



Ipsos Reid



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2010 National Report Card Final Report

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TABLE OF CONTENTS

Introduction.....1

Methodology1

Executive Summary.....2

Detailed Findings.....5

 2010 Report Card5

 Most Important Public Issue and Top Personal Health Issue.....17

 Impact of the Baby Boom Generation on Health Care19

 Personal Financial Impact of Health Care.....29

 A Profile of Baby Boomers34



Introduction

This is the tenth-annual CMA Report Card on the health care system in Canada. Since 2001, the Canadian Medical Association has asked Ipsos Reid each year to measure public opinion with respect to the health of the Canadian health care system.

In particular, Ipsos Reid has asked Canadians to assign a letter grade to the health care system overall, and considering different aspects of the system.

This year, Canadians were also asked a series of questions about their perceptions and expectations of long-term health and health care needs and their attitudes towards health care delivery and sustainability.

Methodology

Between June 8 and June 21, 2010, Ipsos Reid surveyed 3,483 Canadian adults online. Respondents were randomly selected from the Ipsos Household Panel. A sample of this size is associated with a ± 1.66 percentage point margin of error for the overall national findings at a 95% confidence interval. Slight weights by region, age and gender were applied to the data to ensure the sample accurately reflects the population according to Census data.

The studies conducted in previous years are referenced in this research. The margins of error for each of these studies are set out below.

Year	Sample Size	Margin of Error (%)
2010	N=3,483	± 1.66
2009	N=3,223	± 1.73
2008	N=1,002	± 3.2
2007	N=1,001	± 3.2
2006	N=1,007	± 3.2
2005	N=1,006	± 3.2
2004	N=1,057	± 3.1

A note on tracking data

In 2008, the CMA decided to move this research to a purely online data collection methodology. For the past three years, the letter grade portion of the research has been conducted both online and by telephone to ensure a smooth transition between data collection methods. Therefore, in this year's Report Card, only the last three years of online tracking are referenced.

Executive Summary

- Overall views of the health system have remained stable ...
- What mark/letter grade would you give to:
 - The overall quality of the healthcare services available to you and your family: 36% A Grade vs. 36% in 2009.
 - The choice of health services in your community: 31% A Grade vs. 32% in 2009
 - Your most recent dealing with the healthcare system in your community: 40% A Grade vs. 42% in 2009.
 - The level of cooperation between various health professionals like doctors, pharmacists and nurses in your community: 34% A Grade vs. 35% in 2009.
- There is little optimism (35%) that community health care services will get better over the next two or three years.
- Concern for the future of health care and the impact of the Baby Boom Generation is very real ...
 - 80% are concerned the quality of health care in Canada will decline as a result of increased strain on the health care system as the Baby Boom Generation gets older
 - 79% are concerned the health system will be not able to offer the same level of coverage as the Baby Boom Generation reaches retirement age
 - 76% are concerned they will have to pay more taxes so that the health system can provide services to the Baby Boom Generation
 - 72% are concerned they will not have enough money to maintain their health as they get older
- In contrast, fewer are concerned about economic issues in the future (68% not being able to finance their retirement) and today (38% concerned about losing their job).
- As a result of this high level of concern, the majority (85%) agrees that the federal and provincial governments should, as soon as possible, begin negotiations on a new agreement and that patients and health care professionals should be consulted (83%).
- A majority agrees that health care is going to cost more and the system must change to accommodate the Baby Boom Generation ...
 - 76% agree the aging of the Baby Boom Generation combined with the fact that Canadians are living longer is going to put a huge strain on the health system.
 - 74% agree that urgent changes need to be made to the health system so that it can provide today's level of care to the Baby Boom Generation.
 - 71% agree that as Canada's population gets older we, as a country, will have to spend more money to provide the same level of health services that we get today.

- But there is little agreement on who or what is most responsible for increasing the demand for health care in Canada ...
 - 33% say fewer Canadians taking responsibility for their personal health and relying on the system when they get sick.
 - 30% believe it is the large number of Baby Boomers who are about to reach retirement age.
 - 21% suggest higher demands and expectations as all Canadians are more concerned about their health.
 - 16% point to new medical advances that allow all Canadians to live longer.
- Very few are willing to pay more taxes, pass the cost on to Baby Boomers or cut health prevention programs to fund the required changes
 - 34% agree that Canada's Baby Boomers are better off financially than the Generations that will follow and should pay more for health services (in taxes or special user fees) because they can afford it.
 - 22% agree they are willing to pay 10% more in taxes to ensure that the health system can provide services to the Baby Boom Generation.
 - 15% agree that given the high cost of meeting the health care demands of the Baby Boom Generation it is okay if we spend less money on health prevention programs aimed at younger Canadians.
- On a personal level one-third of Canadians say they spend at least \$500 out-of-pocket on health care every year, and 68% think that this amount will increase...
 - 23% Less than \$100
 - 33% \$100 to less than \$500
 - 18% \$500 to less than \$1000
 - 15% More than \$1000
 - 68% think the amount they spend out-of-pocket on health care every year will increase over the next five years.
- When forced to choose between a reduced level of health services or two alternative forms of increased funding only two in ten opt for less service, while the rest are evenly split between sharing the cost among all Canadians or having the wealthiest portion of the Baby Boom Generation pay more ...
 - 40% All Canadians are going to have to pay more in taxes so that the health system can provide today's level of care to the Baby Boom Generation.
 - 20% Canadians are going to have to accept a reduced level of health services because there won't be enough funds to meet the health care needs of the Baby Boom Generation.
 - 40% The wealthiest people in the Baby Boom Generation are going to have to pay more money out of their own pockets if they want to receive the kind of health services we have today.

- When forced to choose, six in ten Canadians chose user fees that would see funds for healthcare go up and down with demand as opposed to a permanent increase in money spent on the health system ...
 - 60% The best way to deal with the increased demand for health services caused by the Baby Boom Generation is to make people who use the health system pay special user fees, meaning more money goes into the system while demand is high and less money will go in as demand for services drops.
 - 40% The best way to deal with the increased demand for health services caused by the Baby Boom Generation is to make people pay higher taxes so that there is a permanent increase in money going into the health care system.
- While half lean toward less permanent funding, a majority agree that the system requires some permanent restructuring...
 - 75% agree that Canada's population is ageing and changing (for example, becoming more urban and more multicultural) and this requires some permanent restructuring of the health care system.
 - 49% agree (vs. 20% disagree) that the impact of the Baby Boom Generation on our health care system will be significant but temporary. Any measures taken to increase funding or limit the scope of health services should also be temporary even if that means for the next 10 to 15 years.
- A significant minority see their own health or their parents' health having a negative financial impact on them in the future; far fewer than the 80% who are concerned about quality and coverage as the Baby Boom Generation reaches retirement age ...
 - 29% likely to alter their retirement plans (working longer or travelling less) to help pay for their own future health costs or their parents'
 - 24% likely to dip into planned retirement savings to help pay for own future health costs or their parents'
 - 18% likely to go into debt as a result of health care costs
 - 19% likely to move parents into home and support them financially
 - 16% likely to pay for parents to live in a nursing home
- As a result there is some support for saving and health insurance to cover future costs:
 - 24% likely to save specifically for health costs faced during my retirement
 - 31% likely to buy long-term health insurance
 - 40% likely to buy health insurance to supplement public health care coverage during retirement or participate in an employer-provided retiree health plan

Detailed Findings

2010 Report Card

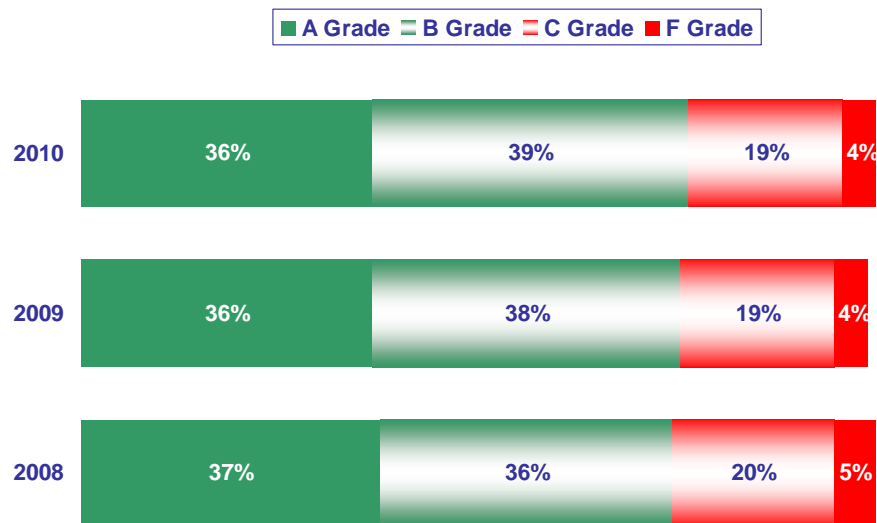
Over One in Three Give “Overall Quality” an “A” Grade

Canadians were asked to grade the overall quality of health care services as an A, B, C or F, where an A is the highest grade and an F is a failing grade. Three-quarters (75%) grade overall quality in the A (36%) or B (39%) range, consistent with 2009 (74%) and 2008 (73%).

Over One in Three Give “Overall Quality” an “A” Grade

What mark/letter grade would you give to:

The overall quality of the health care services available to you and your family.



