

Workplace Mental Health

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Workplace Mental Health

According to Dialogue Health Technologies and Environics Research, almost half (45%) of Canadians who responded to a recent survey said that mental health concerns like stress and anxiety have worsened because of the pandemic. While that may seem intuitive at this point in the pandemic, imagine if someone had told you pre-pandemic that something was coming that was going to worsen the mental health of almost half of Canadians!

Employee benefits were identified as a key driver for Canadians working to get back on track with their mental health goals. However, many are still unclear about what mental health benefits they have, how to access them, or whether they adequately meet their healthcare needs. The study found that:

- 26% do not know how to access their employee benefits
- 24% of Canadians with benefit plans indicated that the mental health support available in their benefit plan is not sufficient
- 17% indicated that they aren't even aware of what mental health resources are available in their employee benefits plan.

We sincerely hope that the last three stats are not reflective of Hillcrest client members!

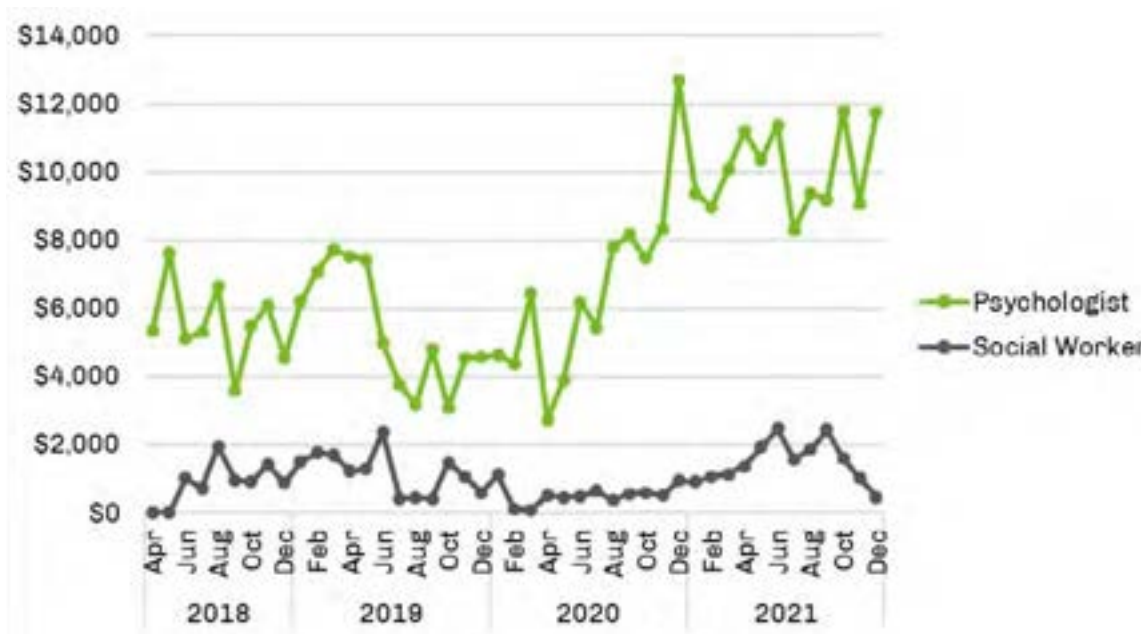
As many of you will know, we've been harping on the need to back fill what we see as a deficiency in the EFAP market since 2017, well before any one had considered COVID-19. The pandemic has exasperated the problem in the EFAP model even further by creating a demand that has simply overwhelmed the supply of qualified mental health practitioners.



Be sure to check
out our website at
Hillcrest-financial.com



Many of our clients took action to improve the coverage under the Psychology/Social Worker coverage by splitting these practitioners out from the usual basket of providers (Chiropractors, Massage Therapy, Physiotherapists etc.) and giving Mental Health it's own maximum – typically \$1,500, \$2,500 or even \$5,000. The chart below shows the impact of that strategy on a typical plan where the maximum is \$2,500 for Psychology/Social Workers:



As you can see from the chart, mental health claiming (mostly from Psychology) increased dramatically in the early months of the pandemic but has remained high – about double the pre-pandemic claiming.

In some cases, total Psychology claiming has now surpassed the long-time runaway leader: Massage Therapy. Whereas the high incidence of Massage Therapy claims has long been a cause of dark humor and frustration at renewal time, most of our clients appear to be pleased with the increase in Psychology claims, even if it means an increase to the rates. The consensus is that we want our employees to have coverage in this area if they need it, and the trend is proving that they do, absolutely, need it.

If you have questions or concerns about your employee's mental health and ways to align your benefits plan to better support your mental health initiatives, please reach out – we'd be happy to help.

2022 Economic and Political Update

(Guest columnist Monte Solberg)



Monte Solberg is the Principal of New West Public Affairs. Previously, Monte was a Member of Parliament representing Medicine Hat from 1993 to 2008. He has spoken at Hillcrest events in the past, and we're delighted to have him as a guest columnist.

This is the age of surprises. The last time we experienced a pandemic was a hundred years ago. We mock 'preppers' for building bunkers, hoarding a five-year supply of pop tarts, their almost giddy anticipation of a postapocalyptic world, and that full camouflage wardrobe. Camo aside, they may be on to something. We didn't prep for Covid-19. It rocked economies, broke healthcare systems, and fractured societies. Albertans felt it more than most.

The oil and gas industry comprises 25% of the Alberta economy. When oil prices fell below zero, investment froze. Oil companies went bankrupt. Thousands of workers were laid off. Municipalities lost their chief sources of revenue. Provincial tax and royalty revenues fell off the table. Finance Minister Travis Toews announced that the deficit would rocket to \$20 billion dollars. That's a very bad surprise for a premier who came to office on a platform of balanced budgets and "Jobs, Economy, Pipelines". That rhetoric didn't fit a healthcare crisis.

