

WSIS

Workplace Safety
and Insurance System

2024 Annual Meeting

BUILDING A BETTER SYSTEM

- 1:30 **Introductions, safety orientation, land acknowledgement**
- 1:35 **Coordinating Committee Overview**
Saeed El-Darahali, Chair, WCB Board of Directors
Ava Czapalay, Deputy Minister, Department of Labour, Skills and Immigration
- 1:45 **Heads of Agencies**
Karen Adams, CEO, WCB Nova Scotia *Scott Nauss, Senior Executive Director, Safety Branch*
Kenneth LeBlanc, Chief Worker Adviser *Sandy MacIntosh, Chief Appeal Commissioner*
- 2:05 **Review of Workers' Compensation System**
Douglas Reid, Chair, Review Committee
- 2:45 **Renee Guay, Threads of Life**
- 3:10 **Open Q/A**
- 3:30 **Conclusion**

7 Mi'kmaq Districts
Kespukwitik; Sipekni'katik; Eskikewa'kik; Unama'kik; Epekwitk aq
Piktuk; Siknikt; Kespek

I would like to begin by recognizing that the land upon which we work, live, and gather, is the traditional and ancestral homeland of the Mi'kmaq People.

As settlers, our relationship with the L'nu is based on the Peace and Friendship treaties initially signed between the Mi'kmaq Nation and the Crown.

We honor our responsibility as Treaty People and commit to working in partnership with Mi'kmaq peoples and communities to foster a more equitable province.

In Nova Scotia, we recognize, We are All Treaty People.



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Saeed El-Darahali
Chair, Board of Directors

Ava Czapalay
Deputy Minister, LSI

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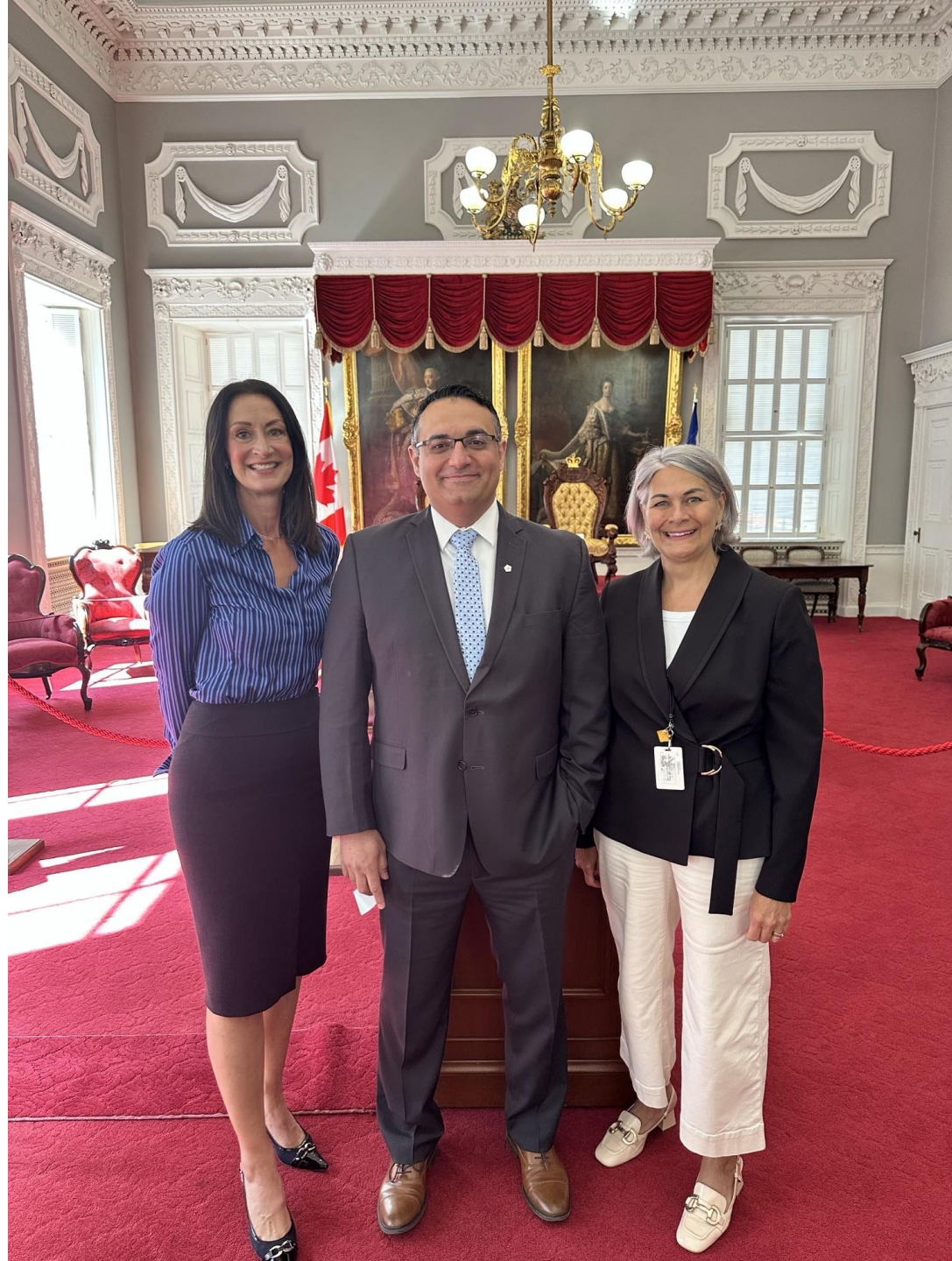








