

# Health Insurance - Canada - 2021

Report Price: £3695 | \$4995 | €4400

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

## This report looks at the following areas:

- **The impact of COVID-19 on health insurance.**

Supplementary health insurance provides coverage for hospital and medical expenses not covered by public health plans, such as prescription medicines, vision care, dental care and mental health support. In 2019, insurers paid \$28.7 billion in supplementary healthcare costs, including the costs of prescription drugs, dental procedures and added hospital costs. Increased life expectancy leading to an aging population and an increase in health risk factors should ensure a stable growth rate for the market in the coming years.

Canadians access non-government health insurance in two broad ways: group/affinity plans provided by employers, unions or professional associations, and individual plans purchased by individual consumers. Most health insurance is sold through group plans.



“An aging population and a global pandemic are all factors that will ensure demand for health insurance products while the industry strives to use technology to drive better delivery and smarter care.”

– **Sanjay Sharma, Senior Financial Services Analyst**

## Buy this report now

Visit [store.mintel.com](https://store.mintel.com)

EMEA +44 (0) 20 7606 4533

Brazil 0800 095 9094

Americas +1 (312) 943 5250

China +86 (21) 6032 7300

APAC +61 (0) 2 8284 8100

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

## Table of Contents

### OVERVIEW

- What you need to know
- Key issues in this Report
- Definitions

### EXECUTIVE SUMMARY

- Top takeaways
- Market overview
- Impact of COVID-19 on health insurance  
Figure 1: Short, medium and longer-term impact of COVID-19 on health insurance, August 2021
- Opportunities
- Virtual care is here to stay
- Using social media to drive engagement
- Younger consumers more likely to have installed a fitness or wellness care app
- Younger and middle-aged consumers more interested in increasing their use of digital healthcare
- Challenges
- Rise in dementia/Alzheimer's has not led to a corresponding increase in related product ownership
- Boosting app usage

### THE MARKET – KEY TAKEAWAYS

- Canada has an aging population
- A shakeup in the ethnic makeup changes the prominence of some health conditions
- The state of Canadian physical wellness isn't great
- Rise of virtual care
- Pharmacogenetics and biosimilars enter the health insurance mainstream

### THE MARKET – MARKET FACTORS

- Overview of the Canadian healthcare system
- Canada has an aging population  
Figure 2: Proportion of 0-14s and over-65s in the Canadian population, 1988-2068\*
- The state of Canadian physical wellness isn't great  
Figure 3: Distribution of underweight, normal weight, overweight or obese, by age, 2018
- A shakeup in the ethnic makeup changes the prominence of some health conditions

### What's included

- Executive Summary
- Full Report PDF
- Infographic Overview
- Powerpoint Presentation
- Interactive Databook
- Previous editions

### Did you know?

This report is part of a series of reports, produced to provide you with a more holistic view of this market.

All Mintel 2020 reports contain specific COVID-19 related research and forecasts. The world's leading brands rely on Mintel reports for the most complete, objective and actionable market intelligence.

### Buy this report now

Visit	store.mintel.com
EMEA	+44 (0) 20 7606 4533
Brazil	0800 095 9094
Americas	+1 (312) 943 5250
China	+86 (21) 6032 7300
APAC	+61 (0) 2 8284 8100

Report Price: £3695 | \$4995 | €4400

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Figure 4: Immigrants as a proportion of the Canadian population, 1871-2036

- The pandemic shines a new light on wellness**

Figure 5: Impact of COVID-19 on approach to health management, December 2020

- Impact of COVID-19 on health insurance**
- COVID-19 increases interest in virtual care and digital usage**

Figure 6: Babylon by Telus Health direct mail campaign, January 2021

- Pharmacogenetics and biosimilars enter the health insurance mainstream**

COMPANIES AND BRANDS – KEY TAKEAWAYS

- Digital healthcare
- New insurance offerings
- Medical innovations

COMPETITIVE STRATEGIES

- Digital healthcare
- AXA collaborates with Microsoft to create a digital health platform
- Saskatchewan Blue Cross to offer virtual care to group plan members
- Teachers Life to offer digital wellness solutions
- Green Shield Canada acquires virtual mental-health platform, Inkblot Technologies