Base: All respondents n=3,483

Those most likely to grade the overall quality of health care services as an A include:

- Residents of Atlantic Canada (43%), Ontario (40%) and Saskatchewan and Manitoba (39%), compared to residents of Quebec (31%) and British Columbia (29%);
- Canadians 55 years of age and older (45%) and those 18 to 34 (36%) compared to those 35 to 54 years of age (28%);
- Those who have a family doctor (39%) compared to those who don't (18%).

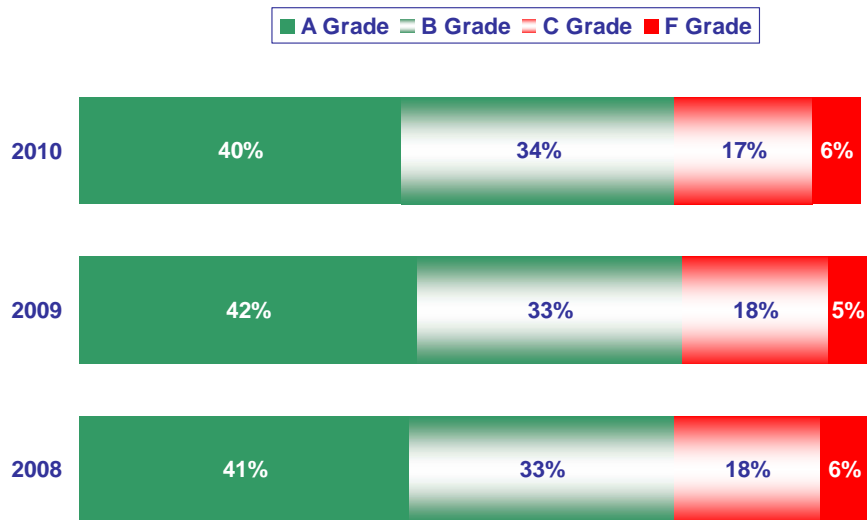
Four in Ten Give Their Most Recent Experience an “A” Grade

Canadians were also asked to grade their most recent experience dealing with the health care system in their community. Three quarters (74%) Canadians grade their most recent experience with the health care system in their community as either an A (40%) or a B (34%), which is virtually unchanged since 2008 (75%).

Four in Ten Give Their Most Recent Experience an “A” Grade

What mark/letter grade would you give to:

Your most recent experience dealing with the health care system in your community.



Base: All respondents n=3,483

Those more likely to grade their most recent experience dealing with the health care system as an A include:

- Residents of Ontario (45%), Alberta (42%), Atlantic Canada (49%) and Saskatchewan/Manitoba (43%) compared to those in British Columbia (32%) and Quebec (32%);
- Canadians 55 years of age and older (51%) compared to those 35 to 54 years of age (34%); and
- Those who have a family doctor (44%) compared to those who don't (21%).

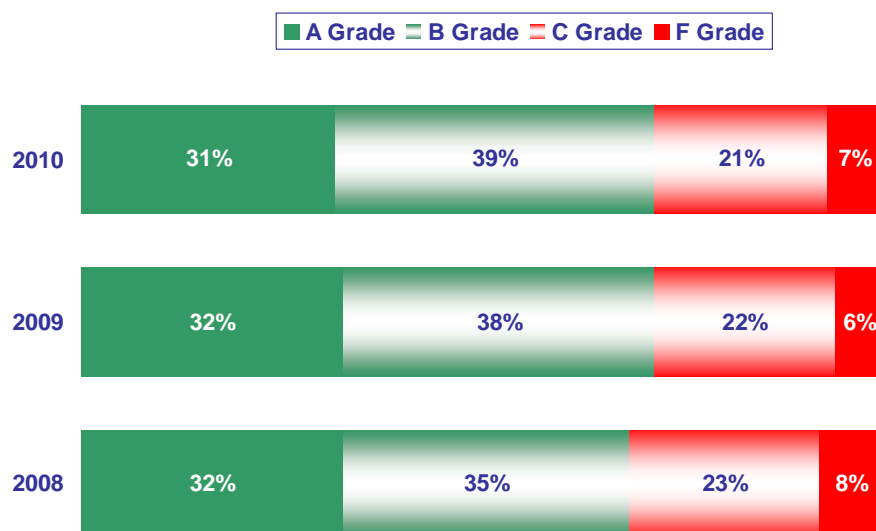
Three in Ten Give “A” Grade to Choice of Health Services in Community

A majority of Canadians (70%) grade the choice of health services in their community as either an A (31%) or B (39%). This marks a three-point increase in the proportion grading the choice of health services as an A or a B since the 2008 (67%).

Three in Ten Give an “A” Grade to Choice of Health Services in Community

What mark/letter grade would you give to:

The choice of health services in your community.



Base: All respondents n=3,483

17

Those more likely to grade the choice of health services in their community as an A include:

- Residents of Ontario (36%), Atlantic Canada (35%) and Saskatchewan/Manitoba (35%) compared to those in Quebec (26%) and British Columbia (25%);
- Canadians 55 years of age and older (39%) and those 18-34 (33%), compared to those 35 to 54 years of age (24%);
- Those who have a family doctor (34%) compared to those who don't (18%).

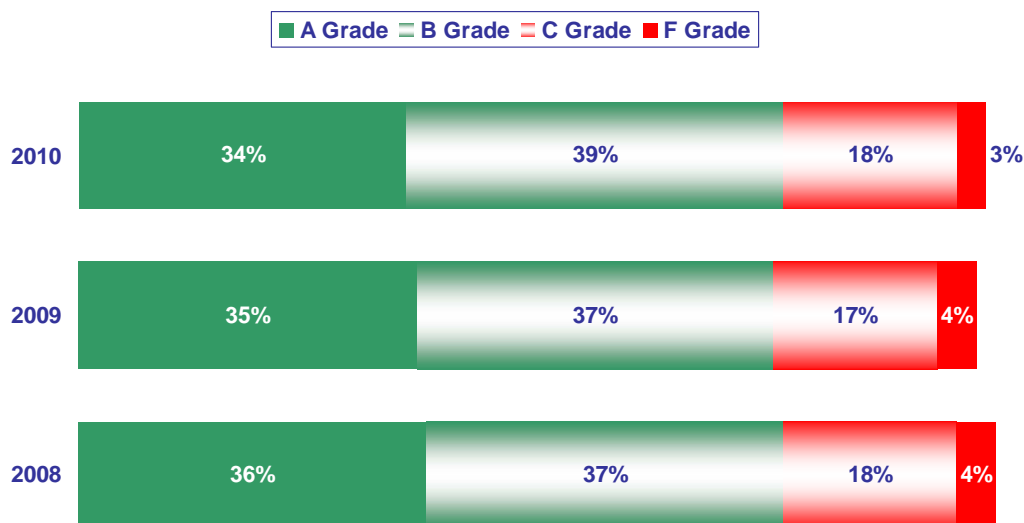
Over One in Three Give Cooperation among Health Professionals an “A” Grade

Nearly three in four (73%) grade cooperation among health professionals in their community, including doctors, pharmacists and nurses, as either an A (34%) or a B (39%). This is consistent with 2009 (72%).

Over One in Three Give Cooperation Among Health Professionals an “A” Grade

What mark/letter grade would you give to:

The level of cooperation between various health professionals like doctors, pharmacists and nurses in your community.



Base: All respondents n=3,483

Those more likely to grade the choice of health services in their community as an A include:

- Residents of Atlantic Canada (45%) compared to all other regions except for Saskatchewan and Manitoba (37%);
- Canadians 55 years of age and older (42%) and those 18-34 (33%), compared to those 35 to 54 years of age (27%); and
- Those who have a family doctor (36%) compared to those who don't (22%).

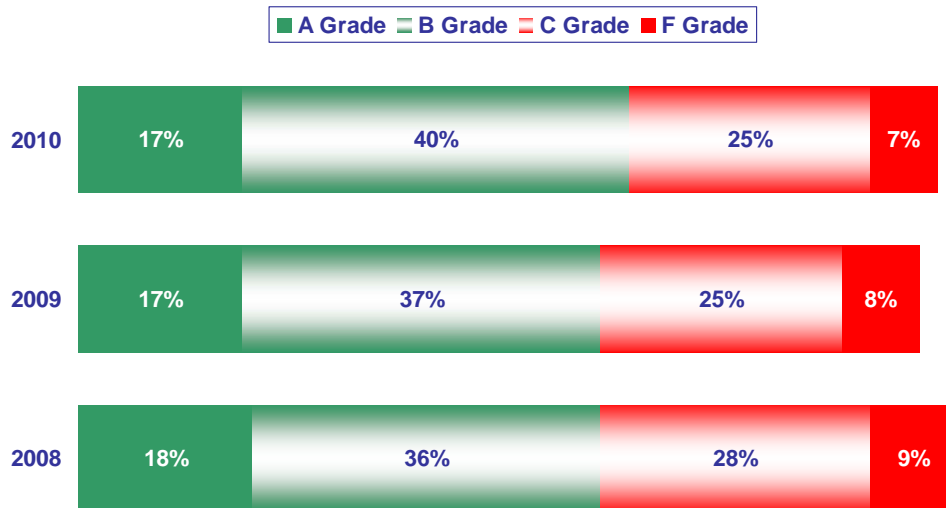
Just Over Half Give Health Care Providers and Their Associations “A” or “B” Grades

Fifty-seven percent of respondents grade health care providers and their associations as either an A (17%) or B (40%) for their performance in dealing with health care in Canada. This marks a slight increase over 2009 (54%).

