appreciate my health benefits plan more today than I did before the pandemic.

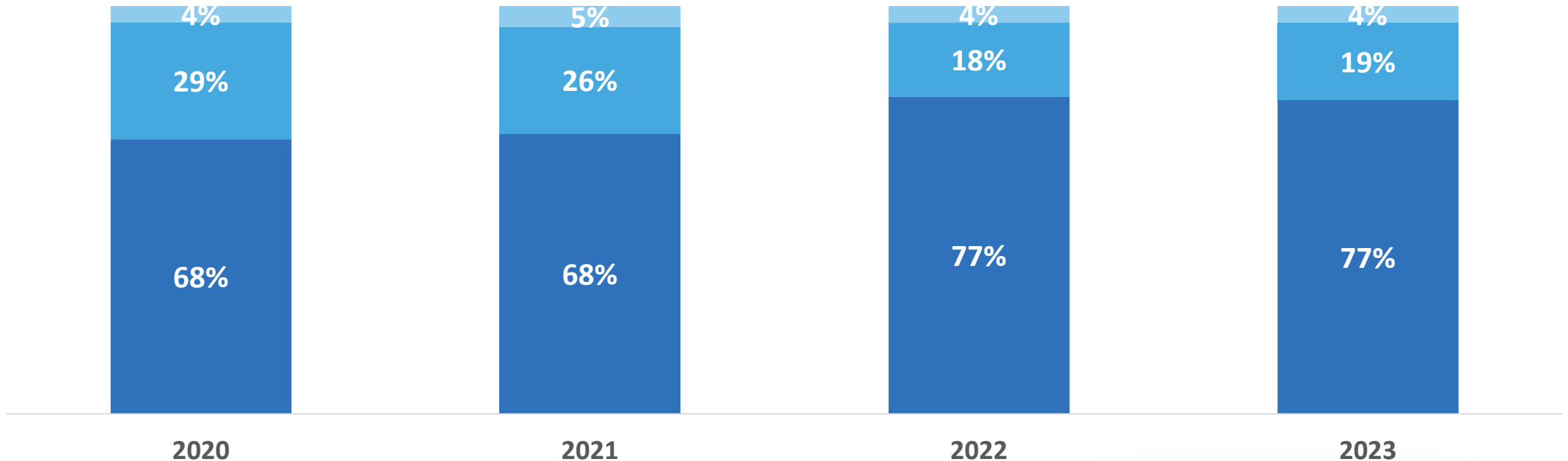


# Changes in perception of overall quality



In general, how would you describe the quality of your employer-sponsored health benefits plan, that is, your health benefits plan that is provided by your employer? Would you say it is . . . ?

