



# CARP Advocacy

## Highlights of CARP's Current Work And How They Affect You

January 2015

### 1. Pension Reform

The Ontario government has launched its [consultation](#) on the Ontario Retirement Pension Plan (ORPP). The ORPP was introduced in the 2014 Ontario Budget based on [key features CARP has been advocating for years](#), including mandatory contributions shared equally by employers and employees, low fees, independent governance, professional management, and ability to allow other provinces to join and expand to a pan-Canadian plan. The Ontario Liberal government won majority in the provincial election and started to move forward with the ORPP, stating that implementation will be phased-in starting in 2017. [CARP poll on the ORPP](#) revealed that members agree ORPP is an effective solution for the pension problem but also think CPP needs to be expanded to bridge the gap between the current CPP, ORPP, and the 70% pre-retirement income target.

At [CARP's AGM in October, Justin Trudeau](#), Leader of the Liberal Party of Canada, stated in front of all CARP's Chapter Chairs from across the country that he would enhance the CPP if elected as Prime Minister. In anticipation of the 2015 Elections, CARP will continue to advocate the current government for CPP enhancement while holding the Liberal and NDP parties to their promises to enhance the CPP if elected.

### 2. Registered Retirement Income Funds (RRIF)

CARP called on the federal finance ministers to eliminate mandatory RRIF withdrawals as they met in December 2014 for their Federal-Provincial-Territorial (F/T/P) ministers' meeting. The current RRIF rules force seniors to draw down and pay tax on their retirement savings in increasing percentages until age 91 when their RRIF would be close to

empty, putting people at risk of outliving their savings. RRIF rules have not kept pace with increasing lifespans and time spent in retirement, declines in personal savings rates, and reduced access to workplace pension plans. CARP recently issued a [news release](#) and [policy paper](#) calling for the elimination of mandatory RRIF withdrawals.

### 3. Fire Safety

In [an open letter](#), CARP called on federal, provincial, and territorial ministers responsible for nursing home safety across Canada to take immediate steps to prevent future fire tragedies, as occurred at L'Isle Verte, which killed 32 people one year ago. CARP is calling on governments to legislate requirements for fire sprinklers in all nursing homes, legislate requirements for proper safety and evacuation plans including staff training, and enforce compliance with legislative requirements. The L'Isle Verte fire revealed that not only elderly residents of care homes are at risk of death or serious injury in the case of fire but also that such tragedies are preventable.

Only new homes now must have sprinklers, fire-safe doors and walls and comprehensive fire safety plans while homes built before 1997 are not mandated to retrofit their homes with sprinklers. Although Ontario and Newfoundland have recently taken steps to mandate fire sprinkler retrofitting in existing facilities, Ontario will not enforce it until 2019 for public homes and 2025 for private homes.

According to [the CARP Poll™](#), a majority of CARP members see no reason to delay retrofitting and would avoid nursing homes that did not have sprinklers if they could. CARP will continue to urge governments to take immediate action to prevent future fire tragedies in care homes.



#### 4. #HealthCareCitizen

Healthcare is top of mind for many Canadians, especially as the federal elections draw near. CARP is calling for a disruptive change in healthcare in its [submission to the Federal Advisory Panel on Health Innovation](#). CARP is calling for a full system redesign of the healthcare system to provide a comprehensive 360 degrees of care and treats Canadians as “healthcare citizens” – with the right to expect timely and appropriate care and equal treatment of age, income, and postal code.

Government must prioritize the needs of the healthcare citizen rather than the needs of the service provider as the system is currently designed, which has created a fragmented and inefficient agglomeration of silos within silos. As taxpaying healthcare citizens, Canadians want a system that wraps fully around their needs, enabling them to maintain their health and well-being, one that comprises and provides for: social determinants of health, prevention of illness, medical treatment and care, caregiver support, and end of life care. See [infographic](#).

#### 5. End of Life

CARP hosted an [adult conversation on medically assisted dying](#) in September 2014, which was filmed and aired as a [special episode of The Zoomer](#) on Vision TV. Together with special guests MP Steven Fletcher, PQ MNA Véronique Hivon, The Globe and Mail columnist André Picard, and other public figures who speak for doctors and nurses on the frontlines of end of life care, CARP explored the right-to-die movement and what families need to know as they grapple with end-of-life decisions.

End-of-life care is becoming a priority issue for CARP and many Canadians across the country. In 2014, MP Steven Fletcher introduced [two bills that legalize physician-assisted death](#) with provisions that protect vulnerable individuals and empower competent adults to make their own decisions. In addition, MP Charlie Angus introduced a [motion to create a Pan-Canadian Palliative and End-of-life Care Strategy](#) that

would create flexible, integrated model of palliative care for all Canadians, including improving the quality and access to end-of-life care as well as greater caregiver supports. CARP is advocating for a national discussion around end-of-life care and greater clarity for Canadians and their families as they prepare and deal with end-of-life issues.

#### 6. Dementia

CARP released a [new policy paper](#) on dementia care and an open letter to the health ministers prior to their federal-provincial-territorial meeting in September 2014. The paper calls for a paradigm shift in how we care for dementia so that Canadians receive the appropriate care when and where they need it. The impact of dementia is widespread, impacting over 750,000 Canadians and their families, and will continue to grow. Although greater research and funding is needed for the discovery of treatments and cures, there is an immediate need to help caregivers, families, and people struggling with dementia today. As a result, CARP called on the health ministers to take action to help Canadians live a good quality of life with dementia by ensuring greater caregiver training, support and respite care, mandatory dementia care training for healthcare providers and personal support works, and more specialized home care and long-term care in dementia.