Just Over Half Give Health Care Providers and Their Associations “A” or “B” Grades

What mark/letter grade would you give to:

The performance of health care providers and their associations in dealing with health care in Canada.



Base: All respondents n=3,483

Those more likely to grade the performance of health care providers and their associations in dealing with health care in Canada as an A include:

- Residents of Saskatchewan and Manitoba (24%), Alberta (23%), Ontario (21%), Atlantic Canada (20%) and British Columbia (17%) compared to residents of Quebec (5%);
- Canadians aged 18-34 years of age (22%) and those 55 years of age and older (21%), compared to those 35 to 54 years of age (11%); and
- Those who have a family doctor (19%) compared to those who don't (10%).

Grading Access to Health Care Services

Canadians were asked to grade access to ten health care services using the letter grade rating system, where an A is the highest grade and an F is a failing grade. While access to walk-in clinics received the highest percentage of an A grade (34%) and an F grade of only nine percent (9%), access to both home health care service and community health care services were given 14 percent for A grades and eight percent for F grades. Access to family doctors in communities, meanwhile, garnered the largest failing grade at 16 percent.

	A Grade	B Grade	C Grade	F Grade
Access to walk-in clinics in your community	34%	32%	20%	9%
Access to a family doctor in your community	30%	29%	22%	16%
Access to health care services for children in your community	24%	30%	15%	4%
Access to emergency room services	26%	31%	26%	11%
Access to health care services for seniors in your community	21%	28%	18%	5%
Access to modern diagnostic equipment such as MRIs and CT scans	20%	31%	25%	11%
Access to health care services on evenings and weekends in your community	17%	31%	29%	14%
Access to medical specialists	18%	30%	31%	13%
Access to home health care service	14%	23%	21%	8%
Access to mental health care services in your community	14%	24%	20%	8%

No improvement in A Grades for Access to Services

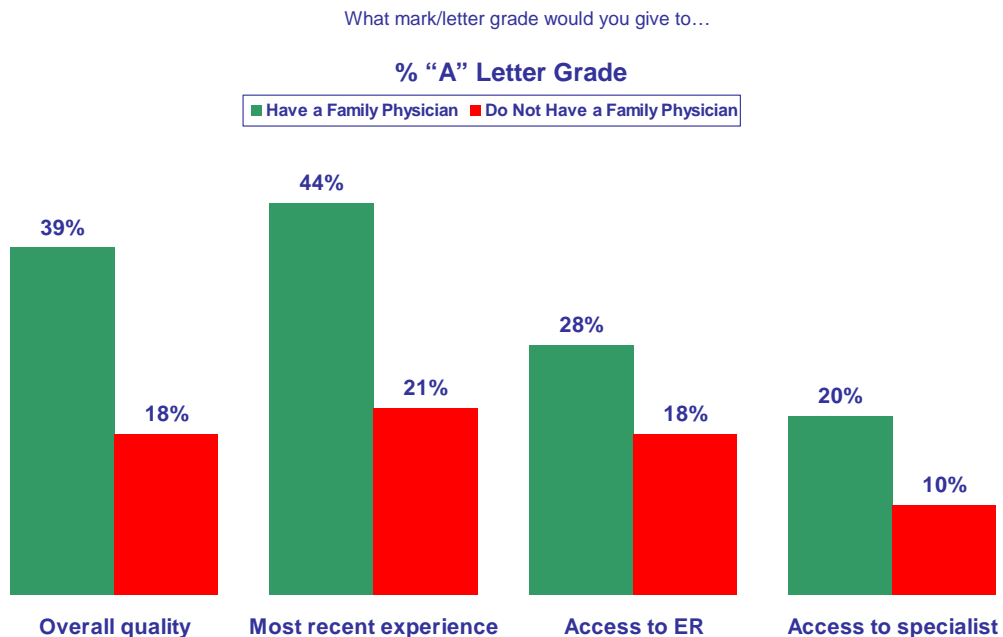
A grades for access to almost all health services tested show no improvement over 2009, with only access to walk-in clinics gaining a slight, two percentage grade increase from 32 percent in 2009 to 34 percent in 2010.

	2010	2009	2008
Access to walk-in clinics in your community	34%	32%	34%
Access to a family doctor in your community	30%	31%	28%
Access to health care services for children in your community	24%	25%	23%
Access to emergency room services	26%	26%	26%
Access to health care services for seniors in your community	21%	21%	20%
Access to modern diagnostic equipment such as MRIs and CT scans	20%	20%	21%
Access to health care services on evenings and weekends in your community	17%	18%	19%
Access to medical specialists	18%	19%	20%
Access to home health care service	14%	15%	14%
Access to mental health care services in your community	14%	16%	14%

Canadians With a Family Physician are More Positive About Health Care Quality, Service, and Access

With respect to health care quality, service, and access, those with a family physician remain more positive, as compared to those without a family physician. For example, 39 percent of those with a family physician grade the overall quality of available health care services an A, as compared to 18 percent of those without a family physician, and 44 percent of those who rate their most recent experience as an A is in contrast to 21 percent among those who do not have a family doctor.

Canadians With a Family Physician are More Positive About Health Care Quality, Service, and Access



Base: Those with a family physician (n=2,785); No family physician (n=657)

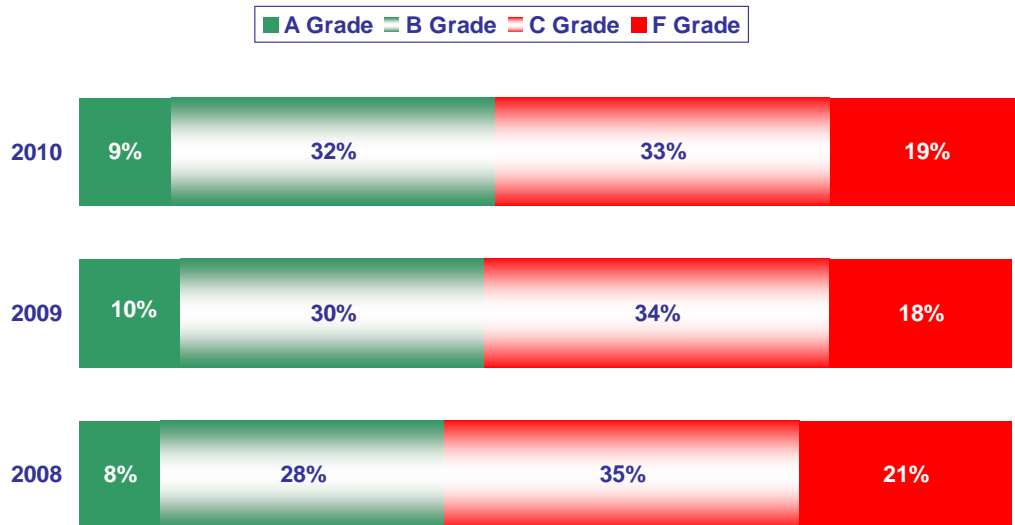
Federal Performance on Health Care up Slightly With About Two in Five Giving “A” or “B” Grades

Canadians were asked to grade the performance of the federal government in dealing with health care in Canada. Forty-one percent grade the federal government's performance as either an A (9%) or B (32%), consistent with 2009 (40%, including 10% who gave an A, and 30% who said B).

Federal Performance on Health Care: About Two in Five Giving “A” or “B” Grades

What mark/letter grade would you give to:

The federal government's performance in dealing with health care in Canada.



Base: All respondents n=3,483

Those more likely to grade the federal government's performance on health care as an A include:

- Residents of Atlantic Canada (16%), Saskatchewan and Manitoba (11%), Ontario (11%), Alberta (10%), and British Columbia (9%) compared to residents of Quebec (3%); and
- Respondents 18 to 34 years (17%) and 55 years of age and older (9%) compared to those 35 to 54 years (4%).

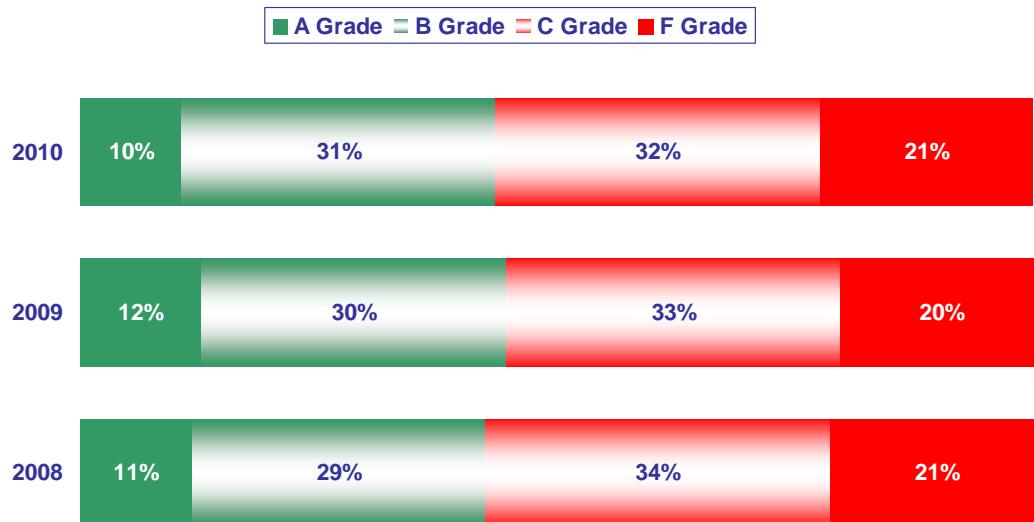
About Two in Five Give Provincial Performance on Health Care “A” or “B” Grades

About two in five Canadians (41%) grade their provincial government's performance in dealing with health care as an A (10%) or a B (31%). These findings are consistent with 2009, when 42 percent graded their provincial government's performance as an A or a B.

