



Canadian Life & Health
Insurance Association
Association canadienne des
compagnies d'assurances
de personnes

Submission to the
Government of Canada
Targeted engagement on advancing a
pan-Canadian civilian response capacity

March 26, 2024



INTRODUCTION

The CLHIA is the national trade association for life and health insurers in Canada. Our members account for 99 per cent of Canada’s life and health insurance business. The industry provides a wide range of financial security products such as life insurance, annuities, and supplementary health insurance. Life and health insurers play a key role in providing financial security to Canadians.



Protecting **29 million** Canadians

27 million
with drug, dental and other health benefits

22 million
with life insurance averaging \$246,000 per insured

12 million
with disability income protection



\$114 billion in payments to Canadians

\$44 billion
in health and disability claims

\$16 billion
in life insurance claims paid

\$54 billion
in annuities

PRIVATE HEALTH INSURANCE – SUPPORT FOR EVACUEES

Life and health insurers work together with employers to offer a wide variety of health services through employer sponsored benefit plans. In 2022, insurers paid a record \$44 billion in total health claims – up 7.7 percent from previous years.

Private health insurance can include coverage for many of the items that could be lost, damaged or inaccessible in the case of an emergency evacuation, including:

- prescription medications
- medical and dental supplies
- prescription glasses

These items may have limitations to the frequency and/or amount of reimbursement by the insurer.

Insurers are committed to supporting plan members and their families during difficult times. Insurers will take all individual considerations into account when reviewing any claim situations that arise as a result of adverse or emergency events.

Additional services for evacuees

Mental health services are commonly available in group benefit plans. Some employers also offer an Employee and Family Assistance Program (EFAP).

In the case of an emergency, insurers may offer additional psychological support services for impacted populations.



Support for first responders

There may be additional supports available to first responders, especially in the area of mental health. First responders are encouraged to check with their insurer, their plan administrator or Employer, or the provincial government to learn more about support that may be provided to them.

Where to find information about private insurance

Many insurers will post information bulletins when there is a known emergency which has led to, or could lead to, evacuation. These bulletins will include specific information to help guide customers and providers to any support available and provide instructions on how to replace eligible items.

However, the insured person can always contact the insurance company directly to inquire about how to receive reimbursement for their replaced health essentials. The insurance company may ask for the insured's group plan number and other identifying information. If the insured does not have access to their plan information, they can request this information from the plan administrator or their Employer.

CONCLUSION

We appreciate the opportunity to share this input from the Canadian life and health insurance industry. The CLHIA would be happy to answer any questions to assist the Government of Canada in providing information to residents who are experiencing an emergency evacuation. We would also be pleased to participate in future stakeholder consultations as the Government of Canada finalizes its approach. You may contact Sheila Burns, Director, Health and Disability Policy at sburns@clhia.ca.



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