



BENEFITS

The Market for Group Health & Disability Benefits

Over a period of six years, we monitored the market for group health & disability benefits. We interviewed employers of all sizes to gauge their needs for different types of coverage, as well as their uptake of these benefits. We also looked at the ability of competing health insurers to help meet the supplementary healthcare needs of employees.

Comparison of Group Health Benefits in Canada and the US

Access to care is often a function of access to payment for the care. When "care" is broadly defined, we can identify many aspects of healthcare in Canada that are privately insured (e.g., vision care, adult dental care, etc.). On behalf of a major US insurer operating in Canada, we identified the extent and sources of government funds for treatment in both countries, as well as the comparative cost as part of overall tax burden. The study also identified major differences in the relative value of different kinds of coverage between the two countries and helped the insurer re-position their benefits to better fit the Canadian market.