About Two in Five Give Provincial Performance on Health Care “A” or “B” Grades

What mark/letter grade would you give to:

Your provincial government's performance in dealing with health care in your province.



Base: All respondents n=3,483

Those more likely to grade their provincial government's performance in dealing with health care as an A include:

- Residents of the Atlantic Provinces (17%) compared to those in Quebec (4%) and British Columbia (10%);
- Canadians 18 to 34 years old (18%) compared to those 55 years of age and older (10%) and those aged 35-54 years of age (5%);
- Those with a family doctor (11%) compared to those without (7%); and
- Men (14%) compared to women (7%).

Provincial Governments Receive More “A” or “B” Grades than Federal Government in all Regions – Except Alberta and Saskatchewan/Manitoba

In Saskatchewan/Manitoba, Atlantic Canada and Quebec, provincial governments received more A or B grades in dealing with health care than the federal government. Most notable is Atlantic Canada, where 51 percent give the provincial government A or B grades compared to 45 percent giving the federal government A or B grades.

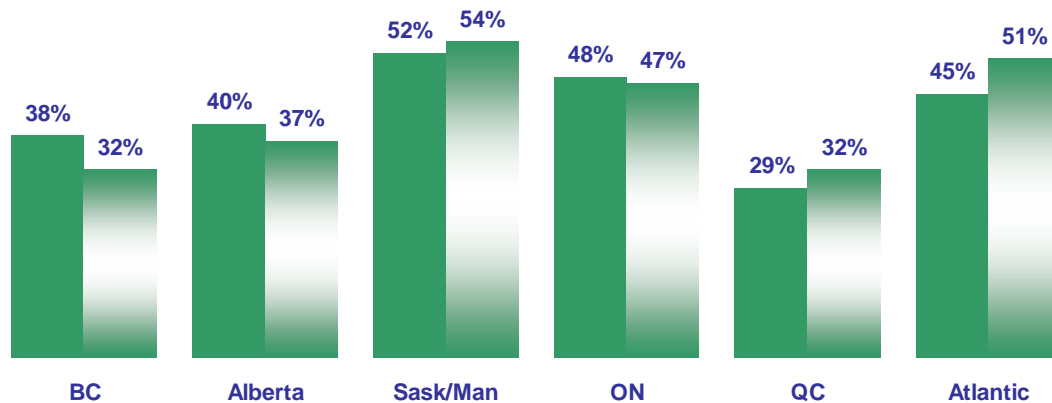
A Comparison of Federal and Provincial Government Grades

What mark/letter grade would you give to:

The _____ government's performance in dealing with health care in Canada.

% “A” or “B” Grade

■ federal government ■ provincial government



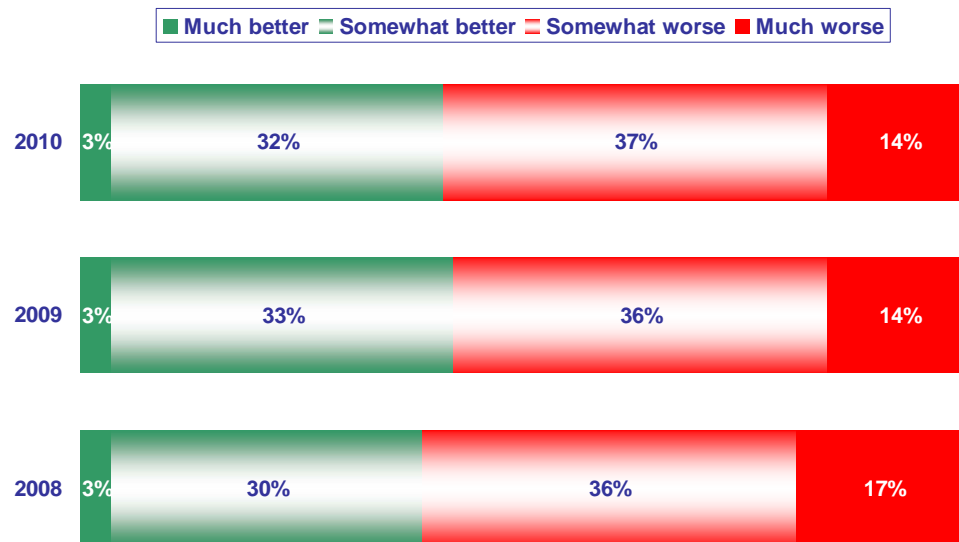
Base: All respondents n=3,483

Views Remain Divided on Whether Health Care Will Improve

The public remains largely divided as to whether health care services will get better or worse over the next two or three years, with 35 percent saying health care services will get better and 51 percent saying they will get worse. These findings are very consistent with 2009 (36% vs. 50%).

Views Remain Divided on Whether Health Care Will Improve

Overall, do you think health care services in your community will get much better, somewhat better, somewhat worse or much worse over the next two or three years?



Base: All respondents n=3,483

Those more likely to think that health care services in their community will get much or somewhat better over the next two or three years include:

- Residents of Saskatchewan and Manitoba (40%) compared to residents of Quebec (32%);
- Those 18 to 34 years of age (47%) compared to those 45 to 54 years (28%) and those aged 35 to 44 years old (29%); and
- Men (39%) compared to women (32%).

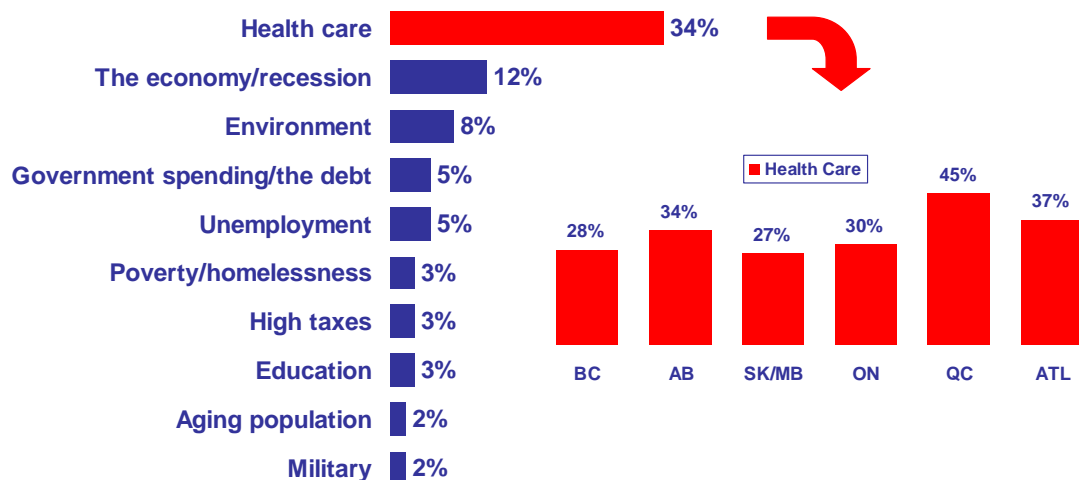
Most Important Public Issue and Top Personal Health Issue

Health Care System Tops the List of Most Pressing Issues in Canada

When Canadians are asked to identify the issue presently facing Canada they say should receive the greatest attention from Canada's leaders, a third say health care. In fact they are more than twice as likely to name health care as the top issue as they are to say that the economy/recession is the most pressing issue (12%). Residents of Quebec are more likely than residents of any other province to say that health care should receive the greatest attention from Canada's leaders.

Health Care System Tops the List of Most Pressing Issues in Canada

Thinking of the issues presently facing Canada, which one do you feel should receive the greatest attention from Canada's leaders ?



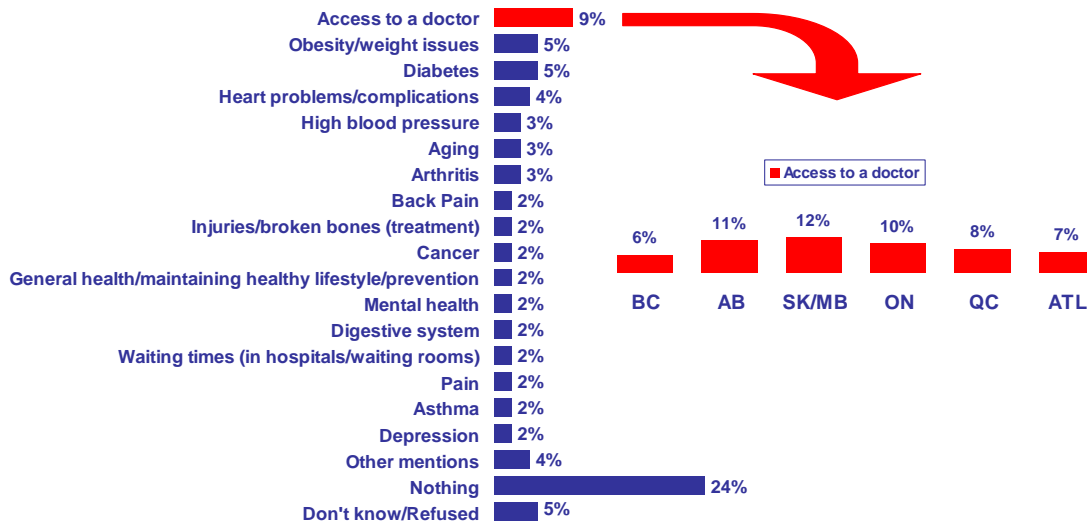
Base: All respondents n=3,483

Issues relating to the Health Care System Rated as Top Personal Health Issue

Canadians were asked, on an open-ended basis, to name their most pressing personal health issue. One in ten (9%) of Canadians say their most pressing personal health issue is access to a doctor. Aside from access, Canadians are concerned about a range of health-related issues including obesity or weight issues (5%), diabetes (5%), and heart problems (4%). Residents of Alberta, Saskatchewan and Manitoba, and Ontario are most likely to report access to a doctor as their most pressing personal health issue.

