

Highlights

Focus on *WCB Privatization*

This issue of "Highlights" looks into the moves afoot to privatize Workers Compensation in Canada. There has been lots of talk about this with Liberty Mutual, the largest WC insurer in the USA, becoming active on the Canadian scene.

Meanwhile, John Burton, a leading expert on Workers Compensation in the States, has released a study comparing Private and Public systems of compensation in North America. He found that private insurance costs more and delivers fewer benefits to injured workers.

Overall, his report found that our Public Compensation systems in Canada were more efficient and effective in providing benefits to injured, diseased or disabled workers.

Other areas of interest in our newsletter are:

- Our Peer Support Project.
You may ask what's peer support? Injured workers talking to each other, sharing their stories and educating each other on how the system works.
- In the news and views dept. there is an exciting item about the resolution of support passed at the recent CLC Convention. There's much more inside so please read on.

Our next issue focuses on Returning to Work
Send us your thoughts - share your story.

Summer
1999
etc

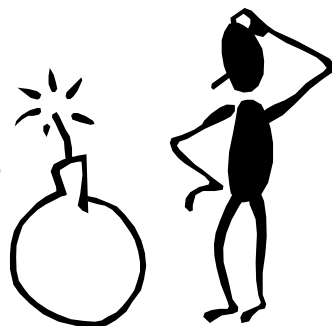


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Thanks for Your SUPPORT

Editor's Note

This newsletter is for sharing and exchanging information. The views and opinions expressed here are those of the individuals or groups making submissions. We take no responsibility for their accuracy or opinions.

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CIWA/ACVAMT Projects

For more information on any of our projects, give us a call at: 807-345-3429

ONE STORY FROM THE PEER SUPPORT PROJECT

Bob (pseudonym) is a 44 year old former worker at a manufacturing plant. He injured his back and groin in 1992, and went for an appeal in 1999. He is being medically treated by his family physician, and was under the care of a psychiatrist.

He is a pleasant man, with a lot of anger towards the WCB. He doesn't understand why the WCB would choose him to have a hard time. His anger is directed to the politicians and his accident employer. He said he was an excellent worker and had awards to prove it, he had a monetary award he earned for employee of the month. His accident employer made it very hard for him to return to work, that is one of the reasons why he is not working for his accident employer today.

In his first visit to the peer support meeting he appeared anxious, probably because he had an appeal in 2 months. He had concerns about appeals. At that time he was a very closed person and would not speak openly about his problems.

After a few sessions he began to open up, he was very distressed about his case and what would happen if he lost it. He mentioned suicide. He has gained confidence during these sessions and speaks openly about anything. He is a very caring and compassionate person and would help anyone.

There are some things he will not talk about. He wants to forget the whole experience and move on. He has some resentment still in him. The group tried to instill upon him that he was not the problem, the problem lies in how society treats injured workers. By meeting with us he came to understand that it was political decisions that created this.

"PEER SUPPORT" Project Update

We are now half way through our Peer Support Pilot Project. It is a partnership with injured workers groups operating in Northern Ontario. We are supporting and monitoring the work of four peer support groups of injured workers and family members.

Many Injured Workers Groups have had great success using peer support as one of their key activities. It can provide immediate help to injured workers in need. And in turn, it is a way to involve new members and build a strong group.

By the end of this project we will develop a manual about our successes and how you can get a peer support group going in your area.

"Survivors"

Did you get your copy yet?

The **Survivors** manual is a guide for organizing community forums, using a 17-minute video (included with the manual) and the round table discussion technique. CIWA/ACVAMT has used these tools to build support in local communities, to recruit new members to injured workers groups, and to start new groups.

**Call our office at 807-345-3429 and order yours today
!**

Price:

\$30.00 (Corporations and Institutions)

\$22.50 (Unions and Non-Profits)

\$15.00 (Injured Workers and Unemployed)

CIWA/ACVAMT Projects

For more information on any of our projects, give us a call at: 807-345-3429

MYTHS AT WORK

This is an excellent video produced by the Toronto Injured Workers' Advocacy Group (TIWAG). It exposes the myths about how well you are protected by Workers Compensation. As well it exposes some of the policies and practices that are undermining the system.