Renee Guay
Threads of Life Speakers' Bureau



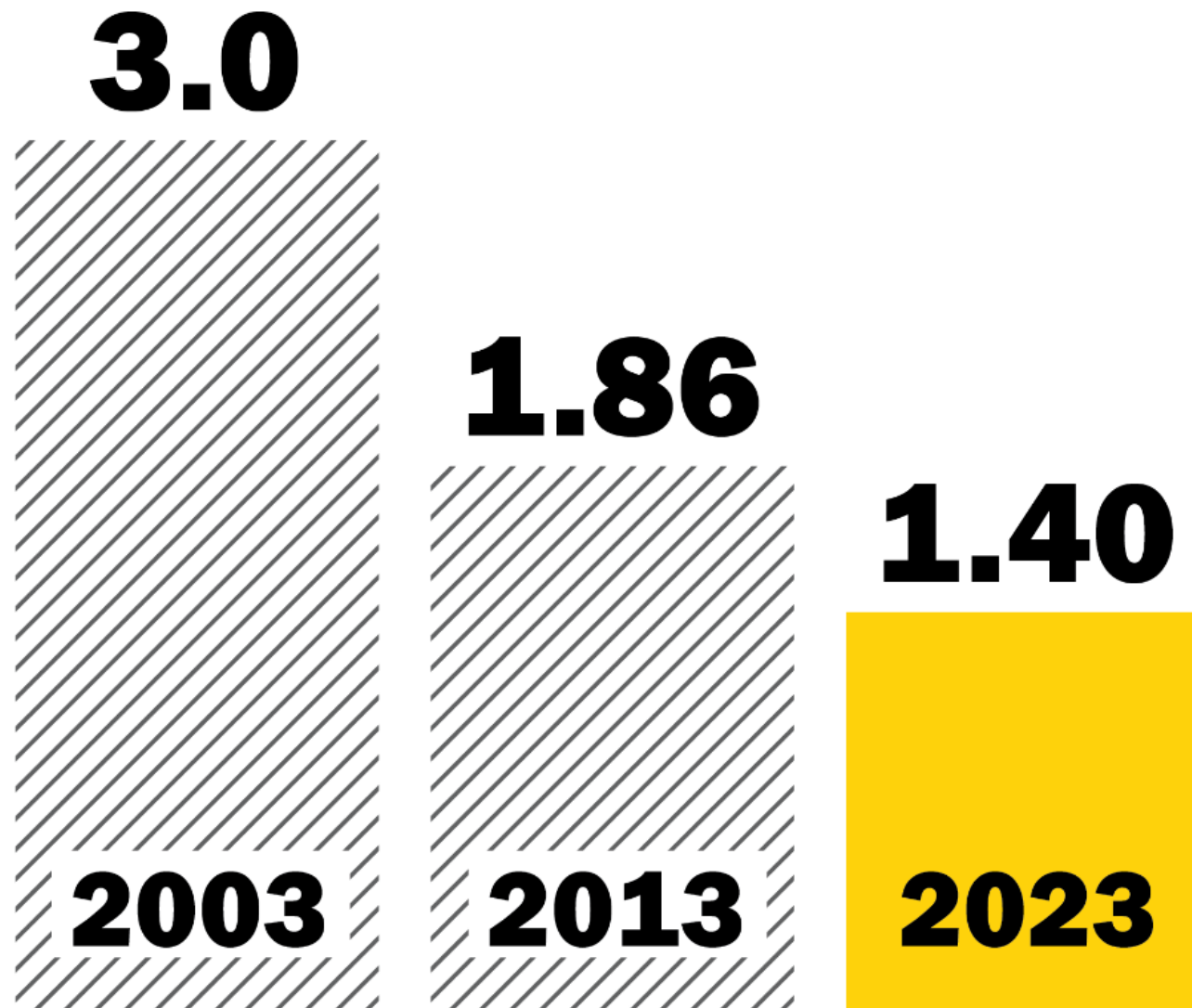
80%

OF WORKERS, EMPLOYERS AND PARTNERS will indicate they feel engaged by and trust the WCB.



80%

OF THOSE WE SERVE will agree the WCB provides efficient service.



Injuries continued to decline in 2023.

**REDUCE
TIME LOSS**

workplace
injuries by

17%

***Protect More Strategic Plan
2024-2030***

REDUCE THE TIME LOST

from work due to injury by

35%

80%

**OF WORKERS
AND EMPLOYERS WILL**

believe the WCB provides
exceptional service.



94.9%

**Funded Percentage
(Funding basis)**

**In the early 1990s
this number was 27%**







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Ava Czapalay
Deputy Minister, LSI

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Karen Adams

CEO, WCB Nova Scotia

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SCOTT NAUSS

Senior Executive Director, Safety Branch

Department of Labour, Skills and Immigration

COMPLIANCE UPDATES

**WORK SAFE
HOME SAFE
EVERY DAY**



POLICY AND REGULATION UPDATES



PROMOTIONAL MATERIALS



Thank you!

Stay informed about workplace and technical safety.
Join the Safety Branch Contact List.




NOVA SCOTIA

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Sandy MacIntosh
Chief Appeal Commissioner

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Kenneth LeBlanc
Chief Worker Adviser

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Workers' Advisers Program

- Received 864 requests for assistance from workers
- Provided service to 1,816 workers
- 1,040 active files as of March 31, 2024
- Average province-wide service wait-time 6.1 weeks (vs target of 6 weeks)
- Client satisfaction survey results were 96.3%
- Filed 151 appeals to WCB Hearing Officers; filed 271 appeals to WCAT; filed 2 appeals to the NS Court of Appeal
- Filed 76 written submissions to Hearing Officers; filed 97 written submissions and attended in 154 hearings at WCAT; filed 8 factums and attended 10 hearings at the NS Court of Appeal