The government struggled to find the balance between keeping Albertans healthy and keeping them working. So did every government in the world. The public was and still is, divided. Political parties have fractured. The restrictions were too lax for some, too strict for others. Some rejected vaccine mandates as totalitarian. Others see them as common sense. Alberta has had the fewest restrictions and the most open economy in Canada. That doesn't matter to many UCP members. That's the unvaccinated truth.

Premier Kenney's approval rating fell like the December snow. Probably a third of the Alberta UCP caucus turned against the restrictions and the premier. Something had to give, and it did. The premier agreed to face a vote on his leadership on April 9th in Red Deer. Like previous premiers, he must now fight opponents in his own party to stay on as leader. Will he win? He might surprise us.

Surprising currents are shifting Alberta's political landscape. Investment is pouring into the province for oil and gas, petrochemicals, hydrogen, carbon capture utilization and storage, TV and movie production, and agri-food and agriculture.

Almost out of nowhere, Alberta has become a North American technology leader. In the last year, scores of technology firms have moved to, launched, or expanded in Alberta, partly because of attractive public policy and partly because of cheap real estate, a great lifestyle, and excellent colleges and universities that produce talented workers.

Alberta and Saskatchewan now lead the country in economic growth. In many sectors, skill and labour shortages are the biggest problem. Government revenues are growing so fast that, barring a collapse in commodity prices, Alberta will balance the budget as early as 2022-23, years ahead of schedule. We'll know more when the finance minister delivers the budget on February 24th. What we don't know is when Covid will subside and the economy will fully reopen, a critical issue for the premier.

A strong economy is often the key to political popularity. But these are not 'normal' times. It's not everyday that a hundred-mile-long convoy of trucks heads to Ottawa to protest vaccine mandates and, depending on who you listen to, to replace the Canadian government with our new trucker overlords. That would be a surprise too.

Recent polls show a modest jump in support for the premier. If Omicron subsides and the premier can safely loosen restrictions, he'll see his support jump more. But the vote on April 9th won't be a vote of the general public. It will be UCP members who arrive in person to cast a ballot. Many of them are angry with the premier.

The premier will need to win support above 50% to stay on as the leader of the UCP. Some say it will need to be over 75%. He may not feel so bound by custom and may stay on with a lower level of support. If he does, don't be surprised if we see another trucker convoy, this one bound for the Alberta Legislature.



Life Expectancy Declined in 2020

For those who think this is morbid or just way too nerdy, feel free to skip this article. For those who study mortality trends (which I assume to be most people), this is fascinating. I mean, I realize there is a lot of controversy in the pandemic, and I certainly don't want to fuel any of that or be insensitive to those who have lost loved ones (I have) but this is pretty interesting stuff!

According to Statistics Canada, the COVID-19 pandemic has had an 'appreciable impact' on the mortality rates of Canadians. It says there were 307,205 deaths in Canada in 2020, the year in which the COVID-19 pandemic began, an increase of 21,935 (+7.7 per cent) over the 285,270 deaths observed in 2019. Appreciable indeed!

Of course, some year-to-year increase in the number of deaths is expected due to the growth and aging of the population – those baby boomers – causing trouble, again. The pandemic has contributed to the largest annual decline in life expectancy since the vital statistics registration system was introduced in 1921.

Life expectancy fell by more than half a year in 2020. What! I thought we were all going to live to 150! The observed decrease (-0.6 years) considers all causes of death, not only those associated with COVID-19. COVID-19 became the third leading cause of death, with the loss of 16,151 Canadian lives attributed directly to the disease in 2020. Over the course of the year, it accounted for 5.3 per cent of all deaths in Canada, behind cancer (26.4 per cent) and heart disease (17.5 per cent).

While there are certainly those who would dispute the number of deaths due to COVID, it's much harder to argue with the total number of deaths, and a 7.7% increase is certainly a big deal, no matter what your views on the pandemic...or baby boomers.



Be sure to check out
YYC Hot Chocolate Fest at
yychotchocolate.com

YYC Hot Chocolate Fest

February 1st marks the start the 2022 YYC Hot Chocolate Fest, a fundraiser for Calgary Meals on Wheels. It may be cold outside but it makes for the perfect weather to start this month long fundraiser campaign. The link below takes you to their website. Under the Contestants tab, you can look at all the places that are participating in this event and check out each of their hot chocolate entries. This year they have also added an app with an interactive map to find each hot chocolate stop. yychotchocolate.com

Cheers to hot chocolate and to Calgary Meals on Wheels!

WaterSchool Update

Last year, many of you supported WaterSchool in the very successful development of a borehole in the Kirewa district of Eastern Uganda.

Building on that success, our goal is to drill two more boreholes in 2022. The first of which is slated to be drilled in the Peta District.

Like Kirewa, in Peta their water is collected from swamps that they share with livestock. The swamps fill up during the rainy season but are dry during the remainder of the year. During dry months, residents dig into the swamps' mud to access water, which is contaminated and dangerous.

The residents struggle with the financial instability and health challenges that come from lack of access to clean water. The community is plagued by easily preventable illness like diarrhea, dysentery, and worms.

While surface water is unpredictable and contaminated in Peta, there is an underground spring with fresh, clean water directly underfoot!

With your help, we will be able to drill a borehole and attach a solar powered pump to bring thousands of litres of clean water to the surface every day for the community.

Please consider giving today! Visit our website at: [WaterSchool.com](https://waterschool.com)

For more information on WaterSchool, please visit the website or contact me at dave@hillcrest-financial.com



Be sure to check
out the website at
waterschool.com





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