

SSAI AGM RESOLUTIONS – 2018

A. Resolutions – Pre New Premier Moe Change - No Action required

TOPIC: PST CHARGES AND SENIORS

1. EXEMPT HEALTH INSURANCE PREMIUMS

Be it Resolved:

That the Saskatchewan Seniors Association Inc. Lobby the provincial government to exempt health insurance premiums from PST.

Background:

The last provincial budget imposed the 6 % PST on all insurance premiums in Saskatchewan including health, life, primary residence, personal use, automobile, recreation property and vehicles, business and commercial vehicles, business and commercial property, agricultural machinery and property and crop insurance.

Arguments:

1. Health insurance premiums increase with age so that seniors are disproportionately affected by the PST.
- 2.. Health insurance is a unique case which may save the provincial treasury money for health care in the long term.

Adopted by SSAI AGM 2018

2. EXEMPT LIFE INSURANCE PREMIUMS

Be it Resolved:

That the Saskatchewan Seniors Association Inc. Lobby the provincial government to exempt life insurance premiums from PST.

Background:

The last provincial budget imposed the 6 % PST on all insurance premiums in Saskatchewan including health, life, primary residence, personal use, automobile, recreation property and vehicles, business and commercial vehicles, business and commercial property, agricultural machinery and property and crop insurance.

Arguments:

- 1.Life insurance premiums increase with age so that seniors are disproportionately affected by the PST.
- 2.Life insurance can provide seniors with a mechanism for passing on family savings.
- 3.Excluding health, life, residential, and primary use vehicles, most other insurance premiums can be classified as an income tax deductible expenditure.

Adopted by SSAI AGM 2018

B. Resolutions to be submitted to Saskatchewan Government

1. EXEMPT PRIMARY RESIDENTIAL INSURANCE PREMIUMS

Be it Resolved:

That the Saskatchewan Seniors Association Inc. Lobby the provincial government to exempt primary residential insurance premiums from PST.

Background:

The last provincial budget imposed the 6 % PST on all insurance premiums in Saskatchewan including health, life, primary residence, personal use, automobile, recreation property and vehicles, business and commercial vehicles, business and commercial property, agricultural machinery and property and crop insurance.

Arguments:

1. Seniors on fixed incomes are disproportionately affected by the PST on their primary residence.
2. Other properties - luxury recreation and commercial - would still have PST applied.
3. SSAI and NPF goals support affordable housing for seniors.
4. Most other insurance premiums are classified as luxury or business expenses.

Adopted by SSAI AGM 2018

2. EXEMPT PERSONAL AUTOMOBILE INSURANCE PREMIUMS

Be it Resolved:

That the Saskatchewan Seniors Association Inc. Lobby the provincial government to exempt personal use automobile insurance premiums from PST.

Background:

The last provincial budget imposed the 6 % PST on all insurance premiums in Saskatchewan including health, life, primary residence, personal use, automobile, recreation property and vehicles, business and commercial vehicles, business and commercial property, agricultural machinery and property and crop insurance.

Arguments:

1. Seniors on fixed incomes are disproportionately affected by the PST on their personal use automobile.
2. All other vehicles would still have the PST premiums applied.
3. Seniors rely even more on personal use automobiles since the termination of STC.
4. Most other insurance premiums, excepting the ones listed – health, life, residential and personal use automobile would qualify as a tax deductible expense.

Adopted by SSAI AGM 2018

3. SGI – Reducing Isolation through Enabling Transportation for Seniors

Be it Resolved:

That Saskatchewan Seniors' Association Incorporated lobby the government of Saskatchewan to change the legislation to enable SGI to provide liability insurance which would provide the proper liability insurance coverage. Also that this insurance be made more easily available and affordable to ensure participation by authorized, licensed individuals. Further, that SGI review and certify the safe driving records of authorized, licensed individuals to ensure the safety of the client passengers.

Background:

- 1.SGI communications consultant Marie Schultz said “As the vehicle insurance provider, SGI can provide an insurance solution that would meet the needs of (transportation network companies) to ensure that all vehicles are adequately insured, and that the rates charged reflect the risk these types of business represent. province is responsible for insurance, driver licensing and vehicle plates,
- 2.The province is responsible for insurance, driver licensing and vehicle plates.
- 3.Seniors are encouraging the province to establish a provincial regulatory framework. The same safety rules should apply in small town Saskatchewan as in Regina, and the provincial government can make that happen.
4. Under Saskatchewan legislation, in order to charge for transportation, a motorist must obtain a Class licence and \$1 million in liability insurance. The Class 4 licence requires a separate road test and oral and written tests. Any vehicle used to transport passengers for money must also have a Class PT licence plate.