■ Excellent/Good ■ Adequate ■ Poor



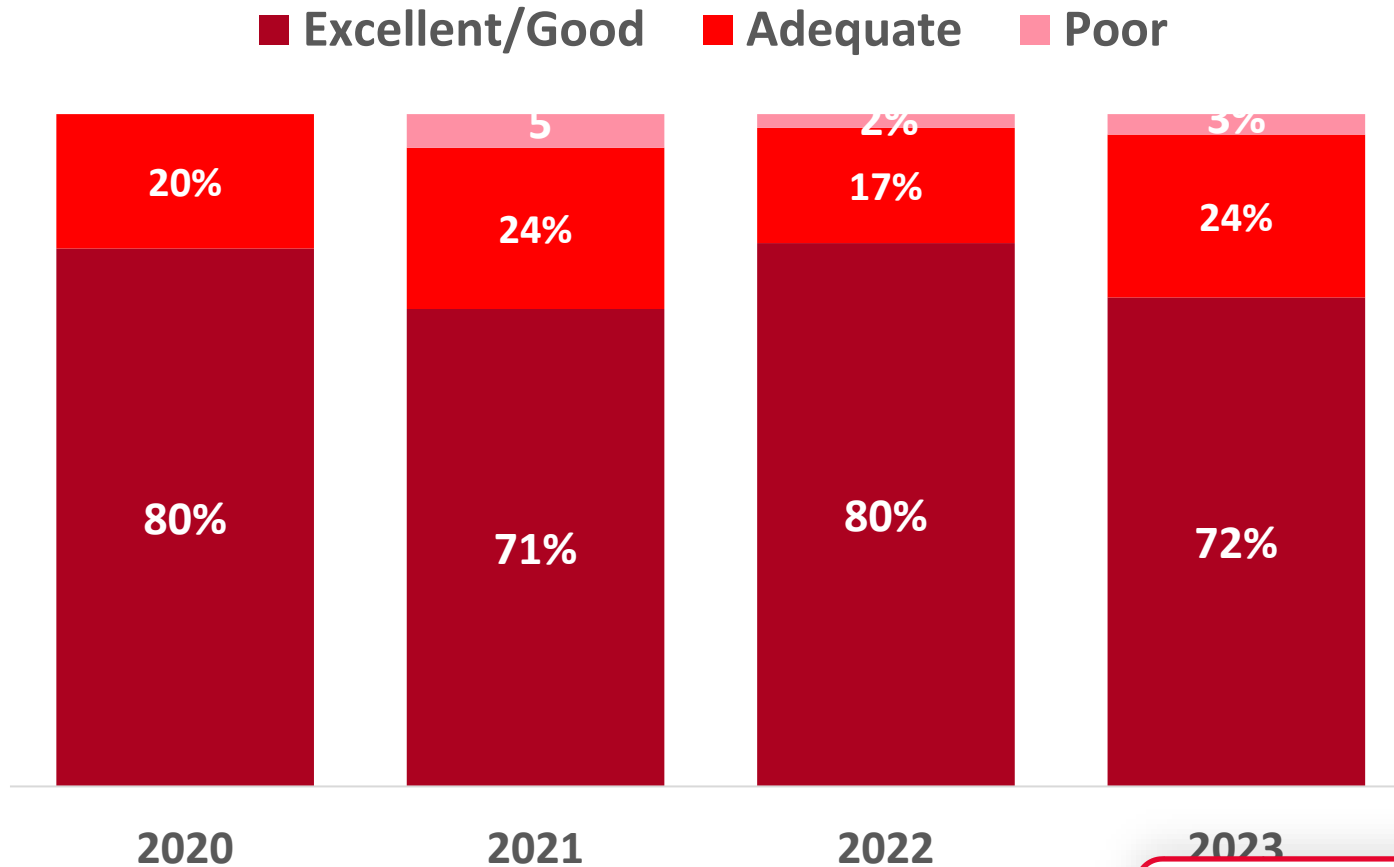
Plan members n=520



# Plan sponsors views on plan quality



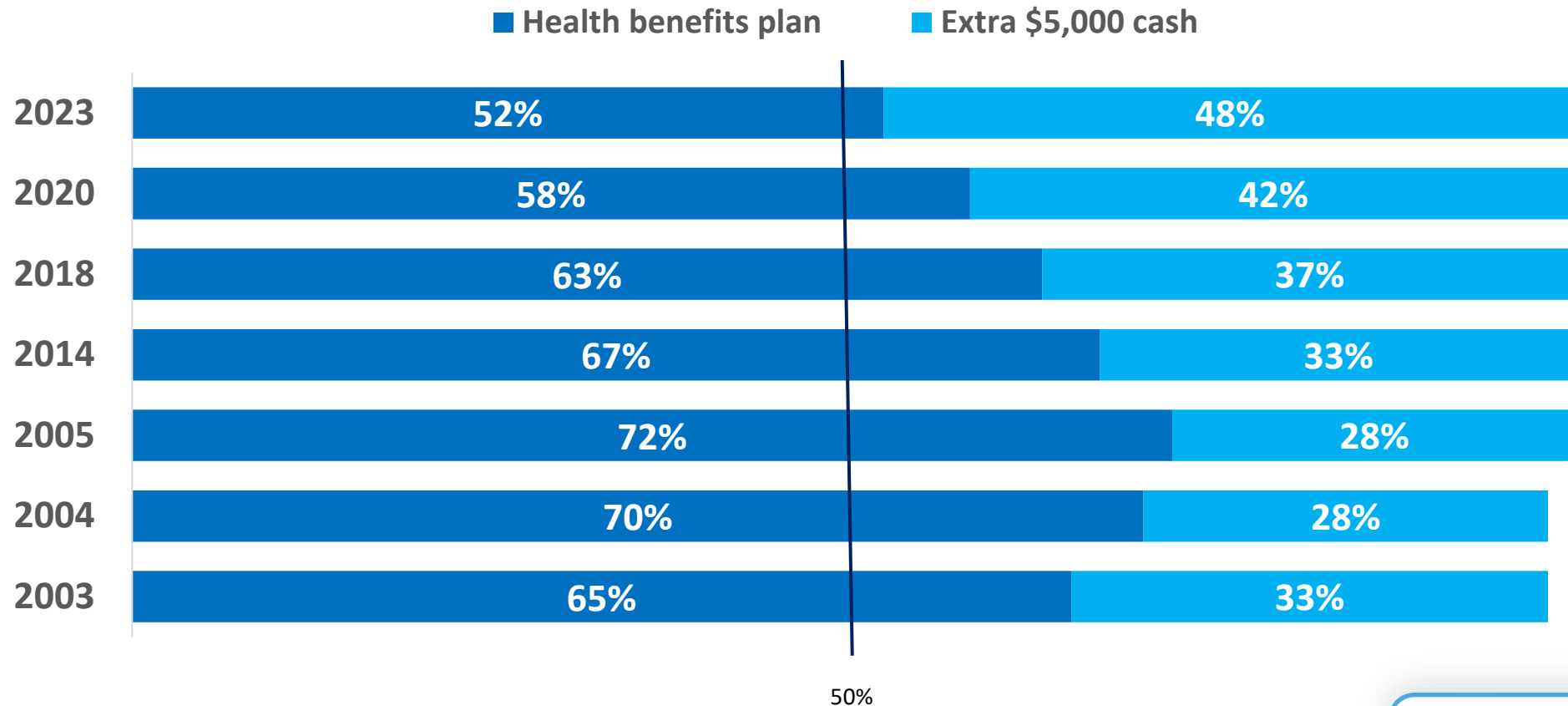
In general, how would you describe the quality of your organization's HEALTH BENEFIT PLAN, that is, your health benefit plan that is provided to your employees? Would you say it is . . . ?



Plan sponsors N=553

# Just over half would choose plan over an extra \$5K per year

? Would you rather have an extra \$5,000 cash per year OR your workplace health benefits plan?



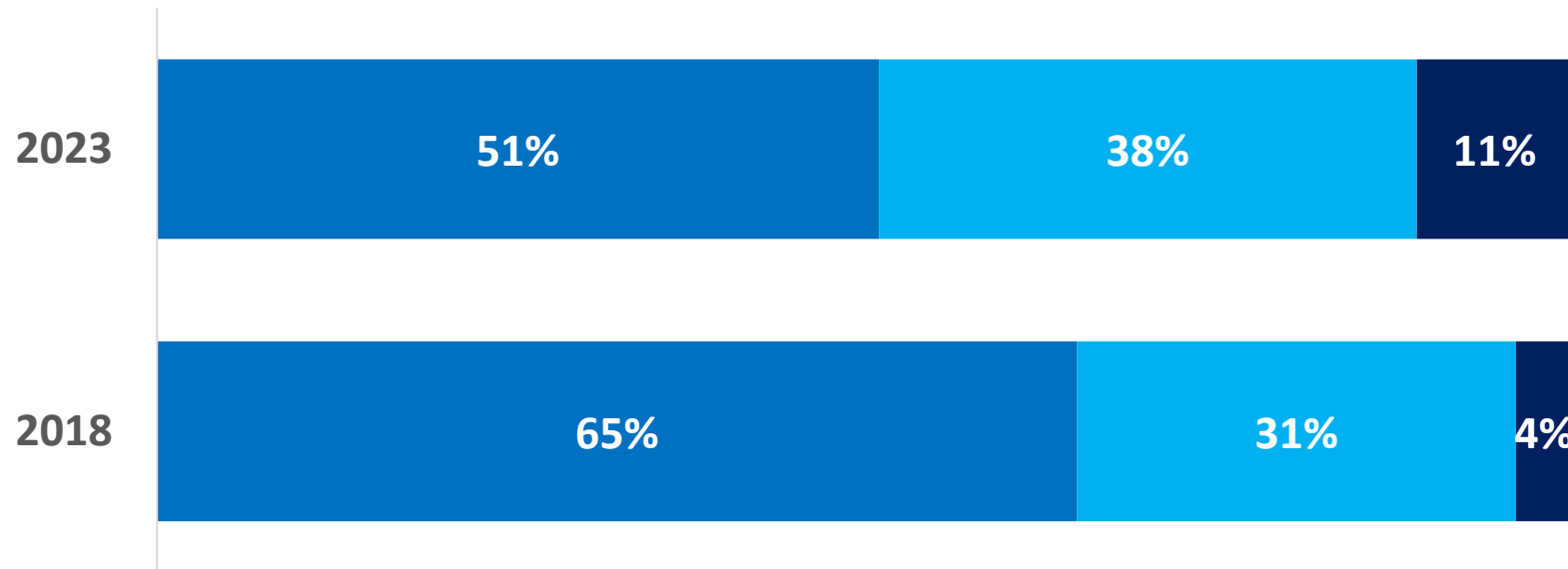
Plan members n=342

# Fewer understand coverage extremely or very well



How well do you understand what is and is not covered by your workplace health benefit plan?

