Our health care system is failing older Canadians.

The reality is that the system was not originally designed to meet the needs of our aging population. The same is true for our funding mechanisms. Provinces and territories are not getting enough federal support to provide the range of health and social services that seniors and their families need.

Meanwhile, our population continues to age. Challenges being experienced by patients and their caregivers today will only intensify.

58% of Canadians believe they will need to delay retirement to afford health care

Without any new measures, the federal share of health spending – the Canada Health Transfer – will fall below 20% by 2026.

FEDERAL FUNDING COVERS APPROXIMATELY 22 PER CENT OF HEALTH CARE SPENDING
(CHT as percentage of total public health spending)

Current federal programs do not adequately support seniors and caregivers who face high out-of-pocket health expenses.

$9.6 BILLION 2019

$23.5 BILLION 2035

This group faces significant out-of-pocket expenses to pay for home and long-term care – expenses that will grow as the population ages.

INEQUITABLE
Low- or no-income individuals receive little to no support.

UNDERUTILIZED
Only 4.6% of all caregivers receive money through federal tax credits.

INSUFFICIENT COVERAGE:
The credits will reimburse only 18% of expenses in 2019, dropping to 16% by 2035.
The CMA calls on federal political parties to commit to:

- Implementing a demographic top-up to the Canada Health Transfer based on the proportion of older persons in a province or territory. This would alleviate fiscal pressures, free up hospital beds, build better community care models, and ensure all seniors get the best care possible.
- Creating a Seniors Care Benefit program, which would directly support seniors and caregivers. Similar to the Child Care Benefit program, it would offset the high out-of-pocket health costs caregivers and patients face.