

# COMMUNIQUÉ

To Group Insurance plan administrators  
Health and wellness

## Physical and mental health influence overall wellness

The 2023 Benefits Canada Healthcare Survey<sup>1</sup> illustrates the importance of an integrated total wellness strategy that focuses on both aspects.

This is one of the key findings of the 2023 Benefits Canada Healthcare Survey, which reveals plan members' perceptions of their health condition, their group insurance plans and the measures that promote their wellness at work.

iA is a platinum partner of the 26<sup>th</sup> edition of this annual study.

In this first article of a three-part series, the results of this wide-ranging survey of plan members' personal health provide food for thought and action.

### The close relationship between physical and mental health

While nine out of ten people (89%) consider their health to be generally good, very good or excellent, one in ten (11%) claim to be in poor health.

More of them describe their mental health negatively (45%), and say that their group insurance plan does not meet their needs (32%).

And there's more: one in five (18%) say their mental health is generally poor. In the case of poor physical health, this proportion rises to three out of four (74%).

**Poor physical health can cause or aggravate mental health problems, and vice versa. This close relationship needs to be taken into account as part of an integrated total wellness strategy.**

### Stress on the rise

Two out of five people (38%) report high levels of stress, a peak compared to 2021 (35%) and 2022 (27%).

Unsurprisingly, people with physical and mental health problems are more likely to experience this with high levels of stress.

Personal finances (38%) and workload (32%) are the two main sources of stress.

**High levels of stress can undermine both personal and professional life, making it all the more important to offer effective stress management tools.**

### Chronic health problems

One in two people (54%) lives with at least one chronic health problem.

Chronic pain affects the daily lives of a third (33%) of people, and is the third most common health problem. In addition, chronic pain sufferers are more likely to report poor health, and more likely to report mental health problems such as anxiety.

This can have a direct impact on medication use: four out of five (79%) chronically ill people take at least one medication on a regular basis, and a third (32%) take three or more.

Finally, we note that obesity is probably under-reported due to a low rate of formal diagnosis. Yet obesity is not without consequences for the physical health, self-esteem and mental health of those affected.

After physical activity (46%), sleep quality (41%) is the second priority for people wishing to improve their health.

**Combating stigmatization enables better management of chronic illnesses, especially in the context of mental health management. Quality sleep is essential for overall wellness.**

### **Necessary access to virtual healthcare**

One in three people (34%) use virtual healthcare, and people who have suffered a serious injury (68%) are more likely to use it.

Virtual healthcare is also used more by people suffering from a chronic illness associated with mental health (50%).

**Virtual healthcare remains a must, particularly with vulnerable people, and should be an integral part of an approach aimed at overall wellness.**

### **Information and awareness**

It's clear that physical and mental health are interconnected and influence overall wellness. An integrated total wellness strategy must therefore consider these two aspects in a complementary way.

In addition, plan members need to be well informed about their coverage and services available to facilitate their access to relevant resources.

Last but not least, plan members, especially the most vulnerable, must be made aware of the active role they can play in achieving their overall wellness.

Don't miss upcoming articles:

- November: Health benefit plans
- December: Wellness at work

**Interested in learning more about how iA can support you in implementing an integrated total wellness strategy? Talk to your Client Relationship Manager.**

<sup>1</sup> The online plan member survey was fielded by Ipsos on behalf of Contex Group between March 28 and April 4, 2023. In total, a national sample of 1,004 primary holders of group health benefit plans completed the study. For all the details, visit the [Benefits Canada website](#).

You, as the plan administrator, have an important role to play in informing your plan members about their group insurance plan. We also look to your support to give them all explanatory and administrative documents upon enrolment or upon request. We will help you show them where they can consult this documentation if it is not available in hard copy. If you have any questions, please feel free to consult your administrator's guide or to contact your local Account Executive or Client Relationship Manager.

This communiqué and past publications are also available on our website [ia.ca](#).