■ Extremely/Very well    ■ Somewhat well



Among plan members with highest levels of understanding

**83%**

described their plan as excellent or good

versus

**57%**

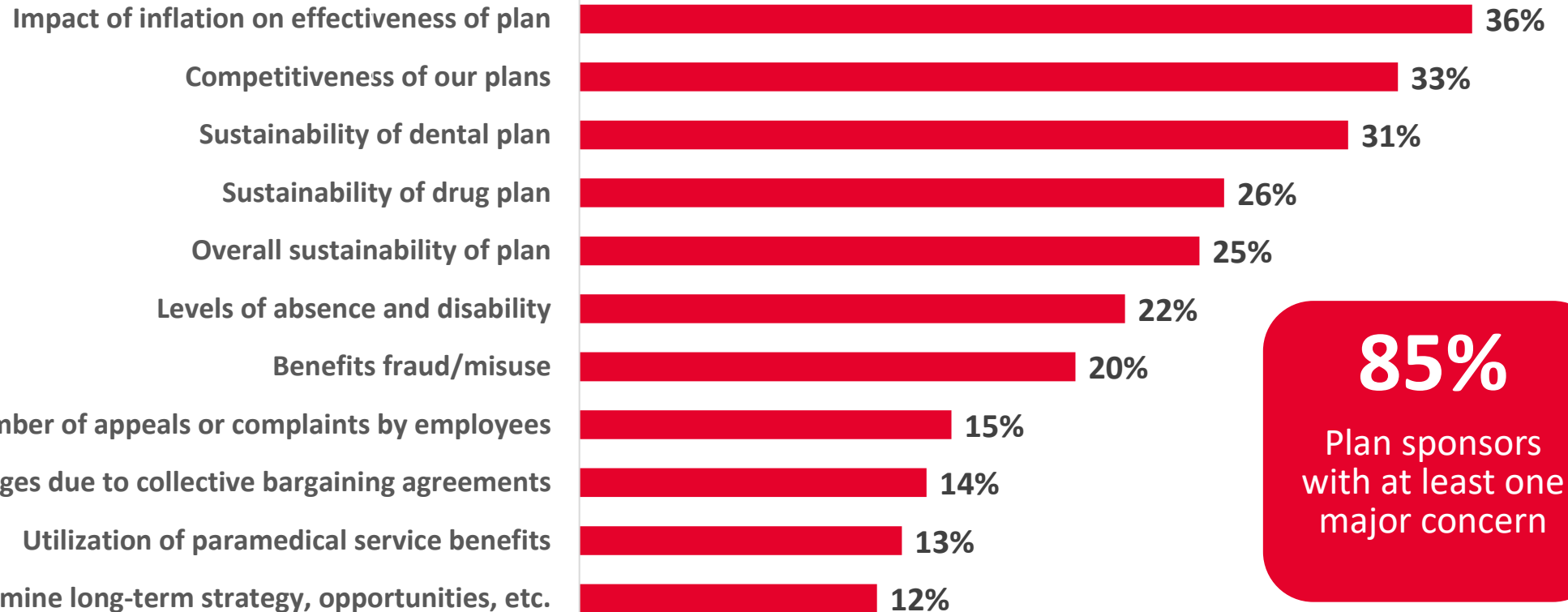
among those with lowest levels of understanding

Plan members N=1,004

# Inflation the top concern for plan sponsors



What are your organization's major areas of concern regarding your health benefit plan?



85%

Plan sponsors with at least one major concern

Plan sponsors with at least one concern n=616



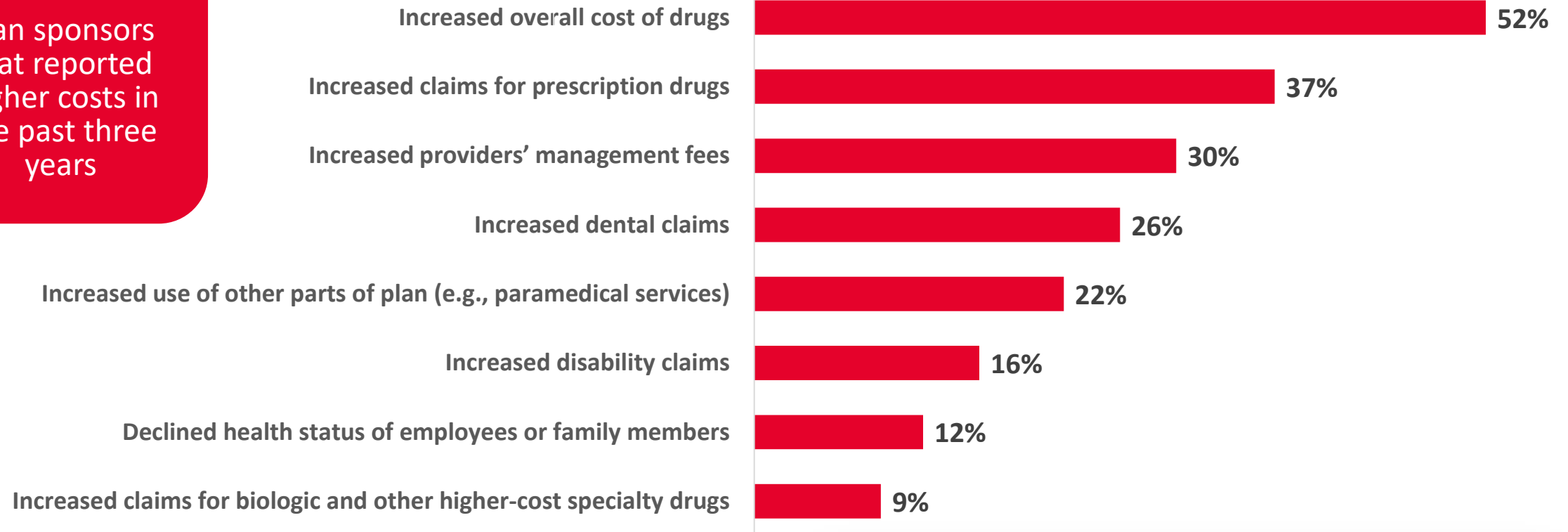
# More than half report higher costs



What do you think are the main causes of increased costs in your health benefits plan?

60%

Plan sponsors that reported higher costs in the past three years



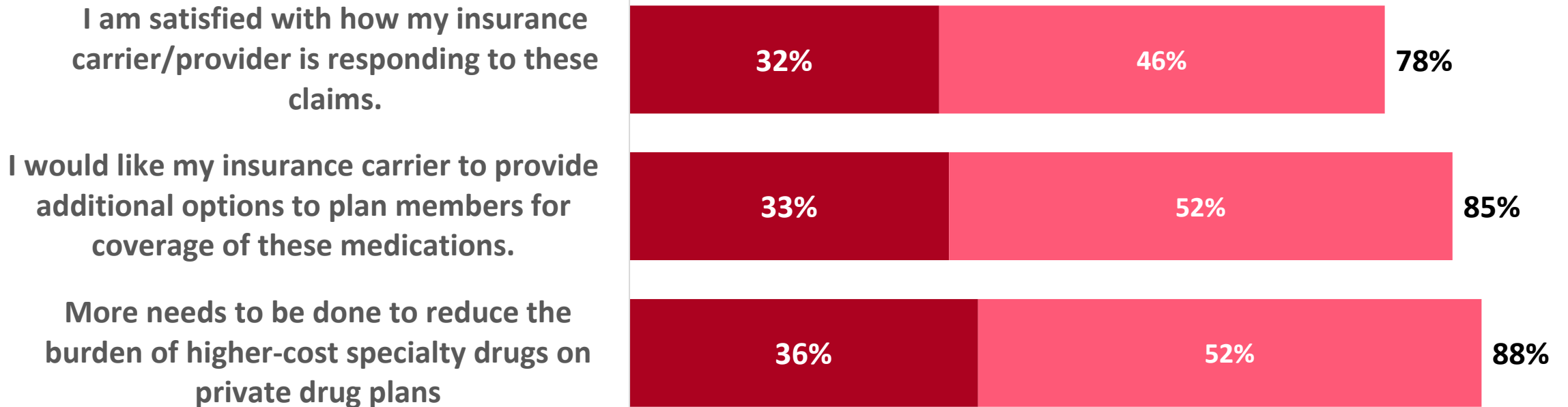
Plan sponsors that reported increased costs in past three years n=128

# Views on high-cost specialty drugs



Do you agree or disagree with the following statements regarding the management of higher-cost claims for biologic and other specialty drugs . . .

