

DISABILITY MANAGEMENT

Reducing the wait for care

National union CLAC offers timely access to specialist care through new program

By Angela Johnson

The statistics are staggering: In just one year, Canada's workforce has at least one chronic disease or condition, according to the 2019 Inaugural HealthCare Forum in 2019, organizations spend \$7.2 billion on long-term disability coverage, according to BMC Insurance and, each year, \$2.1 billion is lost to regular waiting lists for surgery and medical treatments, according to a 2019 report from the Fraser Institute.

While the numbers are true, they don't tell the whole story.

The problem is that when employees have serious illness and require medical care, they can regularly be forced to wait. In fact, Canadians experience the longest wait times for health care in the developed world, according to the Fraser Institute. Likewise, wait times for special services range as high as 18 months.

From both an employee and employer perspective, this lack of timely access to appropriate care undermines both parties' efforts to help employees who are on medical leave recover and return to work.

Employers increasingly understand that wait times for medically necessary treatments are not always insurmountable.



Wait times can have serious consequences such as increased pain, suffering and mental anguish. In some instances, they can also result in poorer medical outcomes — transferring potentially curable diseases or injuries into chronic, irreversible conditions or even permanent disabilities.

The impact of delayed access to care is especially significant when you consider that more

than two thirds (67 per cent) of Canadians have taken time off due to disability at some point in their career, according to BMC.

CLAC provides members with access to specialist care CLAC is a national union representing more than 400,000 workers in elementary sectors of the Canadian economy. The CLAC group benefits plan (Private Canada) provides coverage to

more than 22,000 participants covered by CLAC collective agreements.

The union partners with Manulife to provide short- and long-term disability cost management services.

In 2018, Manulife added Medical Conditions as an option for union members looking to expedite care, to the extent of services available to support a