Arguments:

1. The discontinuance of STC services had a very severe impact on seniors trying to maintain a quality of life while living in rural Saskatchewan.
2. Rural Saskatchewan does not have the services of taxis, UBER or any other ride-sharing company.
3. There is no provision in licensing or SGI insurance to protect individuals who are serving as caregivers and trying to assist seniors or handicapped in living with dignity in the small urbans throughout the province.
4. Communities would then be able to advertize and promote the transportation services in their communities.

Adopted by SSAI AGM 2018

4. DRUGS – MEDICATION FOR DIABETICS

Be it Resolved:

That Saskatchewan Seniors' Association Incorporated lobby the Ministry of Health and the Saskatchewan Health Authority to provide all the diabetic supplies and medications required to ensure that all diabetics would have better control over their disease. resulting in reduced hospitalization and thereby saving the Ministry of Health considerable resources.

Background:

1. The Saskatchewan government supplies known drug addicts with filled needles and other supplies.
2. All diabetics need their needles, supplies and medication just to survive, but in many cases cannot afford them.
3. The provision of Diabetic supplies and medication would result in reduced hospitalization and thereby save the Ministry of Health considerable resources.

Adopted by SSAI AGM 2018

5. DRUGS – SHINGLES VACCINE

Be it Resolved:

That Saskatchewan Seniors' Association Incorporated lobby Government of Saskatchewan and Ministry of Health to make the shingles vaccine available at no charge for seniors in Saskatchewan.

Background Arguments:

1. Shingles is a horrible disease causing great discomfort and is becoming more prevalent in Saskatchewan
2. There exists a vaccine for this disease costing approximately \$200.00 for a treatment. Seniors cannot afford it and thus take a chance regarding contraction of the disease.
3. Seniors who do get shingles incur personal costs and in addition,
4. Seniors who do get shingles incur personal costs and in addition, a cost to the Health Care System of about a \$1000.00 per day for hospital care.
5. Seniors should not have to suffer unnecessarily when a vaccine is available.

Adopted by SSAI AGM 2018

6. EYEGLASSES FOR SENIORS

Therefore Be it Resolved that Saskatchewan Seniors Association Incorporated lobby the Government of Saskatchewan and Federal Government to provide free eyeglasses for Seniors whose income is below the Poverty Line.

Background Arguments:

1. Eyeglasses are a necessity for those who require them and as the cost of eyeglasses is beyond the means of Seniors living below the Poverty Line.

Adopted by SSAI AGM 2018

7. INCREASING INCOME LEVELS FOR SENIORS

Therefore Be it Resolved that Saskatchewan Seniors Association Incorporated lobby the Government of Saskatchewan and Federal Government to bring the income level of Seniors up to at least the Poverty Line.

Background Arguments:

1. The cost of living is continually increasing thereby increasing hardships on Seniors.
2. Seniors are being forced to make difficult choices between food, medicine, necessities of life important medical aids and medicine.

Adopted by SSAI AGM 2018

8. HEALTH AND WELLNESS CLINICS IN RURAL SASKATCHEWAN

Therefore Be it Resolved that Saskatchewan Seniors Association Incorporated lobby the Government of Saskatchewan to reinstate the operation of regular Health and Wellness Clinics in rural Saskatchewan.

Background Arguments:

1. Rural Seniors wish to live as long as possible in the communities in which they have invested their time, their money, and their intellect.
2. It is the responsibility of government to serve the most vulnerable members of society.
3. Access to regular health and wellness opportunities is essential to the well-being of those vulnerable Seniors of a society
4. A significant number of rural seniors have been attending Wellness Clinics where their parameters such as blood pressure and blood sugars are monitored, where the heart is listened to, and regular monitoring was provided..
5. Timely medical services are essential to the well-being of senior individuals.
6. Prevention and early detection are far more affordable than expensive acute care.

Adopted by SSAI AGM 2018

9. RESTORATION OF CHAPLAINCY SERVICES

BE IT RESOLVED That the Saskatchewan Seniors Association Incorporated urge the Government of Saskatchewan to restore funding for Chaplaincy services immediately.

Background Arguments:

In times of illness, trauma, and loss, a person's beliefs, values and feelings are important aspects of healthcare.

Without the funding in place, the list of names of those who want spiritual care from local faith visitors and volunteers is no longer available.

Medical care is not just medicine and doctors. It is the whole gamut. It is spiritual, mental, emotional and physical. There is a whole team to work together and spiritual care is a part of that team.

If health care institutions in Saskatchewan want to maintain the highest standard of care as outlined by Accreditation Canada spiritual care must be a part.

Overall health and wellbeing includes access to spiritual care, and should be available to all people in hospital in long term care facilities/hospices and their families.

The Government of Saskatchewan budget cut of funding for Chaplaincy services affects the sick, vulnerable and those facing times of crisis in their lives.