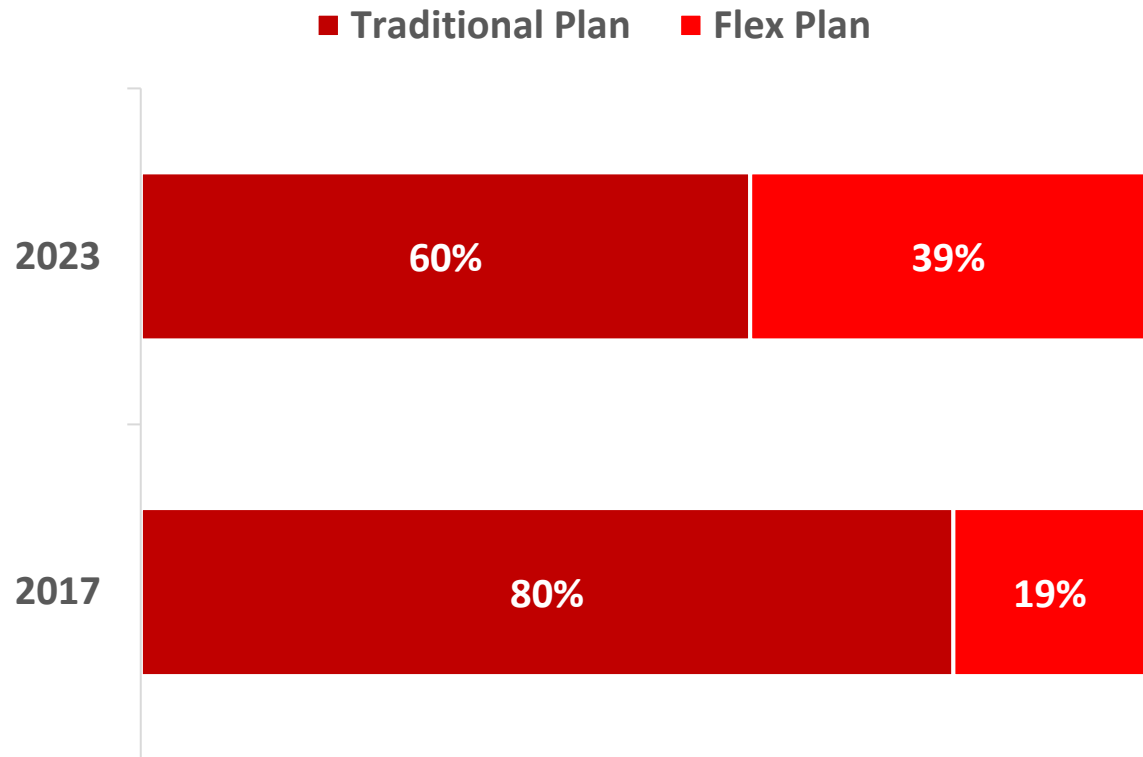
■ Strongly agree ■ Somewhat agree



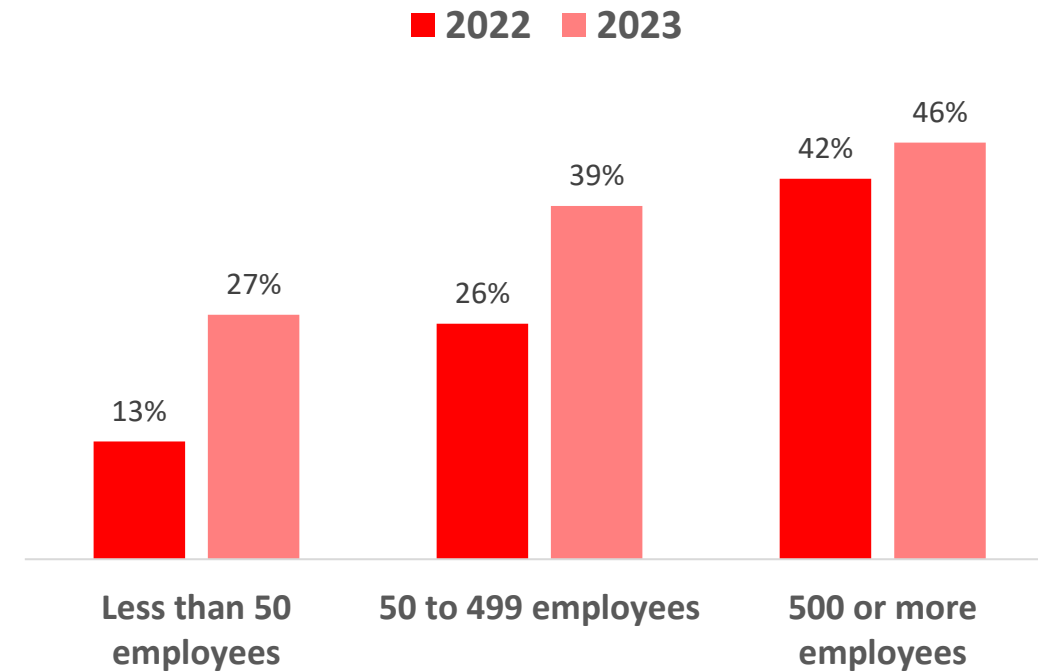
Plan sponsors N=553

# Smaller employers switching to flex plans

? Which statement most closely describes your current workplace health benefits plan?



### Flex plans by size of employer



# Components of health benefits plans

? Does your current health benefit plan include the following?



