

CSQ

MAGAZINE

VIOLENCE IN THE WORKPLACE

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A plan for everyone


.....

Double salary gap
in the public sector



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Winter 2019



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Photo François Beauregard

Our working conditions have deteriorated to an almost unacceptable degree - this simply can't go on. Our public service management needs appropriate funding, but it also needs basic humanity.

It's as if the government and managers no longer see the people providing the services, or those receiving these same services. They seem to be obsessed with toxic management methods which go against the very nature of the services we are providing in the education, health and child care sectors.

Optimization, reorganization, job cuts, subcontracting, increased workloads and job insecurity: that is what we are speaking out against. What's more, these practices are compounded by unreasonable performance requirements and standards that ultimately lead us not only to doubt our own skills and believe we are the real cause of the problem but, much too often, make us sick.

But, as our latest campaign so aptly put it, this is not all in our head. We must focus on collective action to see that our workplaces are changed for the better. We must address any issues jeopardizing workers' health if we want to continue to be able to provide the population with quality public services.

For its part, the government must also make people its number one priority. And we will certainly keep jogging its memory throughout the year, whenever and wherever we can, calling for decent wages and working conditions.

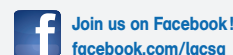
That is my wish for all of us in 2019: a little bit more humanity. And you can count on the CSQ and its entire team to be front and centre, at every possible opportunity, to stand up for you and make sure your demands are being heard.

Solidarity!

Sonia Ethier
Sonia Ethier | PRESIDENT

CSQ Magazine Volume 34, No. 2 Official publication of the Centrale des syndicats du Québec, 9405 Sherbrooke St. East, Montréal, Québec, H1L 6P3, Phone 514 356-8888, Fax 514 356-9999, E-mail magazine@lacsq.org / Director of Communications Catherine Gauthier / Chief Editor Audrey Parenteau / Production Secretary France Giroux / Translation Annie-Danielle Grenier, Anders Jensen, Carolyn Perkes, Caroline Richer / Revision Dominique Carle / Photos François Beauregard, Jean-François Leblanc, iStock, LesMaximes, Shutterstock / Legal deposit Bibliothèque et Archives nationales du Québec, Library and Archives Canada. ISSN 2561-3685 / Printing Impression F.L. Chicoine

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STOPPING THE TRIVIALIZATION OF VIOLENCE

Whether verbal, physical, psychological or sexual in nature, violence in the workplace exists and it must be reported at all costs.

Pierre Lefebvre | COLLABORATION

Teachers who are bullied in class. Childcare educators who are pushed or hit. Nurses who are victims of physical violence, hateful language or inappropriate remarks. The education and health sectors occupy the top two ranks in CNESST¹ statistics on violence in the workplace. In 2017, of 2 408 claims accepted in this category, 22.5% originated with teaching staff, and 37% with healthcare employees.

“One of the major priorities of the Centrale is to address the root causes that jeopardize the health of public service employees. And violence at work, whatever form it takes, is one of the challenges,” says Sonia Ethier.²



Photo Shutterstock

THE TIP OF THE ICEBERG

However, these numbers do not fully reflect reality because they only take into account accepted claims for which the CNESST awarded compensation. Only 40% of cases of workplace violence are the subject of a claim. Many events are not even reported to the employer.

Polls conducted in 2017-2018 with members of the FSE-CSQ³ and the FPSS-CSQ⁴ have brought the real situation to light. For the FSE-CSQ, the study was conducted with special education teachers. The data reveal that 68% of respondents had been victims of assault during the 24 months preceding the poll. Of these assaults,

84 %
were verbal

52 %
were physical

24 %
were related to
psychological violence



Éric Pronovost,
Josée Scalabrini
and Sonia Ethier

“It’s high time we intervened in classrooms to put a stop to these kinds of situations,” says Josée Scalabrini.⁵ Violence has become very common in the schools, and all acts of violence are unacceptable. Above all, people should not hesitate to report such incidents so that they are not ignored.”

The profile for school support staff is not much better. Of the 2,000 members who responded to the poll, 71% had been subjected to violence over the course of the previous year. The percentage is much higher among staff who provide direct services to students (82%), but is still very high among administrative personnel (41%) and manual workers (33%).

