



It's time for national pharmacare

The pandemic has revealed much about health inequities. Over the course of the past two years, certain segments of the population have been harder hit.

There's another health system issue that puts most Canadians at a disadvantage. Canada is the only country in the world that has universal health care but that doesn't also provide universal drug coverage.

Think about it. We have access to doctors and diagnoses without being out of pocket. But we don't have the same access to the medications that might be needed from those recommendations.

During this provincial election campaign, the need for a national pharmacare program should be one of the hot button issues.

Canadians consistently pay among the highest prices for prescription drugs. Ten per cent of our citizens do not have adequate coverage to meet their needs. One in four households can't afford to fill their prescriptions.

Pharmacare is now fragmented.

Like other provinces, Ontario does offer some drug coverage. The Ontario Drug Benefit (ODB) program covers most of the cost of approximately 5,000 medications for people age 65 and up (some qualify before that age). We also have benefits through Ontario Works, the Ontario Disability Support Program and the Trillium Drug Program; and there is coverage for young people up to age 24.

All of this is helpful. But it's not enough.

Ontario's plans are part of a Canadian patchwork of over 100 public prescription drug plans and 100,000 private plans – confusing and incomplete.

The solution demands a national initiative. The economic case is clear. Universal coverage would be cost-effective, centralize infrastructure and provide Canada with superior leverage for negotiating drug prices.

National pharmacare would also allow for better monitoring of medications, and reduce the burden on other parts of the health care system. For instance, one in six hospitalizations could be avoided if prescription drugs were used more appropriately

RTOERO is a trusted voice for healthy, active living in retirement. We are the largest national provider of non-profit group health benefits for education community retirees. Pharmacare is of prime importance to our 81,000-plus members, and to Canadians of all ages and stages.

Politicians have been talking about a national pharmacare program for decades. It's past time for any party that wants to form a government in Ontario to commit to how they would: 1) implement or accelerate national pharmacare, and over what period; 2) cooperate with the other provinces to make such a program work.

We want to see a national health plan that ensures access to the medications that are essential to our well-being. So that we can have a healthier population, while cutting costs, ensuring that anyone who is financially strapped doesn't have to choose between purchasing the necessities of everyday life or medical prescriptions.



Environment isn't an election issue – it's about our survival

Last year, Ontario experienced hundreds more wildfires in the north than the usual average. In the southern and eastern parts of the province, extreme flooding has also become more common in recent years.

The frequency and severity of extreme weather events is just one of the results of climate change. We're seeing it all over the world, and here in Ontario too.

Election cycles are short, and the issue-of-the-day can hit at immediate concerns. The handling of the COVID-19 pandemic, health care, jobs and the cost of living are all, understandably, top of mind. Yet a sustainable future, for Ontarians and our planet, depends on environmental stewardship. That's what will ensure our long term well-being.

Climate change, air quality, water quality, bio-diversity loss and pollution can be intimidating concepts. And the news can be disheartening.

This February, the latest report of the U.N.'s Intergovernmental Panel on Climate Change (IPCC) noted that nearly half the world's population is already vulnerable to increasingly dangerous climate impacts. Those impacts are now happening much quicker than scientists had anticipated, and countries aren't acting fast or far enough.

"Unchecked carbon pollution is forcing the world's most vulnerable on a frogmarch to destruction," U.N. Secretary-General Antonio Guterres said upon the IPCC report's release. "The facts are undeniable. This abdication of leadership is criminal."

While the harm is daunting, progress is possible.

That's why the environment is one of the core advocacy issues for RTOERO. We're a trusted voice for healthy, active living in retirement. Our 81,000-plus members believe in the power of our community to secure a better future, and understand that the health of our environment is paramount to that.

The response to the pandemic shows that we can drive massive change with the right leadership. During this provincial election campaign we want to focus on three environmental areas where we can make a difference.

One, environmentally-sustainable transportation.

Transportation accounts for the largest share of greenhouse gas emissions. In recent years, we've seen Ontario's GHG emissions rise for the first time in nearly a decade, and the cap-and-trade program abandoned.

Ontario's 2018 environmental plan outlined specific targets of reductions from different sources of carbon emissions, to be reached by 2030. That ranged from the uptake of electric vehicles to the use of renewable energy. We are no longer on target.