Issues Relating to the Health Care System Rated as Top Personal Health Issue

With regard to your own health, what is your most pressing personal health issue?



Base: All respondents n=3,483

Impact of the Baby Boom Generation on Health Care

Most are Concerned about the Future of Health Care and the Impact of the Baby Boom Generation

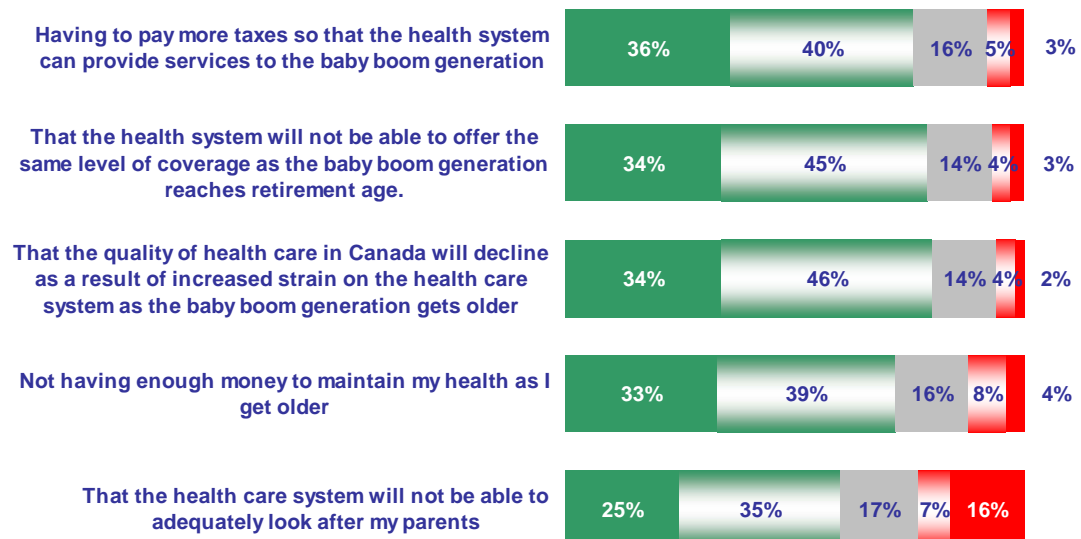
Canadians were asked to use a scale to rate their level of concern over a series of statements. More than three quarters (76%; 36% extremely concerned and 40% somewhat concerned) of Canadians are concerned about having to pay more taxes so that the health system can provide services to the Baby Boom Generation. Canadians are equally concerned that the health system will not be able to offer the same level of coverage as the Baby Boom Generation reaches retirement age, with 34 percent reporting that they are extremely concerned and another 45 percent saying that they are somewhat concerned.

That the quality of health care in Canada will decline as a result of increased strain on the health care system as the Baby Boom Generation gets older is also of concern for the majority of Canadians (80%) with 34% reporting that they are extremely concerned and 46% finding this somewhat concerning. In light of these concerns over the inability of the health system to sustain the affect of the aging Baby Boom Generation, it is not surprising to see that a third (33%) of Canadian are extremely concerned that they will not have enough money to maintain their health as they get older (39% somewhat concerned) and that the health care system will not be able to adequately look after their parents (25% extremely concerned and 35% somewhat concerned).

Most are Concerned about the Future of Health Care and the Impact of the Baby Boom Generation

Please use the scale below to indicate how concerned are you about the following:

■ Extremely concerned ■ Somewhat concerned ■ Neither concerned nor unconcerned ■ Not very concerned ■ Not at all concerned



Base: All respondents n=3,483

Canadians want Governments to Lead and Patients and Health Professionals to have their say

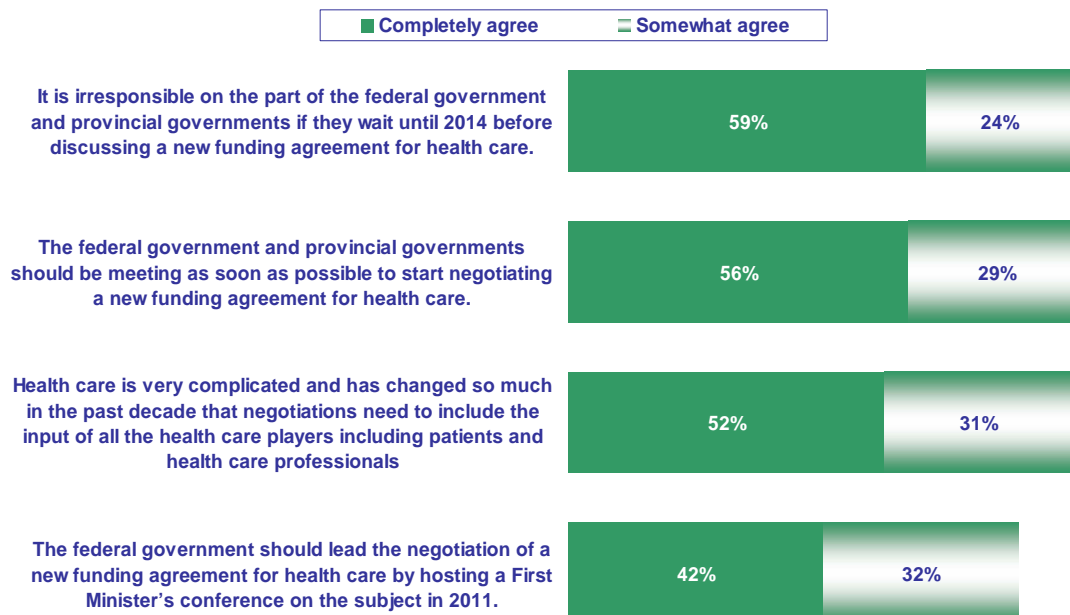
In light of their concern over the potential impact of the Baby Boom Generation entering retirement age on the sustainability of the health care system, it is not surprising that, when asked, Canadians report strong agreement it is urgent that governments address the issue of the health care funding agreement set to expire in 2014.

In fact, four in five Canadians (83%) agree either completely (59%) or somewhat (24%) that it is irresponsible on the part of the federal government and provincial governments if they wait until 2014 before discussing a new funding agreement for health care. Furthermore, a roughly equal proportion (85%) agrees either completely (56%) or somewhat (29%) that the federal government and provincial governments should be meeting as soon as possible to start negotiating a new funding agreement for health care.

Not only does the majority of Canadians agree that a new funding agreement should be negotiated in advance of 2014 and as soon as possible, 83 percent of Canadians agree either completely (52%) or somewhat (31%) that due to the complexity of health care and the extent to which it has changed that negotiations need to include the input of all health care players including patients and health care professionals. With regards to who should take the lead in these negotiations, three-quarters (74%) agree either completely (42%) or somewhat (32%) that the federal government should lead the negotiation by hosting a First Minister's conference on the subject in 2011.

Canadians want Governments to Lead and Patients and Health Professionals to have their Say

Please indicate to what extent you either agree or disagree with the following statements:



Base: All respondents n=3,483

A Majority agrees that as the Population Ages Health Care will Cost More and that Urgent Change is Required

Canadians were asked to rate their level of agreement with a series of statements about the impact of the Baby Boom Generation on the health care system. A majority (75%) agrees either completely (37%) or somewhat (38%) the aging of the Baby Boom Generation combined with the fact that Canadians are living longer is going to put a huge strain on the health system. Furthermore, seven in ten (71%) agree either completely (29%) or somewhat (42%) that Canadians, as a country, will need to spend more money to provide the same level of services as today. In the context of general agreement among most Canadians that we are facing a situation in which significant strain on our health system appears inevitable, leading to increased spending, three quarters (74%) agree either completely (35%) or somewhat (39%) that we need to make some urgent changes to the health system to ensure the current level of care to the Baby Boom Generation.

A Majority Agree that as the Population Ages Health Care will Cost More and that Urgent Change is Required

Please rate your level of agreement with the following statements:

■ Completely agree ■ Somewhat agree ■ Neither agree nor disagree ■ Somewhat disagree ■ Completely disagree

The aging of the baby boom generation combined with the fact that Canadians are living longer is going to put a huge strain on the health system.



As Canada's population gets older we, as a country, will have to spend more money to provide the same level of health services that we get today.



We need to make some urgent changes to the health system so that it can provide today's level of care to the baby boom generation.