Even though it is filmed in Ontario, it will ring true in any part of Canada. It is 25 minutes in length and can be purchased by contacting:

Judy Kondrat at 416-924-6477

Fax 416-924-2472

Email kondratj@olap.org

Injured Workers Groups can get one free copy at the same place.

Thanks to all our friends and supporters in the Ontario Community Legal Clinics for this great video and your help over the years !!

ORGANIZING ON THE NET

As we grow more comfortable with the Internet, we will be learning new skills and acquiring new tools. These may have a tremendous potential for organizing; for including more people; for broadening the discussion.

We will need to share our successes with each other so we can fulfill this potential. One of the ways to do this is through
injuredworkers.online

The address for their web site is:

www.injured-workers.org

Check out these sites:

www.goldrush.com/~koontz/

<http://www.mediaring.com/zdnet/pcmag/front.html>

www.prairiela.com

www.wwdp.org

www.caw.ca/departmts/hs e.html

***TO CONNECT WITH THE INJURED
WORKERS GROUP NEAREST YOU
CHECK OUT OUR WEB SITE AT:
WWW.CIWA.CA AND CLICK ON PEOPLE
AND ORGANIZATIONS***

ATTENTION:

PROVINCIAL INJURED WORKERS GROUPS

Is your Provincial Injured Worker Group
interested in developing a web site?
Need some help?

Two injured workers in B.C. have offered to
provide that help - free of charge.

Contact:

Craig McLachlan - boardwarden@smarrrt.com

Or Dann Buss - busstop@busstop.net

NEW BACK CARE INFORMATION

We have just received 47 boxes of
pamphlets, books and posters all about
back injury and steps you can take to
better understand options available to you
for treatment and recovery.

*A BIG THANKS to Judy Laine-Fine and the
Back Association of Canada, for the
donation of this wonderful material.*

WCB PRIVATIZATION – *Should it Concern Us?* LA PRIVATISATION DE LA CSST ET DES WCB — *Dait-elle nous inquiéter ?*

While all compensation boards in Canada "swear" that they will never be sold to private companies, very powerful interest work day and night to accomplish just that. The folks who will profit from a "McDonald's style" compensation system are slick. They know that a "big sale event" won't be popular. Their strategy is to reduce the "public" compensation system to the level of private insurance first. Then they will move in for the kill.

Même si tous les organismes d'indemnisation au Canada « jurent » qu'ils ne seront jamais vendus à l'entreprise privée, des intérêts très puissants travaillent jour et nuit pour faire justement cela. Les personnes qui vont profiter d'un système d'indemnisation du genre McDonald's sont très habiles. Elles savent qu'une vente spectaculaire ne sera pas populaire. Leur stratégie est de commencer par réduire le système d'indemnisation public à un niveau d'assurance privée. Ensuite, on assènera le coup fatal.

5 REASONS WHY PRIVATIZATION MAY BE COMING TO A THEATER NEAR YOU:

5 RAISONS POUR LESQUELLES LA PRIVATISATION S'EN VIENT PEUT-ÊTRE :

1 ONTARIO LEADS THE PACK: Ontario has recently privatized its Vocational Rehabilitation Department. Given the size and clout of Ontario, watch for this trend to continue in other provinces. Incidentally a 1990 Alberta study on the advantages of the workers' comp system cited that vocational rehabilitation is one area where the public boards provide a much better service than private insurance. Ontario has moved to eliminate this relative advantage.

2 THE TREND IS WELL FOUNDED. The Canada-wide preoccupation with eliminating "the unfunded liability" (the difference between current assets and future obligations to the injured) in every Compensation Board follows the goal of privatization. Private insurance companies are not allowed to have "unfunded liabilities". Because of competition, and therefore the possibility of business failure, they need to have enough cash in the bank to pay all obligations if they were to go under.

1 L'ONTARIO EN PELOTON DE TETE :
L'Ontario a récemment privatisé son service de réadaptation professionnelle. Compte tenu de l'envergure de cette province, vous verrez cette tendance se poursuivre dans d'autres provinces. Une étude réalisée en Alberta en 1990 sur les avantages du système d'indemnisation des travailleurs et travailleuses a révélé que la réadaptation professionnelle était un des secteurs où les organismes publics fournissent un meilleur service que l'assurance privée. L'Ontario a opté pour éliminer cet avantage relatif.