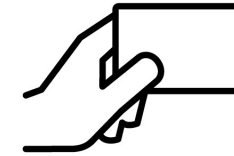
**48%**  
Long-term  
disability



**43%**  
Employee  
assistance  
program



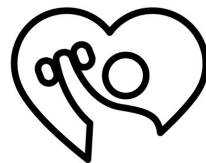
**43%**  
Short-term  
disability



**38%**  
Health-care  
spending  
account



**29%**  
Virtual  
health-care  
service



**27%**  
Wellness  
account



**25%**  
Optional critical/  
catastrophic  
illness insurance

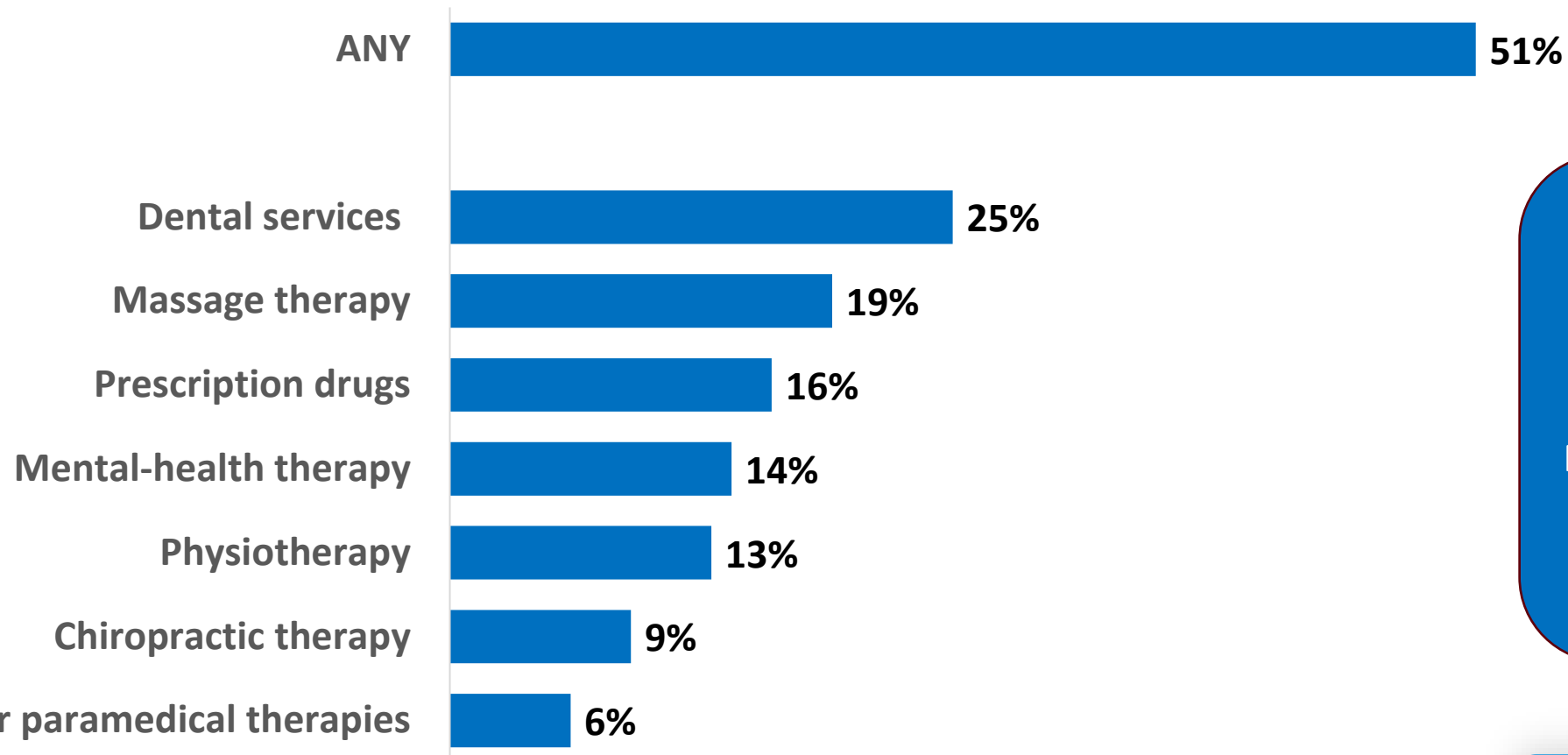


**13%**  
Financial  
support  
programs

# Half say coverage levels limited treatment



Over the past year, has the level of coverage from your health benefits plan limited your ability to seek necessary treatment for any of the following?



More likely when . . .

Major injury 84%

Or heavy user of . . .

Mental health therapy 82%

Massage 82%

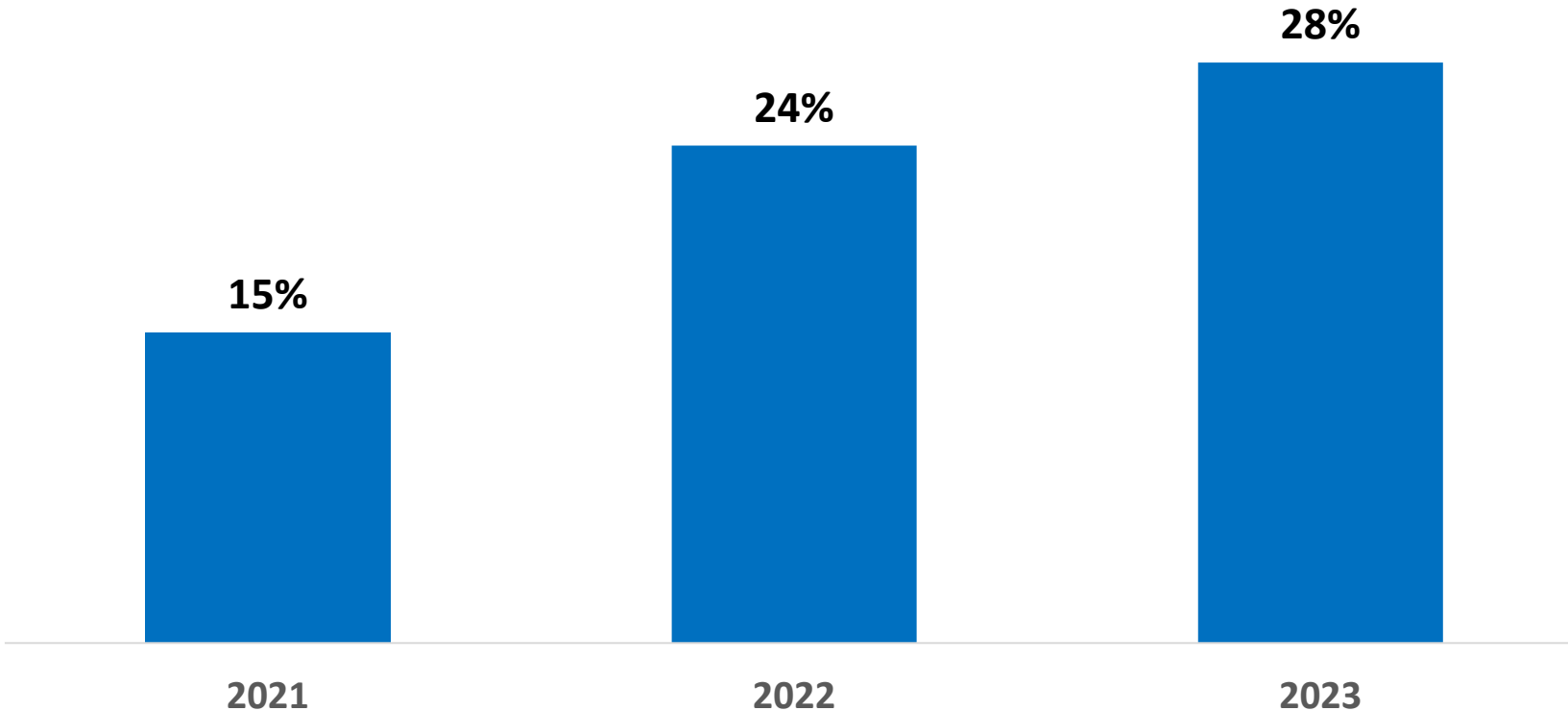
Physiotherapy 78%

Chiropractic 75%

# Interest in navigation services



Which of the following do you think you or your family members would use if they were added to your health benefits plan? Healthcare system navigation (i.e., to help coordinate treatment after a diagnosis of a serious condition such as cancer, diabetes, etc.)