Figure 7: Inkblot Therapy Instagram post, July 2021

- Medical innovations
- Quebec announces intention to implement a biosimilar switching policy
- GeneYouIn and Canada Life broaden access to pharmacogenetic testing
- New insurance offerings and news
- Livellii aims to provide community-based insurance platform
- Medavie Blue Cross introduces new group plan option for small businesses
- Manulife awards Vitality points for COVID-19 vaccination

MARKETING CAMPAIGNS

- Canada Life promotes customer access to HumanisRx
- Figure 8: Canada Life partnership with HumanisRx, 2021
- Sun Life encourages Canadians to keep track of their new year’s resolutions

What's included

- Executive Summary
- Full Report PDF
- Infographic Overview
- Powerpoint Presentation
- Interactive Databook
- Previous editions

Did you know?

This report is part of a series of reports, produced to provide you with a more holistic view of this market.

All Mintel 2020 reports contain specific COVID-19 related research and forecasts. The world’s leading brands rely on Mintel reports for the most complete, objective and actionable market intelligence.

Buy this report now

Visit	store.mintel.com
EMEA	+44 (0) 20 7606 4533
Brazil	0800 095 9094
Americas	+1 (312) 943 5250
China	+86 (21) 6032 7300
APAC	+61 (0) 2 8284 8100

Report Price: £3695 | \$4995 | €4400

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Figure 9: Sun Life Twitter resources, January 2021

- **Sun Life promotes health-tracking app Optimity**

Figure 10: Sun life promotes Optimity on Facebook, December 2020

**THE CONSUMER – WHAT YOU NEED TO KNOW**

- **Four in five own supplemental health insurance**
- **Majority of health insurance is sold through employers**
- **Prices and trusted brand are the top factors influencing company choice**
- **Most have performed a health insurance-related action**
- **Virtual care is here to stay**

**INSURANCE OWNERSHIP**

- **Most Canadians own supplemental health insurance**  
Figure 11: Ownership of health insurance products, 2021
- **Prescription drug, dental and eye care are most commonly owned**
- **Those in peak working years have higher ownership of many products**

Figure 12: Ownership of health insurance products (select), by age, 2021

Figure 13: Manitoba Blue cross Facebook ad, June 2021

Figure 14: Canada life Facebook Ad, May 2021

- **Half of women aged 35-54 have five or more products**  
Figure 15: Repertoire analysis of health insurance products, 2021
- **Opportunities among under-served segments**
- **Rise in dementia/Alzheimer’s has not led to a corresponding increase in related product ownership**  
Figure 16: Pacific Blue Cross Desktop display ad, May 2021

- **Quebecers have less dental and eye care insurance**  
Figure 17: Ownership of health insurance products (select), Quebec vs overall, 2021

Figure 18: Manulife Facebook Ad, June 2021

- **Self-employed Canadians generally under-index on product ownership**  
Figure 19: Ownership of health insurance products (select), self-employed vs overall, 2021

**DISTRIBUTION CHANNELS**

- **Majority of health insurance is distributed through employers**

**What's included**

- Executive Summary
- Full Report PDF
- Infographic Overview
- Powerpoint Presentation
- Interactive Databook
- Previous editions

**Did you know?**

This report is part of a series of reports, produced to provide you with a more holistic view of this market.

All Mintel 2020 reports contain specific COVID-19 related research and forecasts. The world’s leading brands rely on Mintel reports for the most complete, objective and actionable market intelligence.

**Buy this report now**

Visit	store.mintel.com
EMEA	+44 (0) 20 7606 4533
Brazil	0800 095 9094
Americas	+1 (312) 943 5250
China	+86 (21) 6032 7300
APAC	+61 (0) 2 8284 8100

Report Price: £3695 | \$4995 | €4400

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

Figure 20: Distribution channel by type of health insurance product, 2021

- Income has an influence on purchase channel**

Figure 21: Employer and direct/affinity purchase, by type of health insurance product, by household income, 2021

Figure 22: BCAA Facebook ad, December 2020

- Older insurance owners much more likely to buy through employers....**

Figure 23: Employer vs direct coverage, by type of health insurance product, 18-44s vs over-45s, 2021

- ...while younger consumers have a relatively higher rate of direct purchase**

**CHOICE FACTORS**

- Prices and trusted brand are the top factors influencing company choice**

Figure 24: Factors that would positively influence choice of company, 2021

- Older consumers more focused on prices, Canadian ownership and being able to buy direct**

