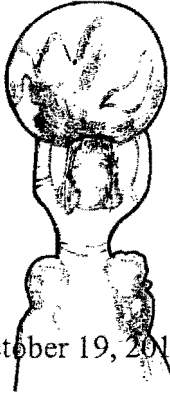


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## WOMEN OF INSPIRATION

Offering Support, Knowledge Transfer & Education  
and Outreach to Women Injured at Work



October 19, 2012

Mr. I. David Marshall  
Workplace Safety & Insurance Board  
200 Front Street West  
Toronto, Ontario  
M5J 3J1

Dear President Marshall:

Much has passed at W.S.I.B. since we exchanged correspondence in March 2012, following our January meeting. There are many changes and reviews under way, in addition to the appointment of former Minister of Labour Elizabeth Witmer to the role of Chair of the Board of Directors.

Running concurrently are the Benefits Policy Review under Jim Thomas, the Appeals Modernization proposal, and a new 2012-2016 Strategic Plan. While these fast paced processes are designed to provide employers with valuable services in a financially responsible manner, the resultant cuts to injured worker benefits in a piece meal fashion are detrimental to the dignity and well-being of those who suffer the misfortune of workplace injury and illness.

Currently, we have a member in Work Transition, but her experience does not reflect the work of the RAACW/WSIB *Blue Sky* initiative. She has experienced great difficulty in having modified duties with her accident employer. At the start of the Work Transition our member was receiving more days, and as time passed the work has diminished to the point of inability of being able to provide for three young children. This has compromised her family, has affected her dignity, as it has created suffering.

Your letter did not mention our concerns with the KPMG Value for Money Audit (VFMA) on Adjudication and Claims Administration. Subject areas addressed in this VFMA are the basis for the Jim Thomas Review, while we feel that some of the KPMG recommendations are already underway, and have resulted in:

- A drastic reduction in the number of injured workers receiving long-term, full compensation because they are unemployable
- There is a drastic reduction in the number of injured workers who are recognized as having a permanent impairment

- The average time for job retraining is 5 months, down from 19 months in the previous program.
- More workers are being denied initial entitlements for their injuries
- The allegation of “**pre-existing, age related changes**” is used to deny entitlements
- Medical expenses have been cut
- Decreased expenses has meant lower benefit costs, and it is seen in cuts at every level

Mr. Marshall, we have members in our group and certainly many injured workers who have been downloaded onto other income security systems, such as Ontario Works, Ontario Disability Support Program and Canada Pension Plan Disability. At our meeting with you, and in our correspondence dated March 16<sup>th</sup>, 2012, we brought the issue of CPP contributions to the table. In the cases of injured workers not receiving their lawful benefits from WSIB, they suffer from lack of CPP contributions towards their retirement, and do not enjoy the benefit of having access to the private plan contributions that WSIB makes on behalf of those on benefits. There is a great financial and moral loss for all injured workers when benefits are taken into account but omit this important aspect of income security. You indicated that this issue was **worth a study**, as did the Chief Operations Officer John Slinger. To date, what has been done on the issue of Canada Pension Plan benefits for those who have their earning capacity compromised by a workplace injury?

We look forward to hearing from you on these matters, and look towards another meeting in the near future.

Sincerely,

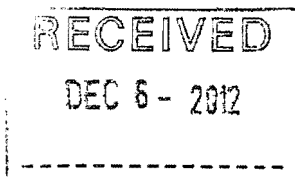
  
Women of Inspiration



I. David Marshall  
President & CEO  
Président-directeur général



November 29, 2012



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Dear members of Women of Inspiration:

Thank you for your recent letter as a follow up to our last meeting of January 16, 2012. I appreciated the questions and observations that you shared about several current developments at the WSIB.

Let me begin by addressing your concerns regarding the Benefits Policy Review and Appeals Modernization initiative. I would like to assure you that the objective of both consultations is to provide *all* system partners – not just employers – with an improved level of transparency, service and satisfaction.

Stakeholders of all backgrounds and interests have been encouraged to share their input and insight on improvements to consider. In the case of the Benefits Review Policy consultation, a series of hearings – including several in Toronto – were scheduled recently to provide Consultation Chair Jim Thomas with the opportunity to hear first-hand from our stakeholders. I'm aware that several – including members of Injured Workers' Consultants – registered to speak at one of these sessions.

Your feedback into our New Work Reintegration model is also important. In your letter, you shared the experience one of your members had recently during their participation in our Work Transition program. Since additional details are required to get a better understanding of the issue raised, I have asked that Rob Timlin – Executive Director of Service Delivery-Long-Term – contact you to discuss the case directly. Mr. Timlin can also be reached at (416) 344-6181.

You also raised concerns with our administration and adjudication of WSIB claims. I can assure you that as an organization, we are not intentionally denying benefits or medical expenditures, or reducing services that injured workers are entitled to. In fact, the reduction in benefits expenditures we are seeing are the result of improved return to work and recovery outcomes for injured workers. Today, over 92% of injured workers are back to work within one year of their injury compared to 85% in 2008.



This improvement in return to work outcomes is significant for the lives of thousands of injured workers and the financial health of the system as a whole. We are currently preparing for stakeholders a more detailed report on the improvements in services and outcomes injured workers and employers are experiencing, and the positive impacts these are having.

Finally, I appreciate your continued interest and discussion about the impact that a workplace injury or illness has on a worker's earning capacity outside of the benefits that they receive from the WSIB. More specifically, your concerns that the WSIB does not pay into the Canada Pension Plan (CPP) on behalf of injured workers.

As discussed at our last meeting, this is not a simple issue as the WSIB is not considered an employer with respect to the payment of WSIB benefits. Any changes would involve legislation at a federal level and until such time, we remain focused on factors that we can control, such as our continuing contributions to the Loss of Retirement Income (LRI) Fund and helping injured workers return to work and to productive lives.

I hope that this letter provides a sufficient response to each of the issues that you have raised. I look forward to continuing our dialogue in the future.

Sincerely,

I. David Marshall  
President & CEO