



Health care in Canada costs a typical Canadian family more than \$11,000

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A typical Canadian family with two parents and two children will pay up to \$11,786 for public health care in 2014. This comes from our new study, *The Price of Public Health Care Insurance*,[↗] which helps Canadians better understand health care costs and the value they receive for their tax dollars.

Health care in Canada is not free—while Canadians may not pay directly for medical services, they pay a substantial amount of money for health care through taxes.

In fact, most Canadians are unaware of the true cost of health care because they are not billed for any portion of physician and hospital services covered by tax-funded health care insurance. Moreover, general government revenue—not a dedicated tax—

bankrolls health care, while health care premiums (where applied among provinces) cover only a fraction of health care costs.

However, using data from Statistics Canada and the Canadian Institute for Health Information, the study estimates the amount of taxes Canadian families will pay for public health insurance in 2014, and by how much it has increased over the last decade.

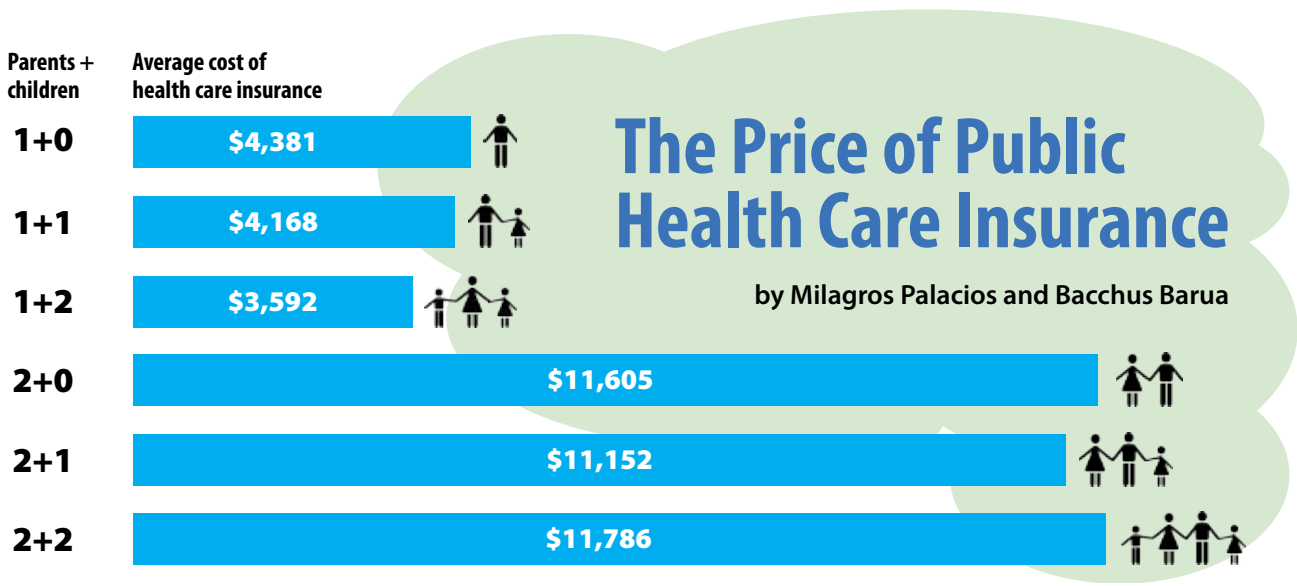
For example:

In 2014, the average single individual earning roughly \$42,000 will pay \$4,381 for public health care insurance.

A family of two adults and two children earning approximately \$118,000 in 2014 will pay \$11,786 for public health care insurance.

And what about the cost of health care insurance among income groups?

The 10 per cent of Canadian families with the lowest income will



pay an average of \$523 for public health care insurance in 2014.

In 2014, the 10 per cent of Canadian families with an average income of \$57,818 will pay an average of \$5,522.

And families among the top 10 per cent of income earners in Canada will pay \$37,239 for public health care insurance.

Finally, between 2004 and 2014, the cost of health care insurance for the average Canadian family (all family types) increased by 53.3 per cent, dwarfing increases in income (34.7 per cent), shelter (40.7 per cent), clothing (33.4 per cent) and food (15.6 per cent).

The cost of health care in Canada is rising and it's ordinary Canadians and their families who pay the bill.

Any debate about health care in Canada has to acknowledge the real cost Canadians pay through taxes. Once Canadians know how much health care actually costs them, they can then decide if the system delivers good value for their money. ■



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