**More likely when . . .**

- Major illness 40%
- Major injury 38%

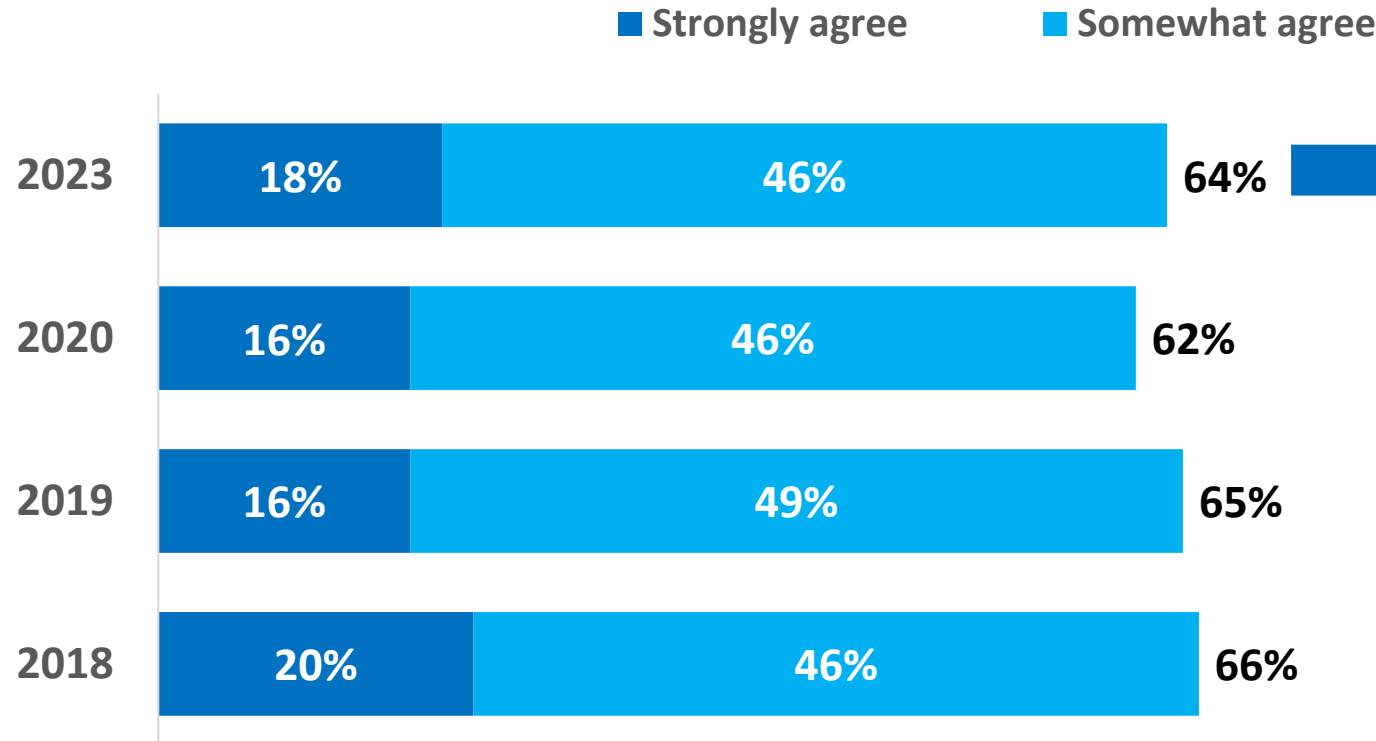
**Or with chronic conditions . . .**

- Chronic pain 45%
- Diabetes 38%
- Obesity 35%

# Interest in “push” communications



Would you agree or disagree to receiving information about health issues based on your use of benefits (such as the drugs you are taking) from the insurance company that manages your health benefits plan? (Your employer would NOT be aware of the information, if any, that is sent to you.)



**Top 3 types of information:**

- Recommendations for services covered by your health benefits plan 45%
- General information about how to be healthy 40%
- Information to help you manage your health condition(s) 37%



## SECTION 3

# Workplace wellness supports

# Panellists



**Anna Fisher**

*Health and wellness  
director*

**Flight Centre  
Travel Group Americas**



**Sarika Gundu**

*Director, Canadian health  
and welfare benefits*

**Bank of Montreal**



**Bill Papadimitriou**

*Regional vice-president,  
business development  
(Ontario)*

**Desjardins Insurance**



**Judy Plotkin**

*Vice-president,  
health solutions*  
**People Corporation**



**Moderator:**

**Karen Welds**

*Health benefits journalist*

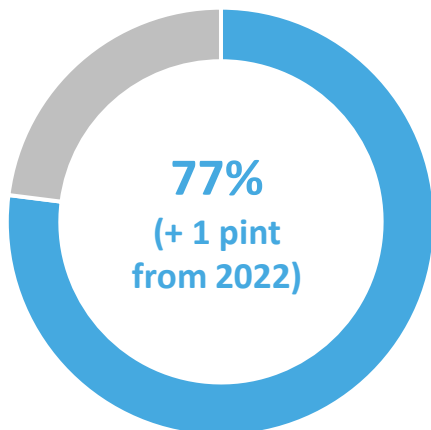
# Impacts of a wellness culture

? Do you agree or disagree with the following statement:

## PLAN MEMBERS

*The overall workplace culture or environment in my organization encourages health and wellness*

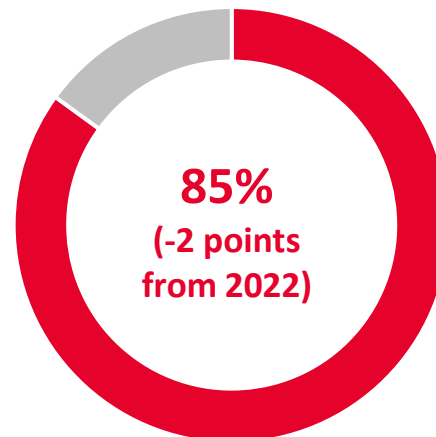
■ Agree ■ Disagree



## PLAN SPONSORS

*Our overall workplace culture or environment encourages health and wellness among our employees.*

■ Agree ■ Disagree



## How a wellness culture influences plan members' perceptions that...

■ With a wellness culture ■ Without



Plan member N=1,004

Plan sponsors N=721

# Mental health support

? Do you agree or disagree with the following statements . . . .?

■ Strongly agree

■ Somewhat agree

My workplace environment supports mental wellness.



Our workplace environment supports mental wellness.



With more employees working remotely, it has become harder to influence workplace culture to encourage wellness and mental health.



**41%**

Plan members who agreed employer supports mental health better at work site

**22%**

who felt better supported at home

Plan members N=1,004

Plan sponsors N=721

# Top 10 ways organizations encourage health and wellness



In what ways does the workplace culture or environment of your organization encourage health and wellness?

