

THE INSURANCE INSIDER



4 WAYS TO IMPROVE CANADIAN HEALTHCARE

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"...It is not enough to have a family doctor, you need to be able to see this individual promptly when you are sick."

Healthcare is the purview of the provinces in Canada, but health leadership—setting big-picture goals, helping achieve best practices across the country and providing long-term, sustainable funding models—is the role of the federal government. As the federal election campaign wages, Canadians should be pressing federal political parties to take a leadership position on the healthcare file. Primary care, in particular, could benefit from increased national dialogue. If we want to improve healthcare in Canada, primary care is a good place to start.

Evidence shows that the best healthcare systems in the world are founded on a strong primary care system—practices of family doctors, nurse practitioners and others who serve as the first (and ongoing) point of contact for patients. Canada has been a world leader in many aspects of primary care for a long time, and the last 10 or 15 years have seen

some important changes, mostly for the better. There are more primary care providers than ever before, they are increasingly working in multi-disciplinary teams and more of them use electronic medical records—all factors that are linked to better outcomes for patients.

Not long ago, millions of Canadians said they didn't have a family doctor. Now in places like Ontario, as many as 94% of residents report having a primary care provider. While there is still more progress to be made on even this basic measure of access, there are several other ways we can and should improve primary care in Canada.

1. Timely access

It is not enough to have a family doctor, you need to be able to see this individual promptly when you are sick. In Canada, only 38% of people report being able to see their primary care provider the same day or next day when they call. France, Australia and the United Kingdom all report 50% or higher rates, and countries such as Germany, New Zealand and Switzerland hover around 70%.

Improving prompt access is critical to achieving continuity of care while reducing the number of people relying on walk-in clinics and emergency departments.



CANADIAN HEALTHCARE CONTINUED...

2. Doctors need to serve communities

We need to move primary care to a population-based model—this means a fundamental rethink of how primary care is organized. Perhaps the easiest analogy is public primary and secondary education.

When you move to a new community, registering your children in the local public school is as easy as knowing your address and catchment area. The schools don't have the choice of picking their students or saying they are "too full."

Moving to a population-based model of primary care will require a new level of planning and coordination—but it's doable. We already have examples in several rural communities in Canada, and community health centres in some regions also provide a good model. Entire countries, such as the United Kingdom, have already achieved this. It should be as easy to find a primary care provider as it is the local public school.

3. A commitment to equity and improving the quality of care

We need to adopt a relentless commitment to improving quality in primary care. Canadian hospitals already have a couple decades of experience in building the skills, structures and programs to improve care; primary care can build on some of this success.

There are six widely accepted domains of quality, all of them relevant to primary care: safety, timeliness (access), efficiency, patient centeredness, effectiveness, and, importantly, equity.

In Canada, one of our great strengths is the richness of diversity represented across people and geography. It is critical that primary care, the gatekeeper and cornerstone to our health system, treat people equitably. It should not matter where you live, what language you speak, nor your age, sex, sexual identity or cultural background.

4. Integrate primary care into the rest of the health system

Canada often ranks near the bottom of a dozen Commonwealth countries

in patients' experiences of an integrated healthcare system, including the timely availability of information across provider teams. It is about more than just getting hospital, lab and primary care computer systems connected (although this is a critical part). We need a fundamental redesign from sectors to systems while continuing to strengthen the foundational role of primary care.

Patients don't experience their healthcare as discrete parts, so it shouldn't function that way. The responsibility for this change is spread across all parts of the healthcare system and a wide range of healthcare providers.

While acknowledging that primary care looks different across Canada—varying payment models and structures according to the province or territory you live in—these four goals can be a unifying vision for the next, necessary evolution in healthcare.

-JoshuaTepper

University of Toronto



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ADOPT A NO SURPRISE POLICY FOR YOUR BENEFITS PLAN COMMUNICATION

In the world of pensions and benefits, members face two kinds of surprises. There's the bad kind, such as when they discover they've missed a claim submission deadline, or their retirement income isn't what they thought it would be. And there's the good kind—which includes things like realizing they're covered for a medical expense they thought they'd have to pay for, or their retirement income is better than expected.

But plan sponsors should consider even the good surprises to be bad news—unless you're trying to control benefit costs by keeping employees in the dark about their coverage, or you don't care if they make uninformed deci-

sions about retirement. And if that's the case, why bother to offer these plans in the first place?

