

COMMUNIQUÉ

To Group Insurance plan administrators
Health and wellness

Virtual care: from curative to preventive

Access to virtual care is becoming increasingly valuable in a total wellness strategy.

The pandemic has shown the value of virtual care as a treatment tool. But it can play a bigger role in a holistic healthcare offering, all the way from prevention through to treatment and recovery.

A growing trend

Virtual care is on the rise. Last year, a survey conducted by Abacus Data on behalf of the Canadian Life and Health Insurance Association (CLHIA) reported that more than half of Canadians (55%) used virtual care. Of these, a third used it more than once.

The pandemic prompted many more people to turn to virtual medicine, and almost nine out of ten people (89%) reported being satisfied with the care and services they received. In fact, a third of those surveyed would like their first contact with the healthcare system to be virtual in the future, according to Abacus Data.

This suggests that virtual care, originally used as a way to access treatment, is now an integral part of a preventive approach in the holistic management of health and total wellness.

Many advantages

Virtual care has many advantages, notes the Canadian Institute for Health Information (CIHI) in its [2022 Virtual Care in Canada](#) report. This is especially the case for chronic diseases, mental health and substance use issues. For many people, access to virtual care is crucial for managing chronic illnesses.

Moreover, Canadian physicians seem enthusiastic about virtual care: CIHI reports that 84% of those surveyed in 2022 are satisfied with the practice of virtual care, which is seeing an increase in usage. CIHI also reports a positive impact on certain variables, such as the speed of intervention and the effective assessment of people consulting for mental and behavioural health needs.

An opportunity for plan sponsors

From the Canadian plan sponsor's standpoint, offering virtual care has been noted to make a difference for group insurance plan members. First, virtual care has a positive effect on plan members' satisfaction, as revealed in [our summary](#) of the 2023 Benefits Canada Healthcare Survey.

Virtual care also allows for a wide range of needs to be covered, particularly for people recovering from a serious injury, requiring mental health support, who have caregiver responsibilities or have children under 18 years of age, notes the Benefits Canada survey.

However, virtual care programs are often underutilized, with only 33% of plan members making use of them. If companies raise awareness about the benefits of virtual care, more plan members will use it and its value will grow.

We can help

Virtual medicine, integrated into the continuum of care, is equally suited to prevention, early intervention and follow-up. It helps plan members avoid unnecessary travel and wait times, helps to reduce absenteeism and improves productivity as a result.

In partnership with Dialogue, iA Financial Group has developed a host of solutions that will enable you to support your staff with cutting-edge virtual tools and services, with satisfaction rates ranging from 84% to 98%.

- Our **telemedicine** primary care service includes rapid, real-time access to a multidisciplinary medical team, with support to treat up to 70% of non-urgent health problems virtually along with personalized follow-ups, among other things.
- Our **internet-based Cognitive Behavioural Therapy (iCBT)** program gives employees quicker and easier access to mental healthcare, particularly for depression and anxiety.
- The **Employee Assistance Program (EAP)** has a substantial virtual component which quickly provides the resources needed to resolve problems that have an impact on employee health, performance and attendance. Half of all consultations (51%) concern mental health issues.
- The **Mental Health+** program provides plan members with unlimited access to mental health specialists, whatever their problem or care preference, as well as ongoing support and self-directed or directed virtual therapies covering a wide range of needs. Its use results in a 54% improvement in symptoms.

Interested in learning more about how iA can help you implement a total wellness strategy that incorporates virtual care? Talk to your iA Account Executive.

Sources:

[*Virtual care in Canada | CIHI*](#)

[*Canadians & Health Care – 2023 Health system innovation, virtual care, mental health – Abacus Data*](#)

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.

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