2 LA TENDANCE EST BIEN FONDÉE. La préoccupation à l'échelle du pays d'éliminer le passif non capitalisé (la différence entre l'actif actuel et les obligations futures envers les victimes d'accidents et de maladies du travail) de chaque organisme d'indemnisation poursuit l'objectif de privatisation. Les compagnies d'assurance privée ne sont pas autorisées à avoir un passif non capitalisé. Vu la concurrence, et par conséquent la possibilité de faillite, elles doivent avoir assez de liquidités en banque pour payer toutes leurs obligations si elles devaient faire faillite. La raison d'éliminer le passif non capitalisé du système public est double : il entraîne des réductions dans les services et prestations dans un système public, rendant ainsi la

The purpose of eliminating the "unfunded liability" in the public system is two-fold. It forces cuts in service and benefits under a "public" system, thus making privatization more attractive. In addition, the Board becomes attractive to potential private buyers.

3 THE U.S. INSURANCE INDUSTRY finds workers compensation the most profitable business. America's workplaces - among the world's deadliest. (Another site to check out is: <http://www.injured-workers.org>) The U.S. insurance industry is also the most powerful in the world and is actively interested in our compensation "business". Its only business is profit.

4 THE "STATES" ARE THE WORST. U.S. style compensation and privatization has made the USA one of the worst systems for injured workers. The AFL-CIO labour federation documented the story of Loretta Shelton, a woman in Virginia whose hand was cut off in 1992 and whose claim was denied for "misconduct". The company had an unwritten rule that workers were to never stick their hand into a machine! Even though Shelton's employer had removed the guard on the machine and her supervisor had put pressure on her to work faster, her claim was denied. (For more horror stories order "WC Notes" from the AFL-CIO, 815 16th St. N. W., Room 704, Washington, D.C. 20006).

5 RE-THINKING IN ALBERTA. The forces for privatization are so intense that even Alberta WCB has had to commission a study in 1990 to look into its merit. To the dismay of the profiteers, this study showed that a public WCB system is superior to private insurance and the Board decided not to go private. In December 1998 the Alberta Board issued a "Comparative Look at Workers' compensation Models" which again shows the superiority of public boards privatisation plus attrayante ; aussi, l'organisme devient plus intéressant pour les acheteurs privés éventuels.

3 L'INDUSTRIE DE L'ASSURANCE DES ÉTATS-UNIS trouve que l'indemnisation des travailleurs et travailleuses est le secteur le plus rentable de l'industrie. Les milieux de travail américains comptent parmi les plus mortels au monde. (Un autre site Web à consulter : <http://www.injured-workers.org>) L'industrie

de l'assurance des États-Unis est également la plus puissante au monde et s'intéresse vivement à notre « entreprise » d'indemnisation. Son seul intérêt est l'argent.

4 LE SYSTEME AMERICAIN EST LE PIRE. L'indemnisation et la privatisation du genre américain est un des pires systèmes pour les victimes d'accidents et de maladies du travail. La FAT-COI a documenté le cas de Loretta Shelton, une femme de la Virginie dont la main a été coupée en 1992 et à qui on a refusé la demande d'indemnisation pour « inconduite ». L'employeur avait une règle non écrite que les travailleurs et travailleuses ne devaient jamais mettre leur main dans une machine. Même si l'employeur de Shelton avait retiré le dispositif de sécurité de la machine et que son superviseur avait exercé des pressions sur elle pour qu'elle travaille plus vite, sa demande lui a été refusée. (Pour connaître d'autres horreurs de ce genre, commandez *WC Notes* à : AFL-CIO, 815 NW 16th Street, Room 704, Washington, D.C. 20006, États-Unis).