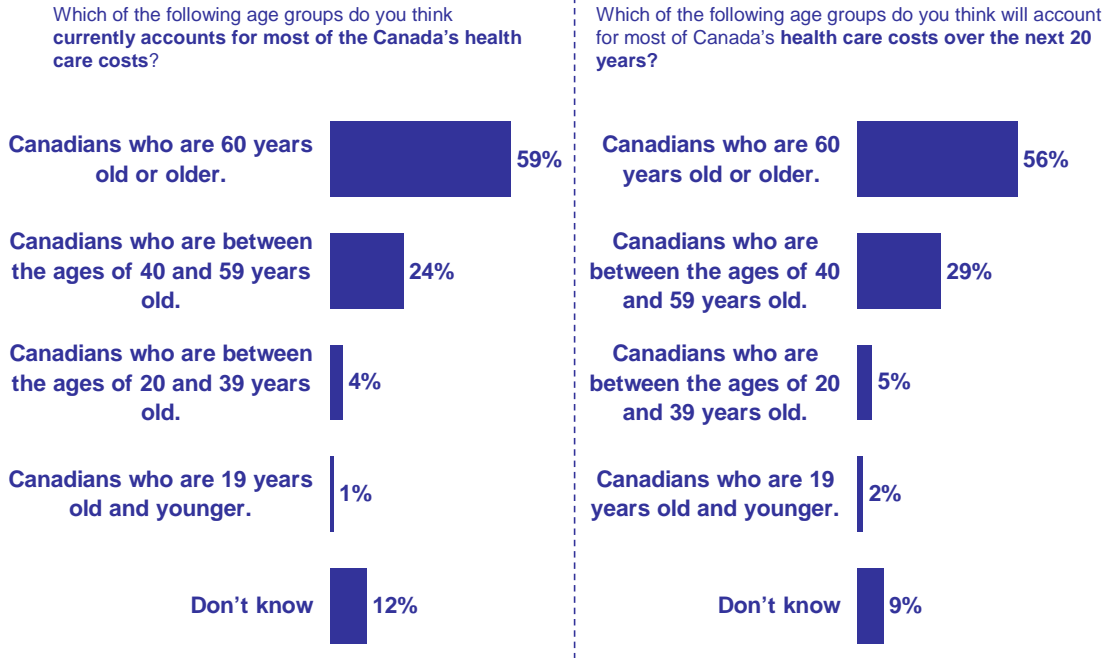


Base: All respondents n=3,483

Most Say that it's the Oldest Canadians that account for most of Canada's Health Care Costs

When asked which age cohort of the Canadian population currently accounts for most of Canada's health care costs, three in five (59%) point to Canadians over 60 years old. A quarter (24%) says that those aged 40 to 59 years old account for the majority of costs while just five percent attribute the better part of health care costs to Canadians 39 years old or younger. When asked to project which cohort will account for most of Canada's health care costs over the next 20 years, Canadians do not anticipate much change in their perceptions of who accounts for most of the costs today. That said, the results do indicate a shift in the attribution of health care costs from Canadians 60 years and older (a three percentage point decrease over current perceptions) towards those 40 to 59 years old (up five percentage points from current perceptions).

Most Feel that it's the Oldest Canadians that account for most of Canada's Health Care Costs



Base: All respondents n=3,483

Equal Proportions Cite Lack of Personal Responsibility and the Baby Boom Generation as Most Responsible for Increased Demand for Health Care

Canadians were asked to indicate which of a series of potential causes for increased health care demand in Canada was the most responsible. Roughly equal proportions attribute the increased demand for health care to fewer Canadians taking responsibility for their personal health and relying on the system when they get sick (33%) and the large number of Baby Boomers who are about to reach retirement age (30%). In addition, one in five (21%) attributes this increase to higher demands and expectations as all Canadians are more concerned about their health. Only 16 percent assign this increase in demand to new medical advances that allow Canadians to live longer.

Equal Proportions Cite Lack of Personal Responsibility and the Baby Boom Generation as Most Responsible for Increased Demand for Health Care

Which of the following do you think is the most responsible for increasing the demand for health care in Canada?



Base: All respondents n=3,483

Those more likely to say fewer Canadians taking responsibility for their personal health and relying on the system when they get sick is most responsible for increased health care demands include:

- Residents of the Atlantic provinces (46%) compared to residents of Quebec (20%); and
- Respondents making an income between \$60k and \$100k (35%) compared to those with an income less than \$20k (29%).

Few are Prepared to Support Fees for Baby Boomers, New Taxes or Less Spending on Prevention to Meet the Demands of the Baby Boom Generation

Despite high levels of concern over the impact the Baby Boomers will have on the health care system as they enter retirement age, few are prepared to increase their own financial contributions to the health care system through taxes or user fees and even fewer are willing to sacrifice prevention programs for increased spending on services. Just one in ten (11%) strongly agrees that wealthy Baby Boomers should pay higher taxes or user fees because they can afford it. While 23 percent agree somewhat with this statement, over a third (35%) disagrees either completely (15%) or somewhat (20%) with this statement.

Only 22 percent agree either completely (6%) or somewhat (16%) that they are willing to pay 10 percent more in taxes to ensure health care services for boomers while half (49%) disagrees either completely (24%) or somewhat (25%) with this statement. A roughly equal proportion (15%) agrees either completely (5%) or somewhat (10%) that prevention programs aimed at younger Canadians should receive less funding in favour of meeting the demands of the Baby Boom Generation while 62 percent disagrees either completely (34%) or somewhat (28%) with this statement.

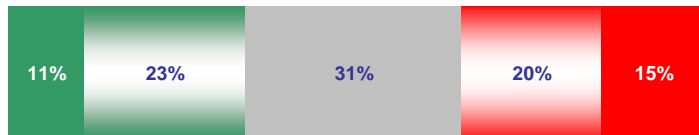
In addition to this lack of support and strong opposition for the three statements offered to Canadians, roughly three in ten report neither agreement nor disagreement with each statement.

Few are prepared to Support Fees for Baby Boomers, New Taxes or Less Spending on Prevention to Meet the Demands of the Baby Boom Generation

Please rate your level of agreement with the following statements:

■ Completely agree ■ Somewhat agree ■ Neither agree nor disagree ■ Somewhat disagree ■ Completely disagree

Canada's baby boomers are better off financially than the generations that will follow them and they should pay more for health services (in taxes or special user fees) because they can afford it.



I am willing to pay 10% more in taxes to ensure that the health system can provide services to the baby boom generation.



Given the high cost of meeting the health care demands of the baby boom generation it is OK if we spend less money on health prevention programs aimed at younger Canadians.



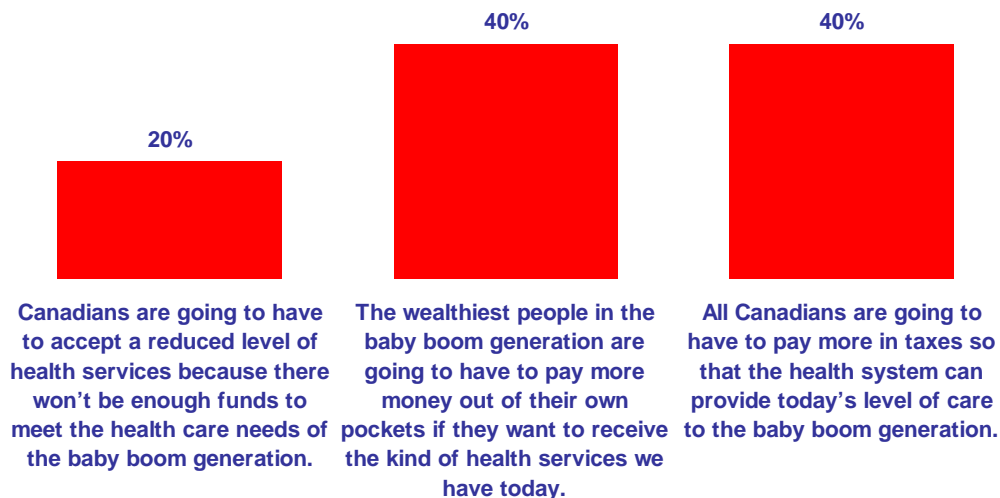
Base: All respondents n=3,483

Four in Five Say that all Canadians or the Wealthiest Baby Boomers Will Need to Pay More Rather than Accepting a Reduced Level of Services

Canadians were presented with three potential options of how to address the increasing cost of health care and the resulting impact on the health care system's ability to care for the Baby Boom Generation. One option included a reduction in the level of health services while the others suggested increases in out-of-pocket spending on health care for the wealthiest Canadians or increased taxes for all. Among the three options only one in five (20%) say that the statement that *Canadians are going to have to accept a reduced level of health services because there won't be enough funds to meet the health care needs of the Baby Boom Generation* as the option that is closest to their point of view. The remaining 80 percent of Canadians are divided evenly between an increase in out-of-pocket spending for the wealthiest people in the Baby Boom Generation should they want to receive the kind of health services we have today (40%) and an increase in taxes for all Canadians so that the health system can provide today's level of care to the Baby Boom Generation (40%).

Four in Five Feel that All Canadians or the Wealthiest Baby Boomers will Need to Pay More rather than Accepting a Reduced Level of Services

Which of the following statements is closest to your own personal point of view?



Base: All respondents n=3,483

Majority Favours User Fees over Taxes to Deal with Increased Demand for Health Services

Respondents were asked to indicate which of two options is the best way to deal with the increased demand for health services caused by the Baby Boom Generation. Three in five (60%) say that the best approach is to make people who use the health system pay special user fees so that more money goes into the system while demand is high and less money will go in as demand for services drops. However, two in five (40%) would rather that people pay higher taxes so that there is a permanent increase in money going into the health system.

