



Association Canadienne des enseignantes et des enseignants retraités  
Canadian Association of Retired Teachers

# SENIORS' ISSUES FOR THE 2019 FEDERAL ELECTION



ENDORSED BY





## Seniors' Issues Information

To: ACER-CART Members and Friends

ACER-CART is committed to promoting healthy, active and dignified retirement living for retired teachers and Canadian seniors. At our Annual General Meeting in June of 2018 we established the following priorities that we wish to communicate for the upcoming federal election cycle:

- advocating for **Pension (and Income) Security**
- supporting a **Comprehensive National Canadian Pharmacare Plan**.
- opposing the **Privatization of Medical Services** in Canada
- calling for a **National Seniors' Strategy on Healthy Aging**
- endorsing the establishment of a **Canadian Federal Seniors' Ministry**.

*(The Honorable Filomena Tassi was named as Minister of Seniors on July 18th, 2018.)*

In the Spring of 2019, ACER-CART worked collaboratively with eight other Seniors Organizations under the umbrella of “Vibrant Voices” and developed a consensus on key issues for the upcoming election campaign. We are particularly indebted to the Retired Teachers' Association of Ontario (RTO-ERO) and the National Association of Federal Retirees, for their leadership in this endeavor. Other participating groups included the Canadian Federation of Pensioners, the Canadian Health Coalition, CARP, the College and University Retiree Associations of Canada, the International Longevity Centre of Canada, and the National Pensioners Federation. ACER-CART drew on their positions to consolidate these, our own, established priorities.

We hope you find this information useful in assessing the positions of the various parties. We encourage you to visit the nominated candidates of each political party to focus their attention on these four critical issues facing seniors now and into the future.

Each issue has facts and questions to help you prepare for your visit. You might select only one or two issues important to you for your conversations. We suggest you use the same issue(s) for the candidate of each political party so you can compare their responses.

**“Whatever we do for Seniors today impacts all Canadians going into the future, as they will all be Seniors someday.”**

—Jean-Guy Souliere, President of National Association of Federal Retirees.

Bill Berryman  
President ACER-CART 2018 - 2019



## Making Retirement Income More Secure

### Key message

**Canadians deserve a secure and dignified retirement, with a guaranteed and sufficient source of income.**

### What is the Issue?

A defined benefit pension is a pension as we traditionally think of it. Employers and employees contribute to a pension fund which is pooled and invested. Retirees are paid a specific amount for the rest of their lives, using a formula that usually considers years of employment and salary. Defined Benefits Pensions have proven to make retirement secure, with up to 80% of all pension dollars spent coming from investment returns. This enables retirees to continue to contribute meaningfully into local, provincial and national economies.

The rate of individuals covered by defined-benefit pensions continues to decline across the country, having moved from 70% in 2005 to 42% in 2015 in the private sector. This happened despite the fact that, when properly managed, this pension option is the best way to ensure retirement income security. Defined Benefit Pensions are proven to make retirement secure.

Further, employees and retirees must not be left out in the cold when their employers go bankrupt. We have only to look at the recent Sears example to know that defined benefit pension plans are not always guaranteed.

More work is needed to ensure that pensions are protected during insolvencies.

### Advantages for Canadians

**Protecting Accrued Pension Benefits:** means that no employer, in either the public or private sector, will be allowed to change the compensation promised to employees once they have retired. Employees can have confidence that their future is secure and their contractually promised pension, in reality deferred wages, will be guaranteed.

**Protecting Employees and Retirees in Corporate Insolvencies** with a pension insurance plan, paid for by pension plans, means that pensioners will have a secure retirement and not have to rely on tax-payer funded benefits like the Guaranteed Income Supplement.

**Strengthening Defined Benefits Plans** will deliver the same retirement income at a much lower cost than defined contribution plans. Government policy and legislation must support the protection and expansion of defined benefits plans. For example, the BC Teachers Pension Plan's Administration and investment costs are 0.34%, compared to the Average Management Expense Ratio of Canadian Mutual Funds which was 2.35% in 2018.

### Questions

- What is your party's retirement income security plan for current and future seniors?
- Will you ensure employees and retirees with defined benefit pensions are protected if their employer goes bankrupt?
- In 2016 the federal government introduced Bill C-27, legislation that would allow employers to press for the surrender of defined benefit pensions. Do you support this approach?

### More information

- For general information on pensions: Ontario Securities Commission
- <http://bit.ly/2vBUE4s>
- <http://bit.ly/2ZR165i>



### Key message

**All Canadians should have access to the medications they need. A universal, public, comprehensive, accessible and portable national Pharmacare program would cut costs and lead to a healthier population**

### What is the issue?

Canada is the only country in the world with universal health care that does not also provide universal drug coverage and we consistently pay among the highest prices for prescription drugs. Twenty per cent of Canadians have inadequate coverage to meet their needs. One in four households in Canada can't afford to fill their prescriptions.

A universal, public Pharmacare program would help Canadians better manage their health, lead to reduced medication costs and allow for better monitoring of the effectiveness and safety of medications. It would also reduce the burden on other parts of the health care system.

### Advantages for Canadians

**Canadians would save between \$4 and \$11-billion** with a national drug plan that had interprovincial cooperation in buying. With no plan, Canadians drug costs as a share of GDP have more than tripled since 1985.

**The disparity in drug costs, insurance coverage and drug availability would be eliminated.** Today, prescription drug coverage is provided through a patchwork of 100 public and 100,000 private insurance plans. Many Canadians can't afford insurance or prescription drugs and do without, suffering poor health and requiring more expensive, taxpayer-funded medical services as a result.