A policy of no surprises would make an excellent guiding principle for your communication program. It would help you frame your communication by ensuring you:

- reach out to your employees to find out where their information needs are greatest, and how they want that information delivered;
- test your communication pieces with employee focus groups before they are distributed to make sure key messages are clear, consistent and easily understood—and follow up by measuring their effectiveness;

- anticipate and identify any program changes or developments that will affect your employees' pensions or benefits;
- make it easy for employees to find the information they're looking for;
- send out reminders about important dates such as claims cut-offs, RRSP contribution deadlines, and re-enrolment periods;
- provide meaningful examples—or, better still, personalize content—to help minimize confusion and enhance understanding;
- make commonly overlooked perks and programs more visible; and
- use forms and statements that offer simple choices with no built-in bias.

Of course, a no-surprises policy alone isn't enough to make a communication program effective.



“...A policy of no surprises would make an excellent guiding principle for your communication program...”

BENEFITS COMMUNICATION CONTINUED...

The best communication goes far beyond simply providing information. It's tied directly to organizational goals and values—and reinforces both the brand and the employment deal in ways that are compelling and relevant to the organization's de-

mographics and culture. But taking a no-surprises approach will help you avoid potential gaps in your communication program and minimize your liabilities. Over time, your employees will have a better awareness and appreci-

ation of their plans. Ultimately, *your employees* will get better mileage from their pensions and benefits, and *you'll* get you a better return on your investment. Win, win.

Susan Deller

WHY DON'T PLAN MEMBERS TAKE FREE MONEY?

While a majority of plan members participate in their voluntary group retirement plans, a large minority of members are forfeiting the employer contribution altogether.

What are the main reasons members aren't participating, and what can you do to help?

Funds shortage

A Canadian Payroll Association survey finds 51% of employees would find it difficult to meet their financial obligations if their paycheque were delayed by a single week. That's up from an average of 49% over the past three years. Employees also expect to retire later than originally planned. The top reason why is due to lack of sufficient savings.

Although it's difficult for these employees to put

money aside, it's still possible. Group RRSPs can reduce the after-tax cost of payroll deductions by reducing taxes at the source. The net amount contributed is not as painful as if employees contributed at a local financial institution.

Employer encouragement for raises and bonuses to be deposited into group RRSP accounts can decrease the pain employees feel of reducing their paycheque. Bonuses can go into group RRSPs with no tax deducted from the bonus, whereas, if employees take their bonus in cash, it's at their highest marginal rate. If employees receive a 2% raise, they may want to consider putting that amount into the group RRSP before they are used to spending the increase in pay.

Unsure about investments
Many employees are uneducated in financial markets and feel unsure about investing. If employees are unsure about what investment decisions to make, in many cases, they will make no decision at all.

The opportunity to learn about investment options at time of enrolment in the group RRSP can boost membership. Many of the pension providers (insurance and mutual fund companies) have a toll-free number for help over the phone or offer online assistance. Many consultants offer face-to-face or group education sessions for new members. In my experience, the top two questions that come in from members are, *Am I in the right investment?* and *Am I saving enough?* If these questions can be answered for new

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FREE MONEY CONTINUED...

employees at time of enrolment, it's likely there will be more members joining the plan.

If plan members aren't taking part in your workplace plan(s), how can you encourage additional participation?

Mandatory enrolment
Implementing mandatory enrolment can be helpful. Some companies are making participation in their retirement plan a condition of employment as they do with their group benefits plan. It's a paternalistic way of getting employees to save, but it has been successful for some businesses. Some employers are reluctant to implement mandatory enrolment due

to the perception that employer contributions should be matched or matched at a higher ratio.

Continuing education
Ongoing education can also help the enrolment numbers increase in a group plan. Continuing to explain to employees that employer contributions are "free money" is very powerful and eventually will sink in. Demonstrating the benefits of a little extra savings becoming a large amount of money over your work life is also very powerful.

Although there are barriers for many average Canadians when considering whether to join their group retirement plans, there are

some successful ways for companies to encourage these employees to switch from a here-and-now attitude to a long-term saving perspective.

-Benefits Canada



“Ongoing education can also help the enrolment numbers increase in a group plan.”