Those in favour of user fees are more likely to be residents of Quebec, between 35 and 55 years old, higher income earners, RRSP holders and have less interaction with the health care system. They are also more likely to spend less than \$100 per year on out-of-pocket health expenses.

Conversely, those who prefer a tax increase approach tend to be younger (18 to 34 years old), earn less than \$60K annually, have more interaction with the health care system and anticipate spending none of their retirement income on out-of-pocket health expenses.

Majority Favours User Fees over Taxes to Deal with Increased Demand for Health Services

Which of the following statements is closest to your own personal feelings?

The best way to deal with the increased demand for health services caused by the baby boom generation is to...

...make people who use the health system pay special user fees so that more money goes into the system while demand is high and less money will go in as demand for services drops.



... make people pay higher taxes so that there is a permanent increase in money going into the health system.

- Residents of Quebec (74%)
- Between 35 and 55 years old (63%)
- Earn \$100K or more annually (65%)
- Spend less than \$100 per year on out-of-pocket health expenses (64%)
- Have had less interaction with the health care system in the past year (62%)
- Have an RRSP (63%)

- Between 18 and 34 years old (43%)
- Earn \$60K or less annually (42%)
- Anticipate spending none of their retirement income on out-of-pocket health expenses (49%)
- Have had more interaction with the health care system in the past year (47%)
- Do not have an RRSP (43%)

Base: All respondents n=3,483

The System Needs Permanent Restructuring but Funding Increases should be Temporary

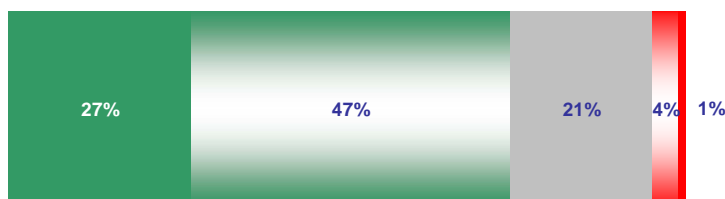
Three-quarters of Canadians (75%) agree either strongly (27%) or somewhat (47%) that Canada's population is ageing and changing (for example, it's becoming more urban and more multicultural) and this requires some permanent restructuring of the health care system. Conversely, half (49%) of Canadians agree either strongly (12%) or somewhat (37%) that the impact of the Baby Boom Generation on our health care system will be significant but temporary and that any measures taken to increase funding or limit the scope of health services should also be temporary, even if that means for the next 10 to 15 years. Between one in five (21%) and two-thirds (31%) were neutral on both statements, however.

The System Needs Permanent Restructuring but Funding Increases should be Temporary

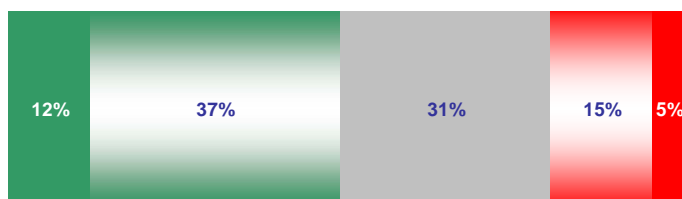
Please rate your level of agreement with the following statements:

■ Completely agree ■ Somewhat agree ■ Neither agree nor disagree ■ Somewhat disagree ■ Completely disagree

Canada's population is ageing and changing (for example it's more urban and more multicultural) and this requires some permanent restructuring of the health care system.



The impact of the baby boom generation on our health care system will be significant but temporary. Any measures taken to increase funding or limit the scope of health services should also be temporary even if that means for the next 10 to 15 years.



Base: All respondents n=3,483

Those in who are more likely to agree strongly that the aging and changing Canadian population requires some permanent restructuring of the health care system include:

- Those with some post-secondary education (29%) and university graduates (29%) compared to those with a high school education (24%);
- Those who have seen a family physician or doctor in the last year (28%) compared to those who have not (20%); and
- Those who estimate their percentage of retirement income to be spent on out-of-pocket health care costs during the course of retirement at between 45% and 55% (42%).

Those who are more likely to strongly agree that the impact of the Baby Boom Generation will be significant but temporary and that any measures to increase funding or limit the scope of services should also be temporary include:

- Residents of Quebec (15%) compared to those in Ontario (11%); and
- Those with less than a high school education (16%) compared to those with a high school diploma (11%) or some post-secondary education (12%).

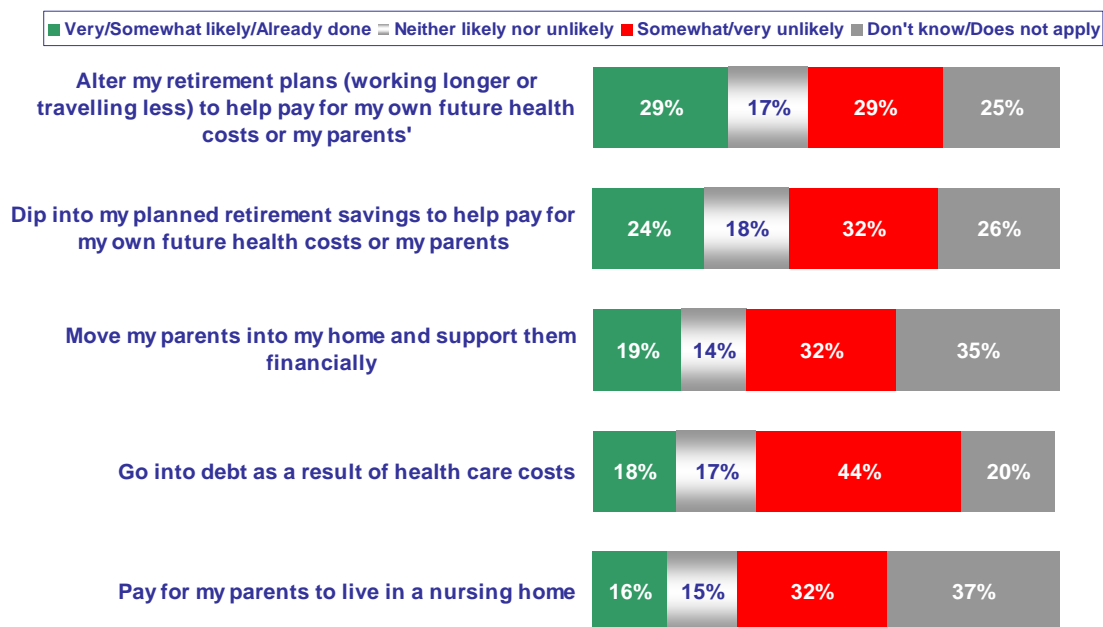
Personal Financial Impact of Health Care

Two in Ten will go into Debt and Three in Ten will Alter their Retirement Plans to pay for Health Care

With most Canadian anticipating increased health care costs and further strain on the system as the Baby Boom Generation ages, it is not surprising that three in ten (29%) estimate they will change their retirement plans – either by working longer or travelling less – in order to compensate for rising expenses. Furthermore, a quarter of Canadians (24%) expect to funnel some retirement funds into health care costs, while one in five (18%) suggest they will likely go into debt as a result of anticipated increases. Predictably, those generating less income (23% less than \$20k), without RRSPs (22%) and who spend more than \$1,000 per year on average on out-of-pocket health care needs (31%) anticipate they will be hardest hit.

One in Five will go into Debt and Three in Ten will Alter their Retirement Plans to pay for Health Care

How likely are you to do the following?



Base: All respondents n=3,483

Despite High Levels of Concern, Many are Unlikely to Take Steps to Mitigate the Rising Costs of Health Care

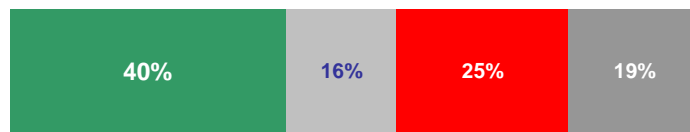
Surprisingly, despite expressed concerns regarding altered retirement plans and future debt due to increased health care expenses, a quarter (25%) to one third (36%) of Canadians suggest they are unlikely to consider additional action to mitigate those costs, whether through supplemental insurance or extra savings.

Despite High Levels of Concern, Many are Unlikely to Take Steps to Mitigate the Rising Costs of Health Care

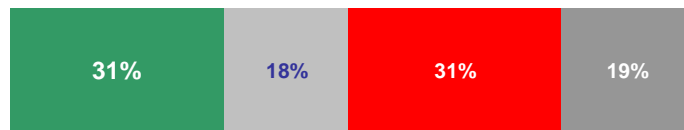
How likely are you to do the following?

■ Very/Somewhat likely/Already done ■ Neither likely nor unlikely ■ Somewhat/very unlikely ■ Don't know/Does not apply

Buy health insurance to supplement public health care coverage during my retirement or participate in an employer-provided retiree health plan



Buy long term health insurance



Save specifically for health costs I will face during my retirement



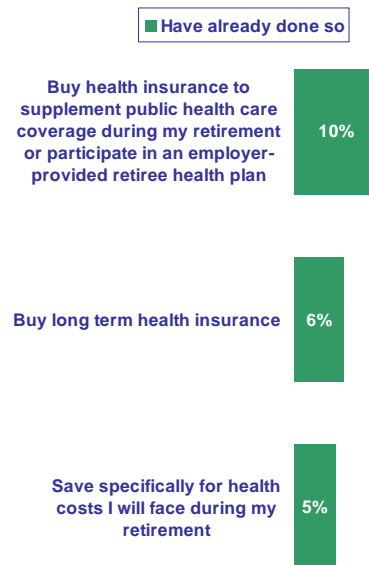
Base: All respondents n=3,483

Among Those 65 Years Old and Older, Few Have or Plan to Take Steps to Mitigate the Costs of Health Care During Retirement

Only one in ten (10%) Canadians aged 65 years and older indicate that they have taken a proactive approach to preparing for retirement health care costs by obtaining supplemental public health care coverage. Fewer still (6%) have purchased long-term insurance and only five percent have saved specifically for health costs during retirement.