“In addition to not being respected or recognized for their full worth, support staff members in schools are subjected to physical and verbal violence which severely affects them,” adds Éric Pronovost.⁶

1 Commission des normes, de l’équité, de la santé et de la sécurité du travail

2 Sonia Ethier is the President of the CSQ.

3 Fédération des syndicats de l’enseignement

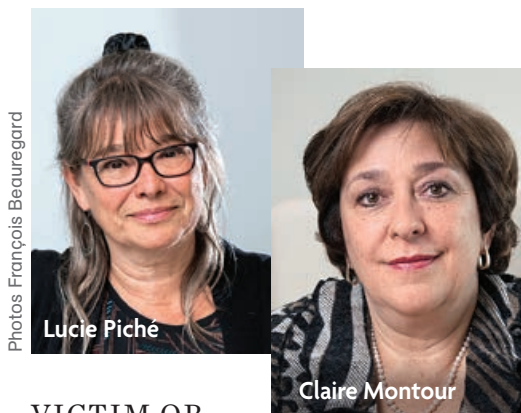
4 Fédération du personnel de soutien scolaire

5 Josée Scalabrini is the President of the FSE-CSQ.

6 Éric Pronovost is the President of the FPSS.

In colleges, “anxiety and other mental health problems experienced by a growing number of students creates a climate that is conducive to violence toward CEGEP staff, because of the lack of resources,” says Lucie Piché.⁷ “The phenomenon of sexual violence in higher education should also be better documented so that strategies can be developed to address the realities of the educational environment.”

In healthcare, the majority of violent incidents can be attributed to the impacts of staff shortages. According to Claire Montour,⁸ “healthcare staff are caught between increasingly unstable patients and an administration that never stops expanding the workload and the monitoring processes, while at the same time cutting back on the available resources. All of this is compounded by a blatant lack of time and work tools.”



VICTIM OR WITNESS, SAME IMPACTS

The consequences of violence in the workplace are multiple. Beyond the physical scars that may result from an assault, there may also be psychological impacts: nightmares, sleep disorders, hypervigilance, avoidance, etc. Such impacts also occur among witnesses.

The violence that has been experienced explains to a significant degree why teachers at the start of their careers abandon the teaching profession. In education and in health, 50% of short- or long-term leaves are due to psychological reasons. In a context of shortages, this only increases the workload of those who remain.

TRIVIALIZATION AS A DEFENSIVE STRATEGY

Many people consider violence as a normal occurrence in service-sector jobs. Employers encourage a degree of *omerta* for the sake of their institution's reputation. For people confronted with violence, remaining silent is also a way of distancing

themselves from it. Worse still, employees avoid reporting certain situations for fear their employer or their coworkers will view them as incompetent.

Such trivialization and the feeling that nothing will be done feeds under-reporting, which in turn causes reluctance to implement preventive measures because of lack of relevant data. That is how

the vicious cycle of complacency creeps in.

“For people whose vocation is to take care of vulnerable people, reporting can be difficult, but it is necessary. Tolerance normalizes the problem. And the quieter we are, the less we help the network to identify and take action on the true causes of violence,” explains Claire Montour.

THE IMPORTANCE OF TALKING ABOUT IT

Obviously, talking about what we experience allows us to express our feelings and helps us analyze events. It also enables us to realize that we are probably not the only person to experience this situation. It has been shown that mutual aid and the support of colleagues are significant protection factors for psychosocial risks in the workplace.

Similarly, “reporting an act of violence to an employer enables you to be formally recognized as a victim or a witness, in addition to helping the employer to understand how this happened. Then, the

51 %

OF SPECIAL
EDUCATION TEACHERS
VICTIMS OF VIOLENCE

stated that school principals,
once informed, trivialized the
situation, did not know what to do,
or took no action.⁸

⁷ Lucie Piché is the President of the Fédération des enseignantes et enseignants de cégep (FEC-CSQ).

⁸ FSE poll conducted with special education teachers (2017-2018)

⁹ Claire Montour is the President of the Fédération de la Santé du Québec (FSC-CSQ).



employer can refer the employee to the assistance program or support the employee in filing his or her claim with the CNESST,” explains Luc Bouchard.¹⁰

His colleague Matthew Gapmann¹⁰ adds that “this way, the employer can have a realistic profile of the situation with a view to prevention. If there is an occupational health and safety committee, it’s the ideal forum for dealing with the subject.”