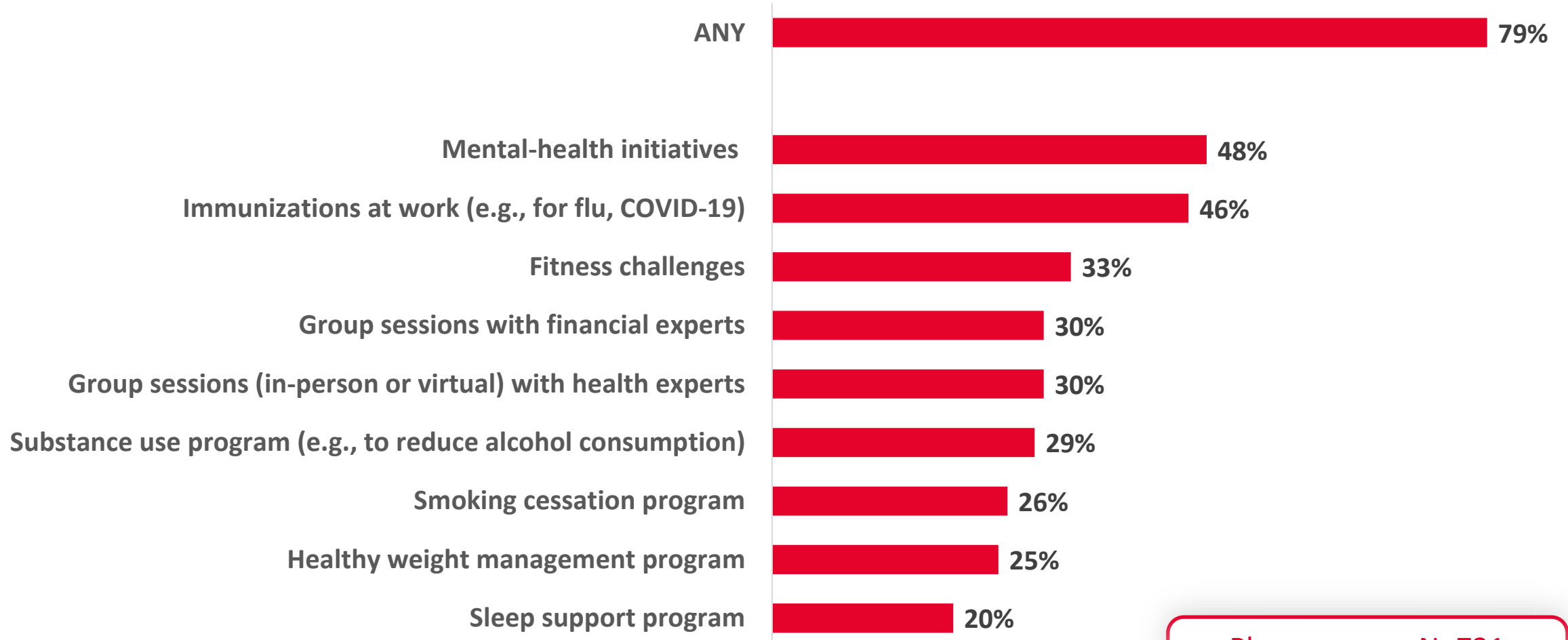
[TOP 10]



# Mental health tops current wellness offerings



Which of the following formal wellness programs do you currently offer?



Plan sponsors N=721

# Interest highest for sleep support programs



Which of the following formal wellness programs would you be interested in offering in the future (that are currently not offered)?

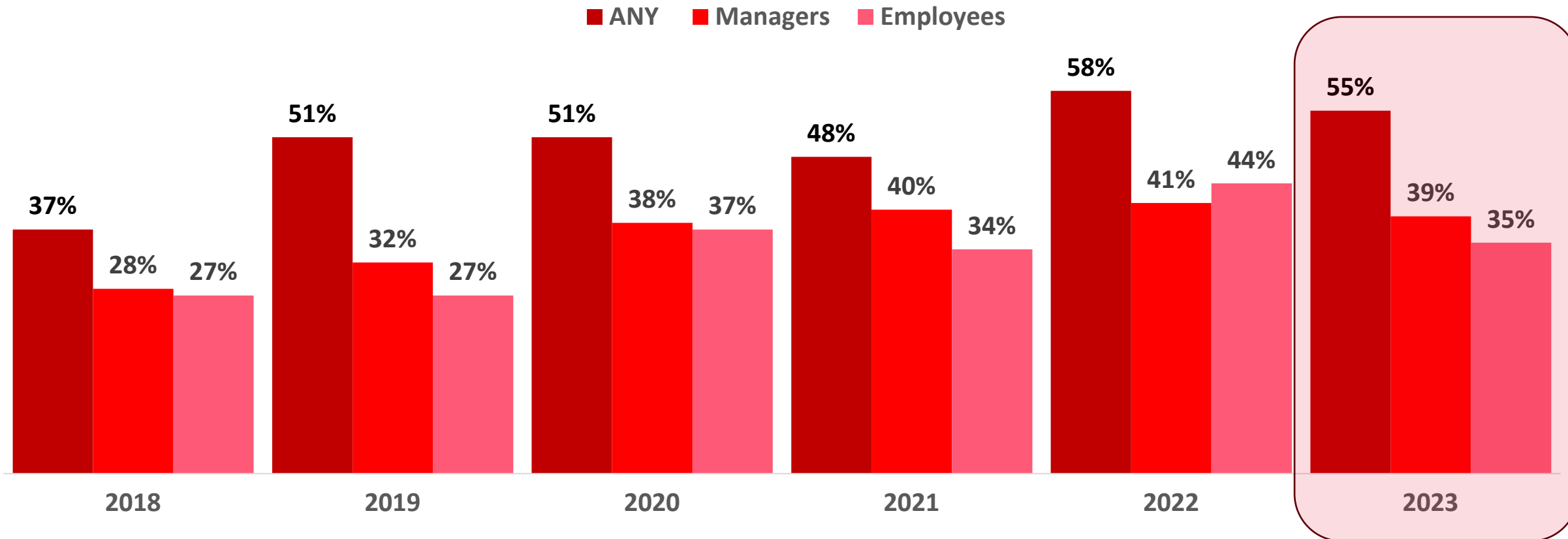




# Mental-health training



Does your organization have training programs for managers and employees to help them recognize and appropriately respond to signs of depression or other mental illnesses?

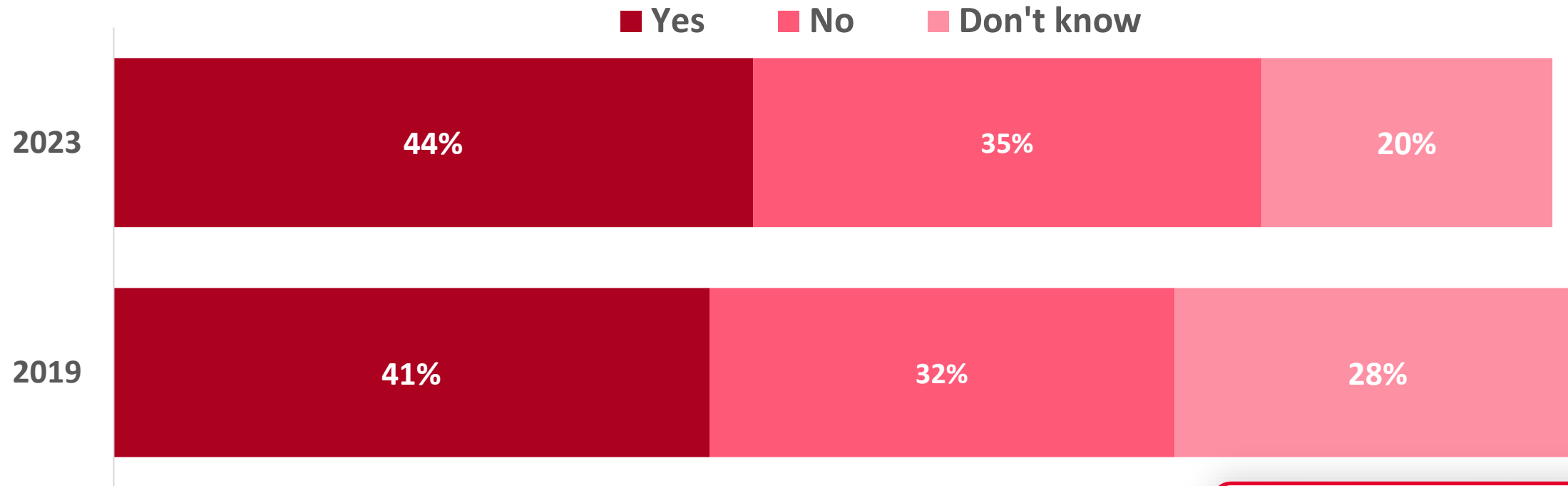


# Is current mental-health counselling coverage enough?



There is growing clinical evidence that the sooner a person with mental-health challenges is able to receive mental-health counselling, and the more they are able to get it as often as they feel it's required, the more likely they are to recover. They also may not require the ongoing use of prescription medications.

