



WOMEN OF INSPIRATION

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

November 27, 2020

Universal Coverage Overview

Everyone who goes in to work in the morning should leave at the end of the day in the same health. No one should sacrifice their health and well-being for a pay cheque. All Ontarians and all workers across Canada deserve this basic right – not just now, but always. Every worker deserves to have a safety net to protect, prevent, and provide during workplace injuries. Unfortunately, attention to this important issue has been limited in Ontario, and its importance has been amplified during COVID-19.

- Ontario has one of the lowest rates of coverage of any province, with almost twenty five percent of workers not covered.
- The lack of universal coverage disproportionately affects racialized, low income and precariously employed workers (those working in the “gig economy,” for example), who are often newcomers and women
- There is no consistency or clear rationale around the covered versus non-covered industries, where workers do the same kind of work. For example, workers in private daycare are not mandatorily covered, while those in a publicly run system are covered.
- There is no economic downside to universal coverage, as evidenced in the research in the summary provided by OCEU/ CUPE 1750.
- The lack of universal coverage means there are added costs to the province’s health care and social support systems.

Resources

- A [2019 study](#) by Boris Kralj studies the impacts of expanding coverage in Ontario
- Workplace Safety and Insurance Board [operational review report](#) (see recommendations 6 and 7) from 2020 recommends expanding coverage to certain workplaces and new industries, but still leaves behind many workplaces that should be universally covered.
- *Workplace Safety and Insurance Act* [Reg. 175/98](#) listing industry exclusions
- [Covermewsib.ca](#)
- Brock Smith [Final Report on Coverage](#), November 2003
- [“Funding Fairness”](#) Report, Harry Arthurs, 2012