The union can help employees and support them in the steps they take with the employer. When several employees are experiencing the same problem, the union can also bring them together and help them find a strategy together to resolve the issues.

LEGAL OBLIGATIONS

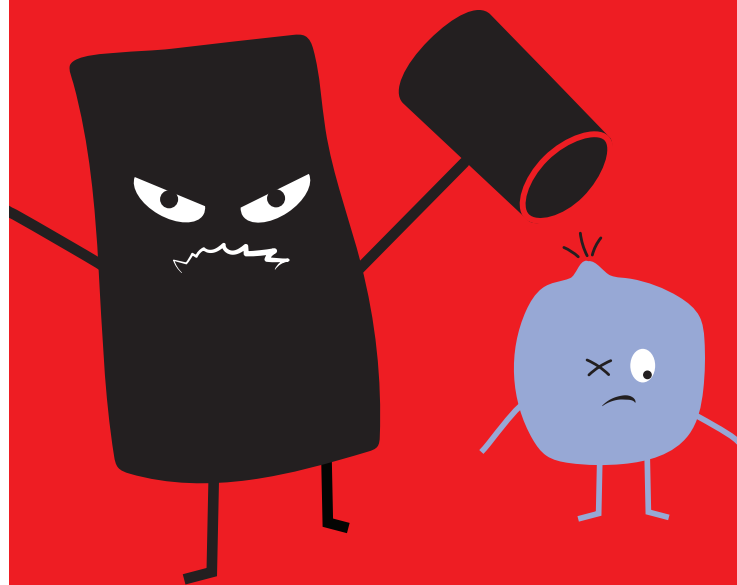
Did you know that under the *Act respecting occupational health and safety*, every employer must take the necessary measures to protect the health and ensure the safety and the physical well being of his workers?¹¹ This involves the analysis of risks in order to eliminate them or failing that, to control them. Since January 1, 2019, all employers must have and make available a psychological harassment prevention and complaint processing policy.

In education, the *Act to prevent and stop bullying and violence in schools* requires educational institutions to adopt and implement an anti-bullying and anti-violence action plan to prevent and put an end to all forms of bullying and violence against students and school staff members.

In the case of CEGEPs and universities, the *Act to prevent and fight sexual violence in higher education institutions* is designed to strengthen actions to prevent and combat this problem.

¹⁰ Luc Bouchard and Matthew Gapman are occupational health and safety advisors with the CSQ.

¹¹ Compilation of Québec Laws and Regulations (CQLR)



WORKPLACE VIOLENCE

Shouts, insults, threats, blows, assaults: let's act against workplace violence. Report incidents and **speak to your union**

*Prevent
and cure*

 **CSQ**
Centrale des syndicats
du Québec

For advice and solutions,
contact your union or visit
lacsq.org/sst



CHANGING WORKPLACES

Job insecurity, heavy workloads, psychological harassment,
lack of recognition... words we unfortunately hear too often
in public sector workplaces.

Jean-François Piché | CSQ ADVISOR

The world of work has undergone significant changes over the past 30 years. Performance targets, accountability reports and psychosocial risk factors aren't things we would have heard much about prior to the 1980s. Today, however, they are part and parcel of a growing number of workers' daily lives.



Photo Shutterstock

ALIENATION IN THE WORKPLACE

Let's take a look at how things were from the 1940s up until the 1980s. Back then, there was one prevailing work model, known as Taylorism, which could be summed up as fragmented, repetitive and mind-numbing factory work which did not afford workers any opportunity to demonstrate initiative or creativity. Any and all directives would come

from the top and employers exerted significant control over their employees. Work, which usually revolved around an assembly line, was synonymous with alienation.

Nonetheless, thanks to unionization, working conditions began to improve, particularly with respect to wages, benefits, vacation time and sick leave. There was also a steady decrease in working hours, from an 84-hour work week at the turn of the 20th century to about 35 hours per week in the early 80s.

Working for the same company throughout one's life was almost a given for workers in those days. And so, in exchange for an alienating job that offered little chance of fulfilment, they agreed to good working conditions and job security.

A SIGNIFICANT SHIFT

The early 80s mark the arrival of a far-reaching shift: globalization. As commercial markets open up, the world of work undergoes a fundamental change.