Doug Reid
*Chair, Workers' Compensation
Review Committee*

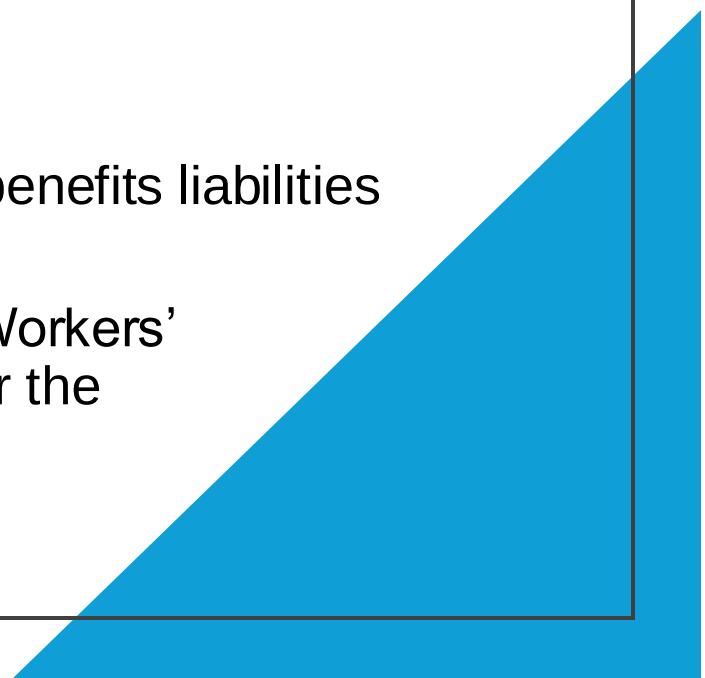
BUILDING A BETTER SYSTEM

Workers' Compensation Review Committee Report to the Minister

Douglas Reid, Chair, Workers' Compensation Review Committee

October 1, 2024

Workers' Compensation Board NS

- Workers' Compensation Board of Nova Scotia provides workplace injury insurance to workers and employers
 - Insures about 353,000 workers
 - The WCB covers 20,600 employers
 - In 2022 there were 20,880 claims
 - As at December 31st 2022 investments valued at \$2.2 Billion; benefits liabilities of \$2.4 Billion
 - Minister of Labour, Skills and Immigration responsible for the Workers' Compensation Act except for Part 2 of the Act which falls under the Department of Justice
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The Review

- Last review of the system was in 2002 (Dorsey)
- WCB now in a stronger financial position (95% funded)
- Workers' Compensation Review Committee established by LSI in 2023
- The Review Committee met 21 times over the past 12 months and participated in cross province public consultations. Over 1,000 Nova Scotians participated.
- The Review Committee Report was presented to the Minister July 9, 2024



The Review Committee Membership

Chair

Douglas Reid, Former Regional Managing Partner (retired), KPMG

Employee Representatives

Peter Boyles, Councillor, Municipality of Pictou County

Mary Lloyd, President, Pictou County Injured Workers Association

Janet Hazelton, President, Nova Scotia Nurses Union and WCB Board Member

Dustin Rioux, Occupational Health and Safety Officer, NSGEU

Employer Representatives

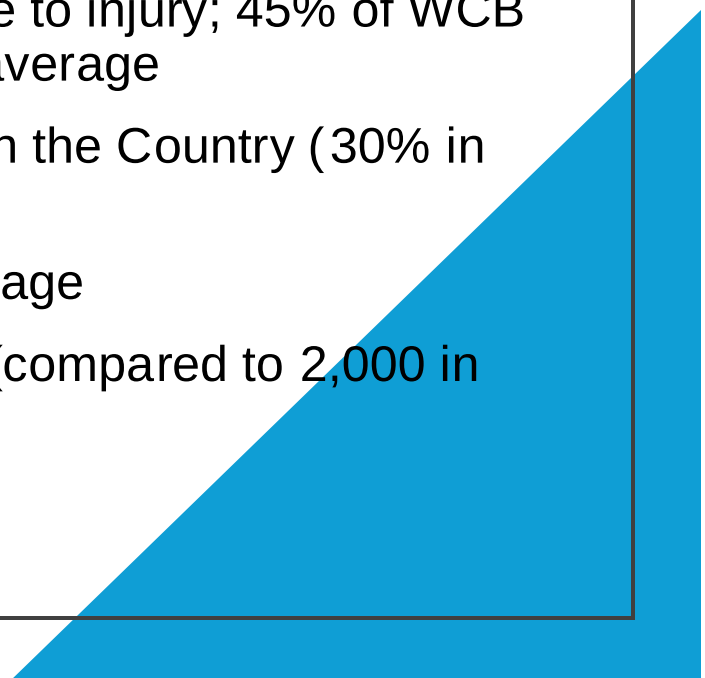
Angus Bonnyman, President, Bonnymans' Wild Blueberries and WCB Board Member

David Carmichael, Safety Specialist, Michelin North America

Louis-Philippe Gauthier, Vice President, Canadian Federation of Independent Business