Among Those 65 Years Old and Older, Few Have Taken Steps to Mitigate the Costs of Health Care During Retirement

How likely are you to do the following?



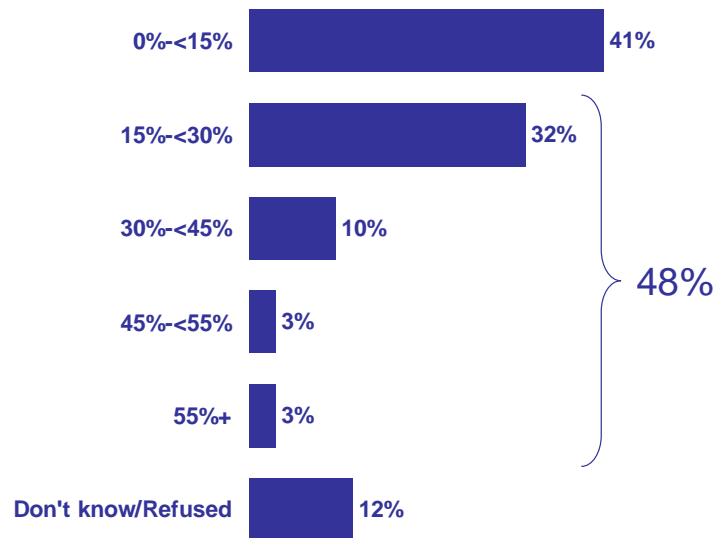
Base: All respondents n=3,483

Half of Canadians say they will Spend More than 15% of their Retirement Income on Health Care Costs

Canadians were asked what percentage of their retirement income they think they will spend on out-of-pocket health care costs during the course of their retirement. One in ten (12%) are unsure and another two in five (41%) anticipate spending between 0 and 15 percent of their retirement income on health care. This leaves the remaining half (48%) of Canadians saying they think they will spend more than 15 percent of their retirement income on out-of-pocket health care costs during the course of their retirement.

Half of Canadians say they will Spend More than 15% of their Retirement Income on Health Care Costs

What percentage of your retirement income do you think you will spend on out-of-pocket health care costs during the course of your retirement?



Base: All respondents n=3,483

A Third of Canadians (33%) Spend more than \$500 a Year on Health Care; Seven in Ten Expect this Amount to Increase in the Next Five Years

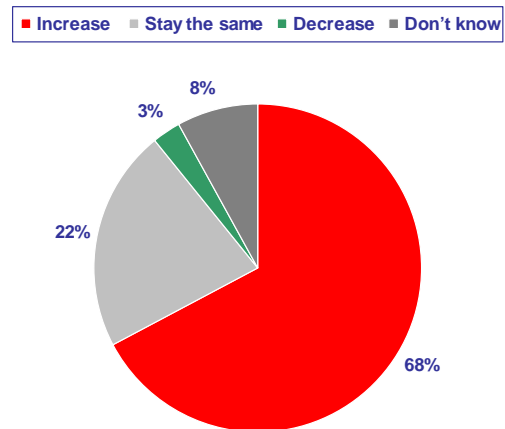
A third (33%) of Canadians report spending over five hundred dollars annually on out-of-pocket health care costs every year. A quarter (23%) report spending less than one hundred dollars and a third (33%) report spending between one hundred and five hundred dollars annually. While one in five (22%) expect the amount they spend to stay the same, seven in ten (68%) anticipate that their cost will increase over the next five years.

A Third of Canadians (33%) Spend more than \$500 a Year on Health Care; Seven in Ten Expect this Amount to Increase in the Next Five Years

On average, how much do you spend out-of-pocket on health care every year?



Do you think that the amount you spend out-of-pocket on health care every year will increase a lot, increase somewhat, stay the same, decrease somewhat or decrease a lot over the next five years?



Base: All respondents n=3,483

Those most likely to say that the amount they spend will increase include residents of Quebec (72%) compared to all other provinces.

A Profile of Baby Boomers

This year's research has revealed some interesting differences in the attitudes, perceptions and expectations of Baby Boomers (Canadians aged 46 and older) in comparison to those Non Boomers (Canadians aged 45 and under). In terms of their respective assessments of the health care system, Non Boomers give the system lower marks today but have higher expectations that it will get better in the future. It is not because they've had less experience with it. They are less likely to have a family physician or have seen one in the past year but equally likely to have had contact with the system (more often through walk in clinics 26% vs. 8% of Boomers). While both groups offer similar grades for access to the system, Non Boomers are more positive when it comes to the performance of governments.

	Non Boomers	Boomers	Difference
The overall quality of the healthcare services available to you and your family. % giving A rating	32%	41%	9
The federal government's performance in dealing with healthcare in Canada. % giving A + B rating	44%	37%	-7
Your provincial government's performance in dealing with healthcare in your province. % giving A + B rating	44%	38%	-6
The health system will get better in the next 2 to 3 years.	38%	31%	-7

In addition, non-boomers are more concerned about the health system's ability to look after their parents and the possibility of losing their job than are Boomers. However, they are less concerned about the health care system declining in coverage or quality as the Boom Generation gets older.

	Non Boomers	Boomers	Difference
That the health system will be not able to offer the same level of coverage as the Baby Boom Generation reaches retirement age. % extremely/somewhat concerned	76%	83%	7
That the health care system will not be able to adequately look after my parents % extremely/somewhat concerned	70%	48%	-22
Losing your job % extremely/somewhat concerned	47%	27%	-20
That the quality of health care in Canada will decline as a result of increased strain on the health care system as the Baby Boom Generation gets older. % extremely/somewhat concerned	78%	83%	5

On the other hand, Baby Boomers are more likely to agree that the system will need more money, will be strained to meet demand and is in need of urgent change. Neither group supports more taxes but Non Boomers are more likely to support specific taxes or user fees for Boomers and a reduction in health prevention programs.

	Non Boomers	Boomers	Difference
As Canada's population gets older we, as a country, will have to spend more money to provide the same level of health services that we get today. % completely/somewhat agree	65%	79%	14
We need to make some urgent changes to the health system so that it can provide today's level of care to the Baby Boom Generation. % completely/somewhat agree	68%	81%	13
The aging of the Baby Boom Generation combined with the fact that Canadians are living longer is going to put a huge strain on the health system. % completely/somewhat agree	71%	81%	10
I am willing to pay 10% more in taxes to ensure that the health system can provide services to the Baby Boom Generation. % completely/somewhat agree	21%	24%	3
I am prepared to cover the costs of my parents' health needs but I don't think I should have to pay more taxes to look after other people's parents. % completely/somewhat agree	41%	27%	-14
Canada's Baby Boomers are better off financially than the generations that will follow them and they should pay more for health services (in taxes or special user fees) because they can afford it. % completely/somewhat agree	40%	26%	-14
Given the high cost of meeting the health care demands of the Baby Boom Generation it is OK if we spend less money on health prevention programs aimed at younger Canadians. % completely/somewhat agree	17%	12%	-5

Perhaps not surprisingly, Non Boomers are much more likely to say that "Baby Boomers entering retirement age" are most responsible for increasing the demand for health care than are Baby Boomers themselves.

	Non Boomers	Boomers	Difference
Which of the following do you think is the most responsible for increasing the demand for health care in Canada ...			
The large number of Baby Boomers who are about to reach retirement age.	36%	23%	-13
New medical advances that allow all Canadians to live longer.	13%	20%	7
Higher demands and expectations as all Canadians are more concerned about their health.	19%	22%	3

Finally, Non Boomers are more likely to anticipate financial hardships as a result of future health care costs and more likely to say that a higher percentage of their retirement income will be spent on health care. As a result they are more likely to say they will or are taking steps (insurance, savings, etc) to mitigate these costs.

	Non Boomers	Boomers	Difference
Dip into my planned retirement savings to help pay for your own future health costs or my parents' (very/somewhat likely/already done)	27%	20%	-7
Alter your retirement plans (working longer or travelling less) to help pay for my own future health costs or my parents' (very/somewhat likely/already done)	35%	23%	-12
Go into debt as a result of health care costs. (very/somewhat likely/already done)	22%	14%	-8
Pay for my parents to live in a nursing home(very/somewhat likely/already done)	24%	7%	-17
Move my parents into my home and support them financially (very/somewhat likely/already done)	28%	8%	-20
Mean percentage of retirement income they think they will need to spend on out of pocket health care during retirement. (very/somewhat likely/already done)	21%	16%	-5
Would shelter some income in a Registered Long Term Care Savings Account (very/somewhat likely)	57%	48%	-9
Buy long-term health insurance (very/somewhat likely/already done)	39%	22%	-17
Save specifically for health costs I will face during my retirement(very/somewhat likely/already done)	30%	17%	-13
Buy health insurance to supplement public health care coverage during my retirement or participate in an employer-provided retiree health plan(very/somewhat likely/already done)	46%	33%	-13