**Job insecurity.
The problem is not
in your head.**

The organization of work is at fault and
it can make you sick.

**Together, we have
the power to act.**



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Heavy workload. The problem is not in your head.

The organization of work is at fault and it can make you sick.

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the power to act.**



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ORGANIZATION OF WORK

Industrialized countries, such as Canada, and their working conditions, must now contend with the poor working conditions of emerging countries. Companies bring down their production costs through various means: relocating operations in other countries, making jobs less secure, subcontracting and demanding significant concessions with respect to working conditions.

The organization of work also undergoes significant changes. To better address an ever-changing economic landscape, employers are looking to broaden their employees' skills. The ability to take on various roles within an organization, mobility and the ability to work out various issues are some of the more sought-after qualities. Organizations are asking their staff to adapt to any situation and take on greater responsibility with regard to the quality of the products and services they provide.

Though they might be conducive to greater autonomy and creativity, these new forms of work organization also leave the door open to a variety of issues, namely heavy workloads and a faster work pace. Tasks are also becoming considerably more complex.

WHAT ABOUT THE PUBLIC SECTOR?

In this context, the government is expected to play its part and perform efficiently. To this end, there are fewer and fewer resources allocated to serve the population in order to cut costs. Employers subcontract and cut jobs and, in doing so, lose some expertise.

In both the education and health sectors, organizations adopt management approaches that stem from the private sector, and set performance targets. These management approaches focus on cutting costs, at the expense of the quality of the services being provided. We've even seen a shift in the terminology. Recipients of public services are no longer "users", but "clients".

WHO'S TO BLAME?

These management models, combined with constantly diminishing resources, have significant implications for working conditions. For instance, the substantial increase of heavy workloads, a result of intense and complex tasks, leads to stress, burnout as well as symptoms of depression and anxiety.

Tackling both an increased workload and decreased work autonomy, workers struggle to provide services that are sufficiently

laudable for them to feel a sense of professional satisfaction. Even worse, they question their own skills: "If I can't manage to perform well in my workplace, am I to blame?"

Managers believe that the root of the problem lies in individual adaptation issues. They are convinced that if their employees really tried, they could rise to the challenge and provide quality services at the lowest possible cost. But they are wrong!

To protect themselves, workers in the public sector turn to therapists or ask their doctors for antidepressants and anti-anxiety drugs. Others go on sick leave. Some abandon the profession outright, convinced that their workplace will never provide working conditions that are both acceptable and respectful of their personal values.

And yet, studies clearly show that the problem lies with work organization rather than individual performance. Management methods developed in the private sector completely disregard the public sector's distinctive characteristics. You simply cannot run an institution, operating in the education, health or childcare sector, as if it was an assembly line. Moreover, there isn't enough personnel to handle all the work that needs to be done.

OUR POWER: ACTION!

In light of the challenges experienced in their workplaces, CSQ members in attendance at the June 2018 Congress voted for orientations under a collective action theme. By working together, rather than acting individually, we will achieve tangible results which will allow us to:

- Understand what we are experiencing in our workplaces and finally be able to pinpoint what's wrong.
- Articulate the values which underlie the work we do and services we provide to the population.
- Develop a collective project asserting these values, and share it with the public, parents, advocacy groups, users, etc.
- Implement actions to effect change in our workplaces.
- Ensure that public services go back to being services for the citizens, rather than commodities from a purely financial perspective.

In short, as our latest campaign so aptly puts it: "It's not in your head! The organization of work is at fault and it can make you sick. Together, we have the power to act."

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† Based upon the responses of policyholders of The Personal in Ontario and Quebec in surveys conducted in the spring and fall of 2017.



USING SPORTS TO TACKLE DROPOUT RATES

Motivating young native people
to stay in school is all about the sports,
say two teachers!

Nicole de Sève | COLLABORATION

For 29 years, Mario Boisselle¹ has been teaching mathematics in Wemindji—a Cree community on the east coast of James Bay, which he considers “the paradise of the outdoors.”

Upon starting out as a school teacher in Wemindji, Mario Boisselle began organizing sports activities to keep busy, but over time, he realized how effective these activities were at connecting with young people.

He stepped in to take charge of the school's female basketball league. Despite the extreme travel times required to just participate in a couple of local tournaments per year, the basketball team became hugely popular, and before long “the schoolgirls stopped asking whether there would be a basketball team and began asking when training camp was starting up,” the teacher recalls.