Lisa Fitzgerald, Executive Director, NS Fisheries Sector Council

The WCB in Nova Scotia

- Nova Scotia is the only jurisdiction in Canada below 100% funding
 - Compensation paid to injured workers is amongst the lowest of any jurisdiction in Canada
 - The average rate for employer premiums in NS are \$2.65 per \$100 of assessable payroll (since 2005), which is significantly higher than all other Canadian jurisdictions
 - NS has the longest durations of injured workers being off work due to injury; 45% of WCB new injury costs go toward long-term benefits, twice the national average
 - We have the most approvals for Permanent Impairment Benefits in the Country (30% in Nova Scotia compared to 13% national average)
 - WCB administrative costs are 42% higher than the Canadian average
 - WCB NS issues 20,000 income replacement cheques per month (compared to 2,000 in Manitoba)
 - 50,000 Nova Scotians do not have workplace injury insurance
 - Benefits liability (2023) in NS is \$2.7B and \$1.8B in MB
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Engagement with Nova Scotians

- Engagement sessions on the workers' compensation system were held in November and December 2023.
- Insights from industry/sector groups, employers, employees, and other interested Nova Scotians.
- There were 10 in-person as well as six virtual engagement sessions held across the province, with 194 participants. In addition, 383 written submissions were received, and 495 online surveys were completed. In total, more than 1,000 Nova Scotians participated.



Report on the Review of the Workers' Compensation System

The Review Committee identified 10 key priority issues:

System sustainability - Many of the recommendations of the Review Committee on benefit improvements and rate reductions are directly linked to having a financially sustainable system that has sufficient funds to pay benefits and maintain the system.

Prevention - Currently Nova Scotia has one of the lowest rates of time-loss claims in Canada. A safe and healthy workplace protects workers from injury and illness and can reduce injury/illness costs, absenteeism and turnover as well as increase productivity, quality, and employee morale.

Awareness and Understanding of the System - Awareness and understanding of the system is supported primarily by the Safety Branch and the WCB through outreach, education and awareness activities. Efforts to improve system transparency, ease of navigation, and accessibility of services and supports are important which may include implementation of a simple way to access services and support, similar to a “one-stop shop”.

Report on the Review of the Workers' Compensation System

Claims Administration – The claims administration process is slow, inefficient, inconsistent and that communication and responsiveness is poor. Decisions made by the WCB are not always easy to understand. The use of medical information is also not well understood

Supporting Safe and Timely Return to Work - Nova Scotia has the lowest proportion of injured workers who are back to work within 30 and 180 days, the highest proportion of claims on wage loss benefits after 2 and 6 years, and the second longest average duration of claims (168 days) in Canada. High claims costs and long claims durations are the most significant driver of the workers' compensation system costs in Nova Scotia.

Compensation and Benefits – In NS benefits paid to injured workers are lagging other jurisdictions, including the Indexing of benefits to inflation; Percentage of Insurable Earnings Paid; the 2/5ths Waiting period; Maximum Assessable Earnings.

Coverage – Currently NS and NB are the only provinces where workplaces with less than 4 workers are not required to have WCB workplace injury insurance. 50,000 Nova Scotians do not have insurance. 75% of the provincial workforce is covered by WCB.

Report on the Review of the Workers' Compensation System

Psychological Health and Safety and Gradual Onset Stress - Workplace psychological health and safety is not defined in Nova Scotia's legislation and regulations, making workplace rights and duties in this area unclear.

Reviews and Appeals - The Review Committee heard that the appeals process takes a long-time and this has a negative impact on injured workers and creates administrative and financial burden on the system.

System Transparency and Accountability - Most jurisdictions mandate regular reviews of their workers' compensation systems through legislation and many also include a purpose or preamble in legislation that guides the overall interpretation of the Act which helps to align system partners in their purpose and in the intent of the WCA.