Figure 25: Factors that would positively influence choice of company (select), by age, 2021

Figure 26: Allstate Facebook post, July 2021

- 18-54s relatively more positive towards bank insurance subsidiaries**

- Trust is a strong influencer of company choice**

Figure 27: A little guidance today can do a world of good tomorrow – Canada Life, May 2020

- Using social media to drive engagement**

Figure 28: Manitoba Blue Cross Facebook ad, June 2021

- Specialization in life and health matters to a third**

Figure 29: Scotiabank complimentary coverage email ad, June 2021

**HEALTH INSURANCE ACTIVITIES**

- Most have performed a health insurance-related action**

Figure 30: Health insurance related activities performed, 2021

- Comparison sites for researching health insurance rates remain popular for some**

- App usage is higher among young/middle-aged and men**

Figure 31: App interactions, by age, 2021

Figure 32: Channel interactions (select), men vs women, 2021

- Boosting app usage**

**What's included**

Executive Summary

Full Report PDF

Infographic Overview

Powerpoint Presentation

Interactive Databook

Previous editions

**Did you know?**

This report is part of a series of reports, produced to provide you with a more holistic view of this market.

All Mintel 2020 reports contain specific COVID-19 related research and forecasts. The world's leading brands rely on Mintel reports for the most complete, objective and actionable market intelligence.

**Buy this report now**

Visit [store.mintel.com](https://store.mintel.com)

EMEA +44 (0) 20 7606 4533

Brazil 0800 095 9094

Americas +1 (312) 943 5250

China +86 (21) 6032 7300

APAC +61 (0) 2 8284 8100

The above prices are correct at the time of publication, but are subject to change due to currency fluctuations.

COVID-19 AND HEALTH INSURANCE

- Virtual care is here to stay**  
 Figure 33: Impact of COVID-19 on health insurance (% agree), 2021
- The pandemic has made virtual care a permanent fixture of the health ecosystem**  
 Figure 34: Pacific Blue Cross print advertisement, June 2020
- Younger and middle-aged consumers more interested in increasing their use of digital healthcare**  
 Figure 35: Impact of COVID-19 on health insurance (% agree), by age, 2021
- What's ahead with digital care?**
- Younger consumers more likely to increase app usage**
- A fifth of 18-34s have consulted with a mental health professional**
- COVID-19 has exposed the need for more mental health services**  
 Figure 36: Let's get you there, October 2020

GENERAL ATTITUDES

- A third prefer to buy health insurance through humans**  
 Figure 37: General attitudes towards health insurance (% agree), 2021
- Limited demand for health insurance through brokers**
- One in four consider incentivized health insurance fairer**
- Limited interest in filling employer coverage gaps**  
 Figure 38: Alberta Motor Association email advertisement, June 2021
- Two in five find virtual care an adequate replacement**  
 Figure 39: Tech related attitudes and behaviours (% agree), 2021
- Fitness/wellness apps gaining in popularity among younger consumers**  
 Figure 40: Tech related attitudes and behaviours (% agree), 18-44s vs over-45s, 2021
- Younger are keener on increasing their awareness of digital health offerings**

APPENDIX – DATA SOURCES AND ABBREVIATIONS

- Data sources**
- Consumer survey data**
- Mintel Trend Drivers**
- Abbreviations and terms**

What's included

- Executive Summary
- Full Report PDF
- Infographic Overview
- Powerpoint Presentation
- Interactive Databook
- Previous editions

Did you know?

This report is part of a series of reports, produced to provide you with a more holistic view of this market.

All Mintel 2020 reports contain specific COVID-19 related research and forecasts. The world's leading brands rely on Mintel reports for the most complete, objective and actionable market intelligence.

Buy this report now

Visit	store.mintel.com
EMEA	+44 (0) 20 7606 4533
Brazil	0800 095 9094
Americas	+1 (312) 943 5250
China	+86 (21) 6032 7300
APAC	+61 (0) 2 8284 8100



## About Mintel

Mintel is the **expert in what consumers want and why**. As the world's leading market intelligence agency, our analysis of consumers, markets, product innovation and competitive landscapes provides a unique perspective on global and local economies. Since 1972, our predictive analytics and expert recommendations have enabled our clients to make better business decisions faster

Our purpose is to help businesses and people grow. To find out how we do that, visit **[mintel.com](https://www.mintel.com)**.