5 REMISE EN QUESTION EN ALBERTA. Les forces de la privatisation sont tellement intenses que même le WCB de l'Alberta a dû mandater une étude en 1990 pour évaluer ses mérites. À la grande consternation des profiteurs, cette étude a révélé qu'un système d'indemnisation des travailleurs et travailleuses public est supérieur à l'assurance privée et ce conseil a décidé de ne pas se privatiser. En décembre 1998, le conseil de l'Alberta a publié une étude comparative des modèles d'indemnisation qui a encore une fois démontré la supériorité des conseils publics comparativement à l'assurance privée. Veuillez consulter son site à www.wcb.ab.ca

over private insurance. See their website at www.wcb.ab.ca

5 REASONS WHY PRIVATIZATION AFFECTS YOU:

1 PRIVATE INSURANCE MEANS LESS BENEFITS FOR WORKERS. The Insurance Bureau of Canada representing Canada's insurance industry, says that a significant number of its companies are ready to take over workers compensation and adds that "current benefit levels need to be reviewed." Any doubts as to what they really mean?

2 PRIVATE INSURANCE IS MORE WASTEFUL. In Ontario in 1990, 76 cents out of every dollar spent on workers compensation went to workers, the rest for administration and medical costs. In the privatized California system the figures are reversed - only 34 cents for every dollar goes to injured workers.

3 WITH PRIVATE INSURANCE PROFITS COME FIRST. Private sector insurers can refuse to insure high-risk employers. One would think that the more dangerous a job is, the more the worker needs workers' compensation coverage. Not if you are an insurance company! In 1992 in the state of Maine, private insurers withdrew from the market and refused to write any more compensation policies for profit margin reasons. For a period of time in that year, new businesses could not open and workers went uncovered.

4 PRIVATIZATION MEANS MORE MONEY FOR LAWYERS AND LESS TO THE INJURED. In California, 95% of all cases go to litigation. An estimated 60% of compensation funds go to pay legal fees.

5 PRIVATIZATION MEANS MORE SECRECY: Have you tried to get a copy of your private insurance policy lately?

VICTIMES D'ACCIDENTS ET DE MALADIES DU TRAVAIL. En Californie, 95 % de tous les cas sont soumis aux tribunaux. On estime que 60 % des fonds d'indemnisation servent à défrayer les frais juridiques.

1 L'ASSURANCE PRIVEE SIGNIFIE MOINS DE PRESTATIONS POUR LES TRAVAILLEURS ET TRAVAILLEUSES. Le Bureau d'assurance du Canada (BAC), qui représente l'industrie de l'assurance au Canada, dit que plusieurs de ses compagnies sont consentantes à faire l'indemnisation des travailleurs et travailleuses tout en précisant que « les prestations actuelles doivent être révisées ». Avez-vous des doutes quant au sens de cette déclaration ?

2 L'ASSURANCE PRIVEE GASPILLE DAVANTAGE. En Ontario, en 1990, 76 cents de chaque dollar d'indemnisation ont été versés aux travailleurs et travailleuses, le reste a été dépensé pour les frais d'administration et de soins médicaux. Dans le système privatisé de la Californie, les chiffres sont renversés : seulement 34 cents de chaque dollar sont versés aux victimes d'accidents et de maladies du travail !

3 DANS LE SYSTEME PRIVE D'ASSURANCE, LES PROFITS PASSENT EN PREMIER. Les assureurs du secteur privé peuvent refuser d'assurer des employeurs à risque élevé. On serait porté à croire que plus un emploi est dangereux, plus le travailleur ou la travailleuse a besoin de la protection de l'indemnisation. Pas si vous êtes une compagnie d'assurance ! En 1992, dans le Maine, les assureurs privés se sont retirés du marché et ont refusé de rédiger des politiques de rémunération pour des raisons de marge bénéficiaire. Pendant un certain temps, cette année-là, les nouvelles entreprises ne pouvaient pas démarrer et les travailleurs et travailleuses n'étaient pas couverts.

4 LA PRIVATISATION SIGNIFIE PLUS D'ARGENT POUR LES AVOCATS ET AVOCATES ET MOINS D'ARGENT POUR LES

5 LA PRIVATISATION VEUT DIRE PLUS DE DISCRETION. Avez-vous essayé récemment d'obtenir une copie de votre police d'assurance privée ?

WHAT'S THE LESSON?