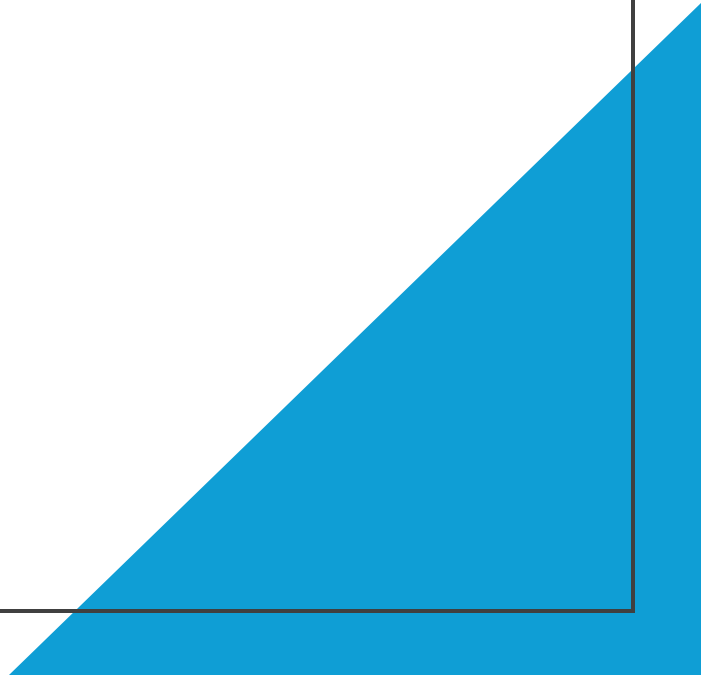
Actions - Fall 2024 – Workers' Compensation Act

- **Return to Work** - Employers and injured workers will be required to be connected and communicating on processes, resources and activities that contribute to safe and timely return to meaningful work, lessening health and financial impacts for the injured worker, supporting the employer in the productivity of their workplace and reducing overall system costs.
- **Regular Reviews** – Most other provinces reference regular reviews of the Act or the workers compensation system. Employers and workers benefit from the engagement on issues and opportunities to inform system improvements. NS will now have a review of the workers' compensation system every five years.
- **Purpose of the Act** – including a preamble in the Act denotes why the Act exists and the organizations' work in supporting the focus of the Act, better supporting workplaces and workers in NS.
- **Full cost recovery of OHS** – benefits employers and workers in NS by enabling OHS to have the funding needed to support 100% of workplaces (WCB covers 74%).

Actions - Fall 2024 – Occupational Health and Safety Act

- **Adding Psychological Injury to Legislation** - align with the recent workers' compensation system review and demonstrate responsiveness to the public consultations by incorporating psychological health and safety into the Act and creating a duty for employers to establish a policy for workplace harassment
- **Employer Obligation** - clarity of Nova Scotian employers' obligations to ensure compliance with upcoming legislation changes.
- **Changing Discriminatory Action to Reprisal** - replace the term “discriminatory action” with “reprisal” to provide a less ambiguous interpretation as the term “reprisal” specifically connotes retaliation, making the term more intuitive in context and will further align Nova Scotia as a jurisdiction known for strong worker protection laws
- **Full Recovery of OHS** - ensure OHS costs are recovered at 100% from the WCB Accident Fund to provide predictable funding for workplace safety in NS and simplify the funding process

Questions



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Renee Guay
Threads of Life

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The Face of Workplace Tragedy



Our Vision

Threads of Life will lead and inspire a culture shift as a result of which work-related injuries, illnesses and deaths are **morally, socially and economically unacceptable.**













The Psychological Impact and Aftermath





Trauma is an injury that can heal

How you can help



Grow awareness

Our goal is to ensure that everyone who could benefit from Threads of Life's programs will be aware of what we have to offer.



Grow our volunteer base

Help organize an event or support your employees' volunteer efforts.



Grow our participation

Help Threads of Life to get more people involved.



Grow revenue

Help by donating, sponsoring, or hosting a fundraiser.

Steps for Life



www.stepsforlife.ca

- Fun 5-km walks raising Health & Safety awareness and funds.
- Each spring in communities across Canada.
- Competition and team-building for corporate groups.

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Workplace Safety
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1-888-567-9490



speakersbureau@threadsoflife.ca



www.threadsoflife.ca

**Thank You
for making a difference**

For more information on how to
support Threads of Life please
contact us

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Questions and Answers

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Thank you for joining us.

Please watch for an email survey,
and visit wsis.ns.ca for further updates.

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