With this in mind, do you think your health benefit plan provides enough coverage for mental-health counselling?

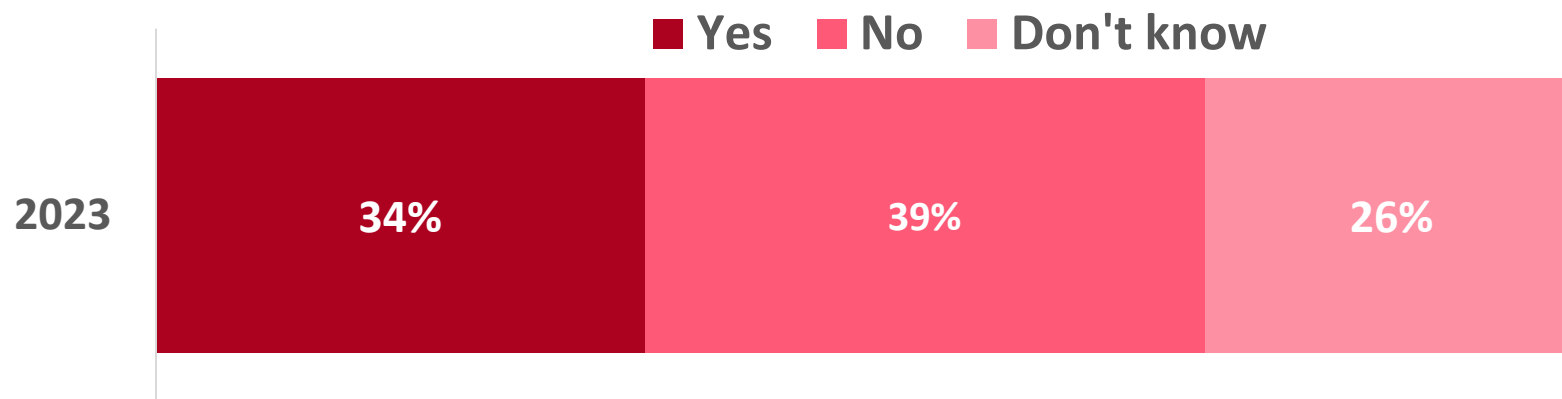


# Is current coverage for musculoskeletal health enough?



Musculoskeletal conditions, impacting the spine, muscle and nervous system, are responsible for one-third of all lost time at work. There is growing clinical evidence that the sooner a person with musculoskeletal conditions is able to receive specialized treatments, and the more they are able to get it as often as they feel it's required, the more likely they are to recover and return to work faster. They also may not require the ongoing use of prescription medications.

With this in mind, do you think your health benefits plan provides enough coverage for musculoskeletal care and treatment?



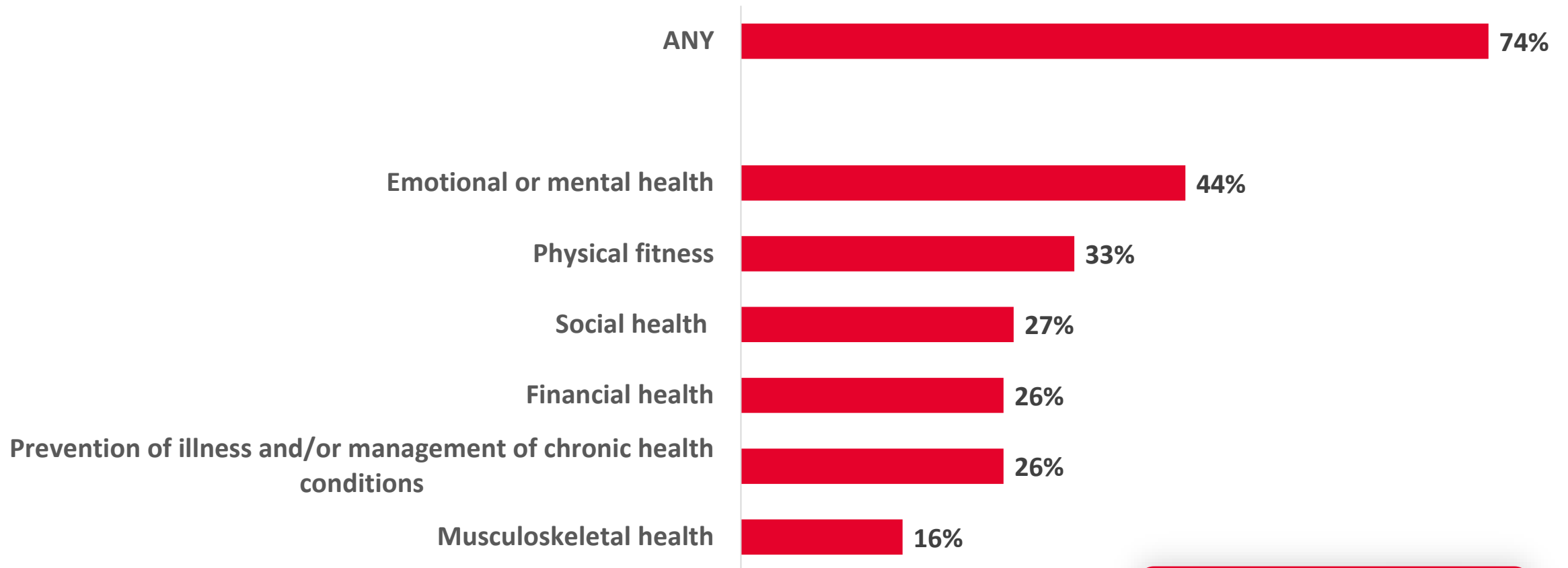
**65%**  
Plan members who agreed their work environment contributes to aches and pains

Plan sponsors N=721  
Plan members N=1,004

# Three out of four anticipate future wellness investments



Looking ahead over the next three years, do you anticipate that your organization will dedicate funding and/or staff resources, outside of the benefit plan, to help support employees in any of the following wellness areas?



Plan sponsors N=721

# Send your feedback



## Thank you!

You will receive an email shortly with a link to a brief survey. Your feedback is integral to the planning of future events.

# Thank you to our sponsors

## DIAMOND



## PLATINUM

## FOUNDING





# GET THE REPORT

**The 2023 Benefits Canada  
Healthcare Survey full  
report is now available!**

To get your report please visit

**[benefitscanada.com/BCHS](https://benefitscanada.com/BCHS)**





**Oct. 19-20, 2023**  
**OMNI KING EDWARD HOTEL**  
**TORONTO**

**REGISTER NOW**





2023

**FUTURE  
OF WORK**

*Summit*

**Benefits**  
CANADA

**Oct. 26, 2023**

**VIRTUAL EVENT**

**REGISTER NOW**



**VIRTUAL EVENT**

**Nov. 7, 2023**

**REGISTER NOW**