Progressive government policies can drive more sustainable transportation in Ontario, i.e. electric vehicles, cleaner public transport, clean fuel standards, biking, etc.

Two, recycling and plastics.

With all the recycling efforts made by municipalities and companies, there's much room to improve. For instance, Deloitte reports that just 9% of the plastic waste generated annually in Canada is recycled.

Even with a robust Blue Box program in Ontario, this province has a poor return rate for plastic bottles. One estimate is that over 1.5 billion plastic bottles a year are not recycled in Ontario, ending up in landfills or the environment.

Government policies or incentives can help us move from a linear economy (ongoing consumption of resources) to a circular one (reusing resources). Other steps can help us to increase the recycling rate, and lower contamination rates (i.e. non-recyclable material in the recycling system). We need a government approach to manage the entire life cycle of plastics.

Three, safe water supply.

Our freshwater resources are a national treasure. The Great Lakes, for instance, hold over 20% of the entire world's surface freshwater. Yet pollution and misuse threatens that. Legislation and changes in business practices both have a role in protecting our freshwater sources and eliminating boil water orders.

There is some good news in Ontario. In December 2021 the Mohawks of the Bay of Quinte First Nation (MBQ) lifted two long-term drinking water advisories, which had been in place since 2003 and 2012. But other advisories remain. The Neskantaga First Nation (a fly-in community located about 435 kms northeast of Thunder Bay) has been under a boil-water advisory for close to 27 years – the longest such advisory in Canada.

Beyond just calling on the federal government to fulfill its responsibility, Ontario can also play a part in supporting upgraded water systems and alleviating the drinking water crisis in the province's First Nations communities.

A sustainable future depends on responsible use of resources, conservation and protecting our air, land and water. Individuals, companies and industry groups all have a part to play in environmental stewardship, and so does government.

We need to hold government accountable to maintain the viability of our ecosystems for ourselves, our children and our grandchildren.



Canadians deserve a dignified and financially secure retirement

For too many Ontario seniors, financial insecurity is a fact of life. Retirement is far from the golden years. Statistics Canada estimates that 12% of senior families are considered low income, and that 28.5% of single seniors qualify as low income — that's 600,000 Canadian seniors living in poverty.

Ontario's senior population is growing. The number of people in the province aged 65 and over is projected to rise from 2.6 million in 2020 to 4.5 million by 2046. They deserve a secure retirement.

Increases to the Canada Pension Plan (CPP), Old Age Security program (OAS) and Guaranteed Income Supplement (GIS) are all steps in the right direction. However, more needs to be done. For many people, CPP and OAS don't cover living expenses, and OAS can be clawed back.

Throughout the pandemic, when many Ontarians have been hard hit financially, there has been talk about a universal basic income. While that's worthy of discussion, what's clear is that our older adult population, in particular, needs basic rights ensured in terms of income.

During this provincial election campaign, we should be talking about defined benefit (DB) pensions. With DB plans, employers and employees contribute to a pension fund, which is pooled and invested. Retirees are then paid a specific amount, for the rest of their lives, using a formula that usually considers years of employment and salary.

These are the pensions as we traditionally think about them. However, the rate of individuals covered by a DB pension continues to decline across the country.

RTOERO is a trusted voice for healthy, active living in retirement. A financially secure retirement is of prime importance to our 81,000-plus members, and to all older Canadians.

No employer, in either the public or private sector, should be allowed to change the compensation promised to employees once they have retired. A pension is a commitment. Employees provide their service while making contributions into a pension plan, and employers compensate them in retirement with deferred wages. Employees and pensioners trust their employers to honour their pension promises.

Governments must commit to better public policy to: 1) safeguard accrued benefits;2) protect employees and retirees ensnared in corporate insolvencies.

When properly managed, DB pensions are the best way to ensure retirement income security. Up to 80% of all pension dollars spent come from investment returns, which are then pumped right back into local economies.

Supporting and strengthening DB pensions is a way to help our seniors, and ensure that they can continue to contribute meaningfully to local and national economies and communities.

With a guaranteed and sufficient source of income, Ontario's seniors can afford to enjoy a healthy, active and dignified retirement.