Privatization is a real threat and we should not depend on the Alberta WCB to lead the fight against it. Injured Workers beware! Our task is to act now. The best way to stem the tide toward U.S. - style privatization is to improve our compensation system for injured workers now. While private insurance has a "killing them softly" approach to the compensation boards, we should have a "resuscitate them strongly" approach to upgrade and update them to the needs of workers in the new millennium.

Injured workers are not for sale. Workers' compensation is not for private gain. Workers' Compensation for Workers? What an original idea for the year 2000.

A FUN QUICK TEST OF INTELLIGENCE.

READ THIS SENTENCE:

FINISHED FILES ARE THE RESULT OF YEARS OF SCIENTIFIC STUDY
COMBINED WITH THE EXPERIENCE OF YEARS.

NOW COUNT ALOUD THE **F'S** IN THAT SENTENCE.
COUNT THEM ONLY ONCE. DO NOT GO BACK AND COUNT
THEM AGAIN. (SEE ANSWER ON PAGE -15)

QUELLE EST LA LEÇON À EN RETIRER

La privatisation est une véritable menace et nous ne devons pas dépendre du WCB de l'Alberta pour la combattre. Victimes d'accidents et de maladies du travail, prenez garde ! Notre tâche est d'agir maintenant. La meilleure façon d'enrayer la vague vers la privatisation du style américain est d'améliorer dès maintenant notre système d'indemnisation des travailleurs et travailleuses. Alors que l'assurance privée a une attitude de « tuons-les doucement » envers les organismes d'indemnisation, nous devrions avoir une attitude de « ressuscitons-les vigoureusement », afin de les renouveler pour qu'ils répondent adéquatement aux besoins des travailleurs et travailleuses dans le nouveau millénaire.

Les victimes d'accidents et de maladies du travail ne sont pas à vendre. L'indemnisation des travailleurs et travailleuses n'existe pas pour le gain privé. L'indemnisation des travailleurs et travailleuses pour les travailleurs et travailleuses... quelle excellente idée pour l'an 2000.

NEVER LIE TO YOUR MOTHER!

John invited his mother over for dinner. During the meal, his mother couldn't help noticing how beautiful John's roommate was. She had long been suspicious of a relationship between John and his roommate and this only made her more curious. Over the course of the evening, while watching the two interact, she started to wonder if there was more between John and the roommate than met the eye. Reading his mom's thoughts, John volunteered, "I know what you must be thinking, but I assure you, Julie and I are just roommates." About a week later, Julie came to John and said, "Ever since your mother came to dinner, I've been unable to find the beautiful silver gravy ladle. You don't suppose she took it, do you?"

John said, "Well, I doubt it, but I'll write her a letter just to be sure." So he sat down and wrote:

"Dear Mother, I'm not saying you 'did' take a gravy ladle from my house, and I'm not saying you 'did not' take a gravy lade. Buth the fact remains that one has been missing ever since you were here for dinner."

Several days later, John received a letter from his mother which read:

"Dear Son,

I'm not saying that you 'do' sleep with Julie, and I'm not saying that you 'do not' sleep with Julie. But the fact remains that if she was sleeping in her own bed, she would have found the gravy ladle by now. Love, Mom.

Lesson of the day - Don't lie to your Mother.

Provincial Updates:

Focus on **PRIVATIZATION OF WCBs**

BRITISH COLUMBIA

In BC privatization has not been an issue with respect to the workers' compensation system overall.

What the BC Board has done over the last few years is move more and more in the direction of using 'outside service providers' to fulfill many of the functions previously handled within the Board. Although in the beginning this practice raised some hopes that outside service providers might bring a measure of professional ethics and integrity. As well they may bring a mix of human compassion and respect into the system, long ago discarded by Board staff. This has, for the most part, not been the case.

What seems to be the more common result is that many outside service providers very quickly become WCB, or WCB / ICBC processing agents who simply herd patients through Board dictated programs to satisfy a predetermined result provided by an adjudicator or rehab-consultant.

In one example an outside service provider in North Vancouver designed an entire 'work conditioning program' for the injured worker around a previously ruled out diagnosis, but one that better suited the Boards preferred end goal. The 'mandatory program' included exercises the patient was warned to specifically avoid by a number of specialists.

To compound the problem the 'facility' was so overcrowded that the exercise program designