



NEWS RELEASE

Canada remains only high-income universal health-care country to eschew private medical insurance

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VANCOUVER—Every high-income country with universal health care allows private medical insurance to cover some necessary health-care costs, except Canada, finds a new study released today by the Fraser Institute, an independent, non-partisan Canadian public policy think-tank.

Currently, the provinces prohibit or severely restrict the ability of Canadians to pay privately for medically necessary services in their efforts to comply with the Canada Health Act.

“The idea of using private insurance to cover some or all health-care costs—instead of taxpayers paying for it—has been pilloried in Canada for many years, but it’s a common feature of other universal health-care systems around the world,” said Steven Gliberman, professor emeritus at Western Washington University, Fraser Institute senior fellow and author of *Understanding Universal Health Care Reform Options: Private Insurance*.

According to the study, of the 17 high-income universal health-care countries worldwide—including Australia, Germany, Switzerland and the Netherlands—all of them (except Canada) use private health insurance in some capacity to pay for medically necessary health-care costs.

Crucially, of those countries for which comparable data are readily available, Canada has the longest wait times for medical necessary treatment, ranking last (in 2016) for the percentage of patients who waited four weeks or longer to see a specialist, for the percentage of patients who waited four weeks or longer to get treatment, and last for the percentage of patients who waited four or more hours in emergency departments.

The study also notes that government health insurance models like Canada’s often limit or restrict access to innovative medical treatment in the interest of short-term cost savings, while private insurers have stronger incentives to embrace innovations that may increase short-term costs, but ultimately save money by improving long-term health outcomes for patients.


“As Canada struggles with long wait times and high health-care costs, policymakers should educate themselves on the role of private insurance markets in other more successful universal health-care systems,” Gliberman said.

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