**One in six hospitalizations could be avoided** if prescription drugs were used appropriately.

**A universal, public Pharmacare Plan would allow for better monitoring of medications**, support, evidence-based drug coverage, and reduce the burden on other parts of the health care system.

### Questions

- Will your party implement a universal, public, comprehensive, accessible and portable Pharmacare program?
- Will your party ensure that federal and provincial governments work together effectively to implement universal, public Pharmacare?
- Will your party ensure a comprehensive, evidence-based formulary, so that Canadian's can access the medications they need to maintain and improve their health?

### More information

- Canadian Health Coalition: <http://bit.ly/2Wqae4>
- Advisory Council on the Implementation of National Pharmacare: <http://bit.ly/2PJxa8>



## Opposition to Privatization of Medical Services

### Key message

**Access to medical support should not be dictated by an individual's means to pay.**

**Medicare is based on the five principles contained in the Canada Health Act: public administration, universal access, comprehensive coverage, accessibility without extra charges or discrimination and portability across the provinces.**

### What is the issue?

Private clinics are operating across the country offering health care services for a price, and the federal government is doing nothing to stop it. British Columbia and Quebec already have a number of these clinics, while other provinces – such as Alberta and Nova Scotia – allow them to a lesser extent. A report by the Ontario Health Coalition found that there are 130 private clinics open in five Canadian provinces, and provided evidence that 89 of these clinics may be selling services in violation of the Canada Health Act.

Federal and provincial governments need to work together to ensure a strengthened public health care system that provides timely, quality health care services to all Canadians, not just for those who can afford to pay.

### Advantages for Canadians

**All Canadians should have equal access to quality medical care.** When Privatization of Medical Services occurs, a two-tiered system is created. People with money can get the medical services that they need/want. People without money wait in line.

**When the Canada Health Act** is enforced, with strong penalties on provinces that allow private clinics, the system becomes fairer, with all funding for necessary medical treatment paid from one source.

**When Canada insures all its population for necessary doctor and hospital care, the delay of timely access to care is eliminated.** Too often what could have been routine becomes critical, and when delayed, results in the need to access more expensive facilities and services. This creates additional stress on the system.

### Questions

- Will you support the provisions of the Canada Health Act which assures Canadians universal accessibility without extra charges?
- Will your government make adherence to the provisions of the Act a condition for Federal Transfer Payments?
- Will your government ensure that physicians and institutions are not able to participate and receive funding in both the Public and User-funded domain?

### More information

- Re-examining Public Funding and Not for Profit Health Care – Canadian Nurses Association:  
<http://bit.ly/2UeDHXG>
- Canada's Health Care System:  
<http://bit.ly/2VdsvzK>





### Key message

**Canada needs a National Seniors Strategy that optimizes health, financial security, affordable housing and social inclusion so all Canadians can age with dignity.**

### What is the issue?

Older Canadians are the fastest growing segment of the population, and gaps in healthcare and social policies are creating barriers to seniors' independence and the essential role they play in healthy communities and economies.

These issues must be addressed as a whole to get the results we require. A coordinated National Seniors Strategy, with dedicated funding and accountable goals will ensure we meet the needs of seniors.

### Advantages for Canadians

**Providing the right care, at the right time, in the right place**, at all stages of aging, allows seniors to remain healthy and active for as long as possible. Canadians are living longer, and our health care system must adapt to shifting demographics. Stable funding is needed to provide the social determinants of health.

**More long term, community and home care, closer to home** enables seniors to receive care in comfortable and familiar settings. Current shortfalls in the appropriate delivery of healthcare for seniors forces them to stay in expensive hospital care longer than they need. The provision of facilities to house patients transitioning from hospital to home, as well as adequate staffing levels, better training and education and safe working conditions will bring about the needed improvements to care.

**More primary caregivers and geriatricians would provide a consistent and appropriate quality of care.** Many Canadians do not have access to a primary care giver, and with one geriatrician per 15,000 adults, Canada is unprepared to

meet the current and growing demands for geriatric expertise. Current nursing shortages create a stressful working environment, burning out experienced nurses and discouraging new recruits.

**More than 8 million informal caregivers support a family member or friend**, contributing an estimated \$25-billion in unpaid labour. This comes at a cost to their personal finances, and to their physical and mental health. These informal caregivers need support. Expanded respite care and adult day programs are needed to provide relief for family caregivers and support aging in place.

**Seniors who are socially connected and have adequate support contribute productively to society.** Social isolation, elder abuse and a lack of age-friendly strategies can deteriorate quality of life, and lead to poor health outcomes, higher social costs and loss of vital economic and social contributions of older populations.

### Questions

- Will your party implement a National Seniors Strategy that addresses health care infrastructure, caregiver support, home care, long-term care and age-friendly communities?
- Will your party establish national standards of care for home and long-term care?
- Will your party recognize and support unpaid caregivers who play a vital role in our health care systems?
- How will your party support health care and personal support professionals to better meet the growing need for geriatric expertise in Canada?



## More information

- National Seniors Strategy for Canadians:  
<http://nationalseniorsstrategy.ca/>
- Canadian Medical Association:  
<https://www.demandaplan.ca>

## My Election Log

### My Riding:

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### The Candidates:

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### Forums:

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### My Polling Station:

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### How I Plan to Celebrate:

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## For further information

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