BUILDING TRUST IN RELATIONSHIPS

Mario Boisselle believes that developing connections through sports promotes social bonds and educational success. Over the course of his career, he has seen how engaging in extracurricular activities, such as sports, makes it easier for teachers to establish trust with young people.

On this matter, Vincent Deschênes² is also convinced. As a physical education teacher in Quaqtaq, on the east shore of Diana Bay (Tuvaaluk, in Inuktitut), he set up sports programs to bring back some of the village's young dropouts.

Working in conjunction with the Joé Juneau³ school-hockey program, he began playing hockey with local youths almost immediately upon arriving in the community. “At first, the students’



Photo iStock

attitude towards me was negative, but that changed when we started playing hockey together,” Deschênes recalls. “That’s when I understood the value of introducing many activities outside of school.”

“At the beginning, the young people in the stands would keep their distance from me during tournaments,” recalls Mario Boisselle, “but over time, they came and sat with me to watch the basketball games.”

SLOWLY BUT SURELY

In Wemindji, despite numerous challenges and a stubbornly high dropout rate, “the school team has motivated many youths by requiring they follow conditions,” explains Mario Boisselle. “For instance, students need to keep their grades up and succeed in all courses to be eligible for tournaments. Girls are encouraged to complete their high school and graduate, and they have become models for friends and peers. Basketball has saved many young lives.”

Vincent Deschênes also sees the link between youth involvement in sports and a reduction in the community’s dropout rate: “The year I started teaching here, there were eight young graduates, and their influence over the younger students was perceptible. This year, if all goes well, five students will graduate,” he boasts.

Deschenes sees his biggest challenge as developing new ways of doing things that attract young people: “In the end, we must provide something they can get behind.”

Even though Mario Boisselle has taken a break from managing sports teams to focus on helping young people who struggle in mathematics, he cannot escape the community’s acknowledgement of his impact. He points out that “former players have even asked me to stay here long enough to teach their own children, which is also very rewarding!”

¹ Mario Boisselle is a member of the Association of Employees of Northern Quebec (AENQ-CSQ).

² Vincent Deschênes is also a member of the AENQ-CSQ.

³ Hockey-school program created by former hockey player Joé Juneau and originally developed in Nunavik.

BEYOND THE 55th PARALLEL

Working in Northern
Quebec in freezing
temperatures has its
challenges.

Martin Cayouette
FPSS-CSQ ADVISOR

Certified maintenance workers at the Kativik School Board in Kuujuaq Donald Watt and Patrick Larivière¹ know something about these challenges. “When it’s -50 °C and the heating system stops working, we need to react quickly,” explains Patrick Larivière. “If we don’t respond to the emergency, water pipes will burst, which will create important damage to buildings,” adds Donald Watt.

The Kativik School Board manages over 200 facilities and residences dedicated to schooling and to personnel from outside the region.

WORKING BY THINKING ABOUT OTHERS

The big motivation for both workers: avoid a school closure. To do that, they establish priorities and work on preventative maintenance of heating systems.

“All that we do, it’s for the children of Northern Quebec. We want to help them get a good education,” says Patrick Larivière. Donald Watt agrees: “By having facilities in good shape, we encourage the students to stay in class. And to do that, we need, at a minimum, for the schools to stay open.”



Donald Watt and Patrick Larivière

DIFFERENT NEEDS IN SUMMER

When warmth comes back to Kuujuaq, the workers focus on maintenance and replacement of some heating units. With the help of some students, they also carry out some other types of work. “For example, kids help us paint or unload containers we only get in summer,” indicates Patrick Larivière.

Donald Watt is grateful of this help: “It gives us a chance to show them the importance of our work so they can maybe consider this career opportunity. They enjoy a rewarding experience where they feel they make a difference.”

Despite the rigorous climate and emergencies that can arise at any hour, day or night, Donald Watt and Patrick Larivière work together and always in good spirit.

¹ Donald Watt and Patrick Larivière are members of Association of Employees of Northern Quebec (AENQ-CSQ).

MIXED-AGE GROUPS

BENEFITS FOR YOUNG AND OLD

Taking care of a group of kids of different ages makes the childcare workers' job easier. It benefits them but also the little ones.

