

For Healthcare Plan Members, Personal Responsibility Is On The Rise

*Survey Reveals Increasing Interest In Taking Ownership For The
Choices People Make That Affect Their Health*



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Survey Reveals Increasing Interest In Taking Ownership For The Choices People Make That Affect Their Health

Toronto, ON – Should people who smoke pay more for their employee health benefit plan? Some Canadian employees think so, according to a new survey. The research indicates that a sense of accountability is evolving. Respondents suggest those with unhealthy habits should pay more for their employee coverage and those who make healthy choices should be rewarded.

Sanofi-aventis commissioned Ipsos-Reid to conduct the 2005 survey, the eighth in the series, in February. Ipsos-Reid polled 1,500 employee health benefit holders, seeking to understand how they feel about containing public, employer and their own healthcare costs at a time when health resources are strained. The research also gauged their appetite for relinquishing some employee benefits in return for maintaining the core coverage related to their employee health benefit plan.

Three overriding conclusions can be drawn from the survey:

- 1) Respondents recognize that resources of the public healthcare system and the health benefit plans are not limitless.
- 2) Employees value their plans so that they are willing to make choices when it comes to managing health risks and costs to maintain core coverage.
- 3) They want the system and their benefit plan to be flexible, tailored and responsive to their needs and health decisions.



These are some of the findings of an Ipsos-Reid poll conducted on behalf of sanofi-aventis between February 14th and 28,2005. The poll is based on a randomly selected sample of 1,500 adult Canadians who had a health benefit portion in their employee plan. With a sample of this size, the results are considered accurate to within ± 2.5 percentage points, 19 times out of 20. of what they would have been had the entire adult Canadian population been polled. The margin of error will be larger within regions and for other sub-groupings of the survey population.

Employees Acknowledge The Need To Be More Accountable

The survey demonstrates that these employees want the cost of coverage to be linked to health habits. For example, the majority of respondents, 70%, believe that employees who do not smoke should pay less for employee health benefit coverage. Fifty-four per cent who have a smoker in their family also agree. Furthermore, a majority of respondents (54%) agree the cost of employee health benefit plans should be higher for employees who smoke, don't exercise or are seriously overweight.

Employees Willing To Absorb Additional Costs

The current perspective seems to be that there is a lot of room for improvement in the public healthcare system and that things will get worse before they get better. Respondents who believe the healthcare system in their province will worsen in the next couple of years outnumber those who expect that it will improve by about a two to one margin (47% versus 22%).

These Canadians indicate a willingness to assist the public healthcare system by absorbing some of the costs. According to the survey, respondents are willing to pay a small fee for some publicly-provided services: seven in 10 (71%) agree they would be willing to pay a small fee (\$5) for a visit to the emergency room, the doctor's office or a day in the hospital, if it



meant the money was invested elsewhere in services like home care, community care, nursing home care, costly drugs, mental health counselling or palliative care.

Seventy-three per cent of respondents say they feel an obligation to help their employer absorb the cost of health benefit plans. A plurality (45%) is willing to pay higher premiums to maintain their coverage if health benefit plan costs increase and their employer is either unable or unwilling to absorb the cost. One-third (33%) prefer to pay a higher portion when they use medical services. Sixteen per cent of respondents are prepared to accept a reduction in benefits, but pay the same premiums.

When asked which component of their health benefit plan they are willing to part with, respondents state they are least willing to part with short-term disability (3%), long-term disability (3%) and their drug plan (2%). Although no clear answer emerges, they are more willing to part with paramedical practitioners like physiotherapists, chiropractors, private nurses and massage therapists (27%) and semi-private hospital coverage (21%).

Employers And Government Also Have A Role To Play

Employees expect their employers to be flexible. For example, respondents feel employers have an obligation to cover de-listed provincial health services. A strong majority, 80%, agree that employers should start including coverage for services that are reduced or eliminated from provincial healthcare plans.

The survey also indicates that employees expect their employer to pay for a number of therapies that prevent disease and improve longevity and quality of life. In fact, 95% believe that higher cost drugs should be covered; 91% believe that cholesterol-lowering drugs should be covered; 78% believe that obesity medications should be covered; and 72% believe that smoking cessation drugs should be covered.



The survey demonstrates that many employers are encouraging a healthy lifestyle. In fact, 41% of respondents say they have access to programs at work that promote overall well-being and health. Furthermore, almost half (46%) of respondents who have access at work to wellness programs addressing health issues, such as nutrition, weight management, exercise, smoking cessation and stress management (19% of all respondents) say they regularly participate in these programs.

While many respondents believe employers have a role to play when it comes to improving health and reducing risk, they also believe that government should institute public policy initiatives that promote good health. In fact, when asked if the government should provide tax credits or deductions for personal gym memberships or recreational fees to encourage healthy choices, 63% of respondents agree.

These Canadians believe government has a significant responsibility for prescription drug coverage. For example, 43% of respondents believe the government alone should be responsible for absorbing the price of prescription drugs costing them \$2,500 annually (versus 25% who say the employer only should be responsible). As the cost of the drug increases, plan members believe the government should take on the extra burden, with 48% of respondents saying the government should absorb the price of prescription drugs that cost them \$5,000 annually (compared to 21% for employer – sole responsibility).

Canadians Place Significant Value On Their Health Benefit Plan

While *The sanofi-aventis Healthcare Survey* reveals that many will accept trade-offs within their employee health benefit plan, they won't trade them in. In fact, 60% of those polled would choose their plan over receiving annual payments of up to \$11,000. The rationale for those choosing their employee health benefit plan over cash was evenly split between financial



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well-being (52%) and peace of mind (51%), in the event that an expensive illness were to strike.

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