

PRESENTATION TO THE  
WSIB FUNDING REVIEW

THUNDER BAY

APRIL 13, 2011

Submitted by Robin Faye

My name is Robin Faye. I am an injured worker.

Welcome to Thunder Bay. Here in Northwestern Ontario we have a disproportionate percentage of workers injured on the job. I'm grateful that you've made the time to travel here to hear our perspectives on the WSIB funding review.

That the WSIB has a shortfall is not the fault of injured workers. They have already contributed the cost of their health to the system. If the program has not collected enough money to meet its claim obligations, it's largely because employers have not been charged high enough premiums and have been given rebates. The risks that workers take on behalf of their employers under current conditions has not been fully recognized.

Workers who've been injured on the job should not be penalized for this.

When the compensation system was started in Ontario, workers lost the right to sue the employer and in exchange were guaranteed compensation for future injuries. That system has been eroded over time and today many injured workers end up on welfare, homeless on the streets, or committing suicide.

The WSIB system is adversarial. There is an immediate suspicion of fraud placed on the worker. The application itself is onerous, especially for someone suffering with pain and the stress of suddenly being unable to work. The system is designed to address the needs of the system itself, and not to meet the needs of the worker.

The money to make up the shortfall should come from the employers, as they are the ones making money from the workers and responsible for the

conditions for injury. Responsibility for potential injury should be factored into any business plan, and it should be factored in at a realistic rate.

Funding for Occupational Diseases, such as mine, should be built into the rating system as a collective liability. They should not be separated out as a special fund, which could in the future be cancelled.

The current rating system is confusing and should be replaced with one much simpler. Rates should reflect the actual costs of workplace injury in each sector, and rise until the WSIB funding target is reached.

Employer incentives should be discontinued, for financial as well as organizational reasons.

Clawbacks through deeming should be eliminated. When a worker sustains a significant injury requiring drastic life changes, more support, and not less is needed. When the supports are adequate, the injured worker becomes more able to help her or himself to reorganize her life according to her remaining abilities and move forward. **Costs to the system will be kept down over the long term if the needs of the injured worker are met from the beginning.**

Significant amounts of money are spent on surveillance of injured workers. (Studies done with social assistance systems show that the cost of investigations exceeds the amount lost through fraud.) The stress of surveillance on the injured worker is an impediment to healing. Much money could be saved by eliminating routine surveillance.

It seems as if errors were made in the management or decision-making of the WSIB fund, allowing the UFL to build to such a degree. The solution

needs to come from a re-organization of the revenue stream and an increase in efficiencies within the bureaucracy, not in reducing the entitlements of those who have lost their pre-injury wage-earning abilities.

I urge you to make your recommendations with compassion for the long term human costs to the injured workers, their families, and society in mind.