Mathieu Morin | FIPEQ-CSQ ADVISOR

Working with a mixed-age group of kids was a true revelation for Mélanie Gonneville¹, especially after working with homogeneous groups for 17 years. "It's so much easier to manage than a group of all the same age. When changing diapers, for example, I only have two little ones to change instead of seven!"



Photo François Beaugard

She feels that with her mixed-age group, she has more time to devote to her observations, since she does fewer interventions. This is something Pierre Latendresse² noted as well: "Four- or five-year-olds are very egocentric and often will forget the younger ones. Mixed-age groups foster democratic interventions between the kids."

UNDENIABLE BENEFITS FOR THE CHILDREN

Not only are mixed-age groups beneficial for childcare workers, but it also contributes to the global development of the children, according to Sylvie Becquereau³. "Kids have a lot of fun together, no matter their age, and every day they learn values like respect, sharing and helping," she explains.

"Be it in a family daycare or CPE, the group composition allows the younger ones to have models and the older ones to develop more of their social abilities. The children learn to take care of one another," adds Pierre Latendresse.

CONVINCING THE PARENTS

Many parents are worried that the group composition might have a negative effect on the older kids' learning. However, according to Pierre Latendresse, this model is beneficial for academic transition: "Once in school, it's rarely in class that a child has problems. It's



Photo LesMaximes

usually in the playground with older kids, where they are confronted to that mixed-age dynamic."

"One shouldn't think that in a mixed-age context, four- or five-year-olds don't have specific activities for their age, continues Sylvie Becquereau. For my part, my educational service is designed by stages, with some reserved for the oldest."

BENEFITS TO DOCUMENT

For now, Pierre Latendresse thinks the childcare worker's academic training should quickly integrate mixed-age notions, especially for those wishing to work in family daycare. "It really deserves to be taught!"

¹ Mélanie Gonneville is an educator in educational services in a childcare centre and member of Syndicat des intervenantes en petite enfance de Montréal (SIPEM-CSQ).

² Pierre Latendresse is a lecturer at Université du Québec à Montréal and a speaker and consultant in early childhood.

³ Sylvie Becquereau is an home childcare educator and member of Alliance des intervenantes en milieu familial - Centre-du-Québec (CSQ).

WAGE GAP... TIMES TWO!

There is a significant wage gap between the public sectors in Québec and those in the rest of Canada. And the same can be said when looking to other employees across Québec. Let's have a look.

Pierre Antoine Harvey | CSQ ADVISOR

"If medical specialists are entitled to pay equity with their counterparts in the rest of Canada, why shouldn't we, health care and education sector workers, be given equal treatment?" That is the question a new CSQ study is trying to answer.

Although the mandate may seem easy, our research team had to overcome a few challenges. To begin with, Québec is the only province that negotiates the wages of public service employees in a centralized fashion. Elsewhere in the country, conditions vary across school boards, hospitals or regions. Furthermore, occupational groups don't always have a counterpart from one province to the next and training requirements may be different.

Using data gathered from key collective agreements, Statistics Canada compilations as well as some data garnered from the federal government, researchers were able to compare the wages of eight occupational groups (nurses, nursing assistants, teachers, administrative officers, housekeeping attendants, social workers, psychologists and engineers), which represent nearly 50% of all public service personnel.



Photo Shutterstock

A SIZABLE GAP

The study's findings are startling: in Québec, on average, these occupational groups, when compared with those across Canada, lag behind salary-wise by 22% at the entry level and 16% at the highest end of the wage scale.

Now, reactions to these findings may go something like: "But, the cost of living is so much higher in Ontario or Alberta than in Québec!" "\$50,000 goes a lot further in Montreal or Québec City than in Toronto, Fort McMurray or Vancouver!"

Our research team anticipated this reaction and adjusted the wages according to price differences from one province to the next. Using the purchasing power parity measure, wages from the rest of Canada were adjusted according to their value in "Québec dollars".

Despite this adjustment, the wage gap of Québec's public sector remains. The average hourly wage in Québec is \$36.84, compared to \$38.57 in Ontario and \$40.16 on average across the country. That is an 8% gap when compared to the rest of Canada.

LAGGING BEHIND... AND DOUBLY SO

The wage gap with the rest of Canada isn't the only one we're interested in. Each November, the Institut de la statistique du Québec reminds us that public sector employees in Québec are paid 13.7% less than their counterparts in other sectors in the province (private, municipal, federal sectors, and government agencies).

Once again, responses could well be: "That may be so, but all those benefits make up for the public sector's lower wages!" And yet, the public sector's only benefit is paid leaves and vacation time. There are 12.2% more than in other sectors. The retirement plan, while it does provide above average coverage, incurs a lesser cost for the employer than plans in other sectors, on average. So, even when benefits are taken into account, there still is a 6.6% gap.

FOR FAIRER WAGES

The CSQ has done its homework: with this study in hand, we are ready for the next round of negotiations. These findings will be indispensable when comes the time to remind the government of the wage gap, twice-over, public sector employees have to deal with. We've drawn our comparisons and our workers' wages fall shockingly short. Now is the time to address this inequity.

**Average hourly wage
in the public sector**

**Across the
country
\$40.16**

**In Ontario
\$38.57**

**In Québec
\$36.84**

PRESCRIPTION DRUG INSURANCE

A PUBLIC PLAN FOR ALL

It's no secret: In Québec, prescription drugs are costly, very costly. And they cost even more for the privately insured.

Erik Bouchard-Boulianne | CSQ ADVISOR

Lise Goulet | CSQ ADVISOR

The amounts billed are at least 35% higher for the privately insured than on the public plan. Many reasons are behind this price difference. Among them: pharmaceutical fees. On the public plan, those are regulated. A pharmacist renewing a prescription, for example, charges \$8.96 to the client. That amount is fixed and stays the same from one pharmacy to the next.

On the other hand, if the client is covered by a private insurance, the pharmacists are free to decide their fee. To renew a prescription, it can be up to 225% higher!

Other elements that make the privately insured's bill go up include:

- average administrative fees about 10 times higher than on the public plan;
- a lower utilization rate of generic medicines;
- a 9% tax applied on premiums.

"This situation is unacceptable, claims Sonia Ethier, CSQ President. It's proof that the Québec public-private prescription drug insurance plan has not reached one of its main objectives, which is to better control the costs. We can't ask people to choose between medicine and food."

FAIRNESS PROBLEMS

The current public-private plan presents fairness problems. In the public plan, for example, premiums are calculated in terms of

disposable family income. In private plans, they are instead set in terms of experience. The more drugs claims, the higher the premium. This situation is detrimental to members of groups in which workers have more health problems.

Moreover, in private plans, each insured person of a group pays the same premium, no matter the salary. Workers of a modest income or precarious status are sadly penalized.



Photo Shutterstock

COSTLIER HERE THAN ELSEWHERE

Canada is the developed country where the costs of drugs are the highest. Here, 100 dollars of patented drugs only cost \$81 abroad, and only \$67 if they are generic.

The highest costs here are mainly the result of historical attempts to encourage the growth of the pharmaceutical industry. However, the results in terms of job creation did not happen.

PREMIUMS WHICH KEEP GOING UP

Over the last twenty years, the annual average increase of collective insurance premiums is between 6.5 and 7.5%.

The premium increase also touches people insured with the Régie de l'assurance maladie du Québec's public plan. For example, between 1997 and 2019, the annual premium went from 175 to 616 dollars. Such an increase largely exceeds the inflation and wage increases granted, either in the private or public sectors.

THE SOLUTION?

"The implementation of an entirely public prescription drug insurance plan, like the CSQ has been demanding for the past twenty years, would allow for a universal coverage, offering the same level of protection to everyone as well as a fair access to prescription drugs, and improve performance of the health system," states Sonia Ethier.

9%
OF QUEBECERS
chose not to take
medication in the last
twelve months because
of the cost.