Adopted by SSAI AGM 2018

C. Resolutions to be submitted to National Pensioners' Federation

1. CRTC – Pressured Overselling

Be it Resolved:

That Saskatchewan Seniors' Association Incorporated through the National Pensioners Federation through PIAC (Public Interest Advocacy Centre), lobby the CRTC to intervene in the overselling pressures by service providers.

Background:

There have been a variety of stories in the news lately reporting that

1. Customers have been sold television, phone services they do not need or misled about the terms of the service they are receiving.
2. Recently, some of the employees selling TV, phone, and Internet services have admitted to the media that they are signing seniors up for products they do not need.
3. Sales people also admit that they sometimes fail to disclose important details, like installation charges, in order to make the sale.

Arguments:

1. Seniors and low-income persons are taken advantage of through a practice which verges on the edge of being fraudulent.
2. Many seniors cannot afford the additional costs of these services when rental and medication expenses are a much higher priority. Upon review of such cases PIAC realizes that Seniors and low-income persons seem to be particularly affected.

Adopted by SSAI AGM 2018

2. THE TRAFFIC IN SENIORS' CARE: Should Seniors in Residential Care be Traded as Commodities?

Therefore Be it Resolved that Saskatchewan Seniors Association Incorporated lobby the Government of Saskatchewan to stop or at least slow down the privatization of seniors' care.

Background Arguments:

1. The ongoing trend to hand over the care of the most fragile seniors to the free market is the situation confronting seniors
2. Governments are replacing publicly owned long-term care residences with single privately built and operated long-term care residences .
3. Fragile seniors who need extensive care are becoming pawns in these transactions.
4. Since the cost of providing care for seniors in long term care is covered by the provincial government which pays a fixed amount per resident to the operator, it is a prized source of guaranteed income for investors.
5. This situation raises an important question for all seniors: Is the publicly-paid provision of health care for the frailest seniors going to continue to be turned over to private operators that can buy and sell these facilities complete with occupants without accountability to taxpayers?
6. From the current experience one can conclude that:
 9. The decision that the quality of care in for-profit seniors' long-term care is inferior to publicly owned care and that these residences can be traded among large corporations based in other countries;
 - 2) The privatization of seniors' health care services and thus unequal access to quality care for seniors

is increasing;

- 3) Communities are not being consulted by health authorities about the privatization of long-term care;
- 4) The voices of most affected seniors are being ignored.

7. There is a larger question that needs to be considered: Is the out-of-hospital out of home care of fragile seniors in facilities considered a necessary part of a publicly funded, publicly accountable, quality health care system?

8. How has it come about that our oldest citizens can now be traded as commodities that earn profits for big corporations?

Adopted by SSAI AGM 2018

3. EYEGLASSES FOR SENIORS

Therefore Be it Resolved that Saskatchewan Seniors Association Incorporated lobby the Government of Saskatchewan and Federal Government to provide free eyeglasses for Seniors whose income is below the Poverty Line.

Background Arguments:

- a. Eyeglasses are a necessity for those who require them and as the cost of eyeglasses is beyond the means of Seniors living below the Poverty Line.

Adopted by SSAI AGM 2018

4. INCREASING INCOME LEVELS FOR SENIORS

Therefore Be it Resolved that Saskatchewan Seniors Association Incorporated lobby the Government of Saskatchewan and Federal Government to bring the income level of Seniors up to at least the Poverty Line.

Background Arguments:

- i. The cost of living is continually increasing thereby increasing hardships on Seniors.
- ii. Seniors are being forced to make difficult choices between food, medicine, necessities of life important medical aids and medicine.

Adopted by SSAI AGM 2018

D. Resolutions referred to SSAI

1. DRUGS – SHINGRIX - SHINGLES VACCINE

BE IT RESOLVED That the Saskatchewan Seniors Association Incorporated urge the Government of Saskatchewan to fund the vaccine Shingrix for all adults 50 and older.

Background Arguments:

An estimated 130,000 Canadians get shingles every year and the older you are, the more likely you are to get it and to suffer severe health effects.

Shingles is a brutally painful infection that anyone who has had chickenpox is at risk of getting. It is caused by the same virus as chickenpox, which can lie dormant for years. It tends to reactivate when the immune system is compromised, in the form of shingles.

For some people, shingles develops into a more serious condition called post-herpetic neuralgia, with burning pain that can last for years. For some seniors, it can mean the difference between living independently and having to move into a long term care facility because of its long-lasting effects.

The new vaccine Shingrix shows efficacy against shingles above 90%, regardless of a person's age. Shingrix is now available in Canada, patients require two separate shots given a few months apart costing up to \$400 in total.

Studies suggest protection from Shingrix may extend beyond five years. Shingrix is approved and recommended for people age 50 and older, including those who've previously received Zostavax.

Shingles can be a financial burden on individuals, their families, and the health care system, in addition to the physical pain people suffer

Adopted by SSAI AGM 2018