

Workers' Compensation...Follow the Money

While Ontario's business community celebrates another year of reductions in the rates they pay for workers' compensation, \$2.8 Billion since 2017, Ontario's injured workers pay the price as benefits paid to injured workers are reduced to half of what they were in 2010.

2010 WSIB Benefits: 4.8 Billion



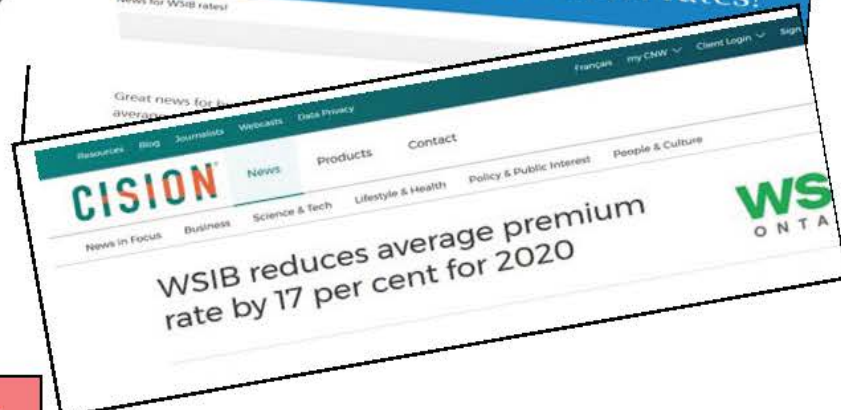
**Injured Workers Benefits Cut in Half
\$2.3 Billion cut**



2018 WSIB Benefits: \$2.5 Billion



\$2.8 Billion Savings*



**Employers get cheaper insurance
\$2.8 Billion profit ***

*Source: WSIB 2019 Economic Statement

Workers Compensation: Just in case...

Workers' compensation is Canada's first social insurance program. Ontario established the first workers compensation board in 1915 based on principles set out in a Royal Commission Report by Sir William Meredith. It was quickly adopted in every province and territory. Injured workers received medical care and compensation as long as the disability lasts. Employers received protection against lawsuits and certainty of costs of production. A worker injured under the workers compensation system cannot sue the employer or co-worker.

Employer organizations began to complain about the cost of the system, creating political pressure to reduce benefits paid to injured workers. Legislation was changed to reduce benefits levels. Policies and procedures were changed to limit benefits.

Now, nearly 25% of claims are denied at the outset, disabilities are blamed on pre-existing conditions instead of the workplace, treating doctors are ignored and injured workers are deemed to have income from jobs they don't have. The system was changed from a workers' compensation model to a private insurance model where employers paid lower rates and injured workers got less help. But employers remain 100% protected from being sued while injured workers fall into poverty.

Here is one story of how deeming creates poverty:



Harvey worked as a high-rise window cleaner. The clips on his ladder extension broke and he fell 44 feet, shattering his ankle and heel. A year later, he managed to return to his job on a rebuilt foot. But in a few years he suffered a second foot injury at work. He couldn't walk and needed another surgery. Harvey was still waiting to see a surgeon when the WSIB deemed him able to work as a parking lot attendant or light assembler – jobs that were not actually suitable or available to him. Based on deemed income from this imaginary job, his compensation was reduced to \$419 per month. He and his wife, Evelyn, were forced onto social assistance.

Harvey had never been put in this kind of position before. "I started working at age 15 and I loved every moment of it. Now I can't support my family and there is no compensation. This is a cruel system." Their debts grew and they were forced to rely on food banks. "I am in pain every day. Our life will never be the same again."

Harvey has now had four surgeries on his foot, he requires a custom brace, orthotic shoes and boots, a four-post cane, and a mobility scooter. Their financial future is poverty, brought on by the WSIB's practice of deeming. But they are not defeated, they continue to work with other injured workers advocating for change and a better workers compensation system.

As Evelyn says, "the WSIB is a 'safety net' full of holes big enough to drop a high-rise window cleaner and his spouse through."