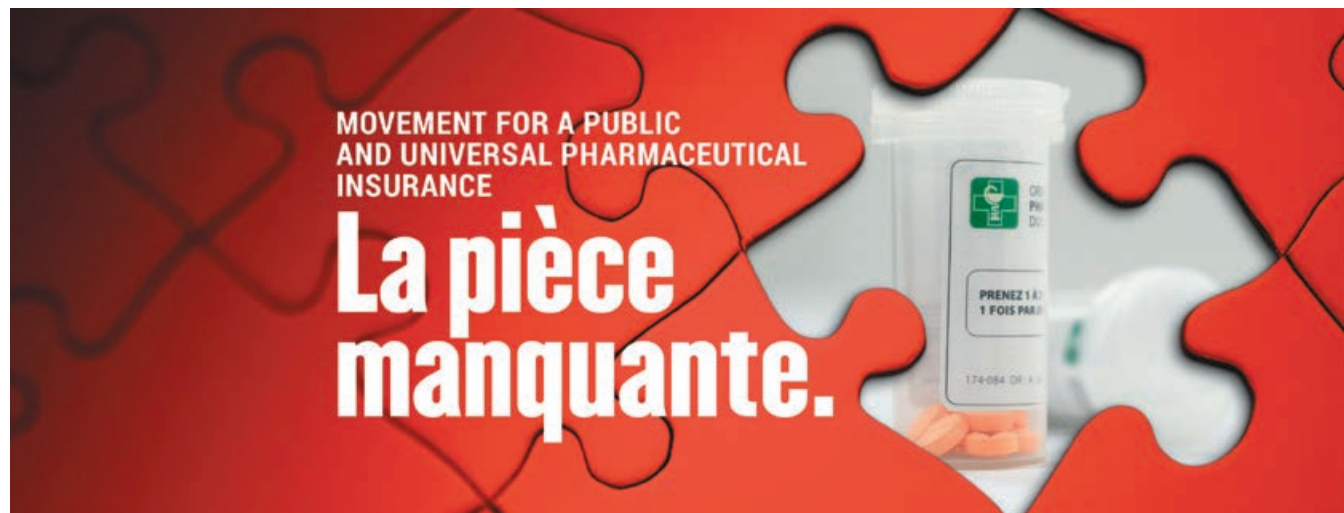
Of all the developed countries, Canada is the only one, apart from the United States, not to offer such coverage. However, the federal government is thinking about it.

In Canada, there are some 70 public prescription drug insurance plans, 113,000 private plans and 130 health insurance providers. The creation of a single public buying group could offer a bigger negotiation power with the pharmaceutical companies.

"A better cost control would generate important annual savings for Québec, continues Sonia Ethier. The savings represent between \$811 million and \$3,800 million that would be reinvested in public services, in particular in the health and social services network, where the needs are huge. Ultimately, the entire population would benefit."

THE UNION MOVEMENT MOBILIZES

To convince the governments that it's time to switch to a universal and public insurance plan, the CSQ, FTQ and CSN are joining forces in *La pièce manquante* campaign. In the coming months, they will hold various awareness-raising activities to inform the population. To learn more, visit: assurancemedicaments/lacsq.org



RRSP+

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An RRSP+ is more profitable than a regular RRSP

An RRSP makes it possible to save by deferring the tax payable on the amount you invest. The additional benefit the RRSP+ offers over a regular RRSP is that it saves you 30% more in tax. By saving more in tax, you save even faster. Best of all, these extra tax savings goes directly into your pocket!

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➤ Regular RRSP



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➤ With RRSP+ **payroll deductions**, your contributions are deducted from your pay by your employer. As a result, you benefit from the additional 30% in tax savings immediately on each pay rather than on your tax return, and your payments are much smaller.

➤ **Automatic bank withdrawals** are another flexible way to save since you can transfer the amount you want to invest from your bank account at the frequency of your choice.

➤ **\$12.65¹ PER PAY.**

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➤ Visit our site
fondsftq.com



➤ Speak with your **local representative** in your workplace or communicate with **Langis Beaulieu**, coordinator – CSQ at 1 800 361-5017

¹ Example for the 2018 taxation year, based on a person with a \$40,000 taxable annual income at a marginal tax rate of 27.5% who receives 26 paychecks per year and benefits from a tax refund on each paycheck. These amounts are estimates that could vary depending on your taxation status. The tax credits granted to the shareholders of the Fonds are 15% at the federal level and 15% at the provincial level. Tax credits are capped at \$1,500 per fiscal year, which represents a \$5,000 purchase of shares of the Fonds de solidarité FTQ. Please read the prospectus before buying Fonds de solidarité FTQ shares. Copies of the prospectus may be obtained on the fondsftq.com website, from a local representative or at the offices of the Fonds de solidarité FTQ. The shares of the Fonds de solidarité FTQ are not guaranteed, their value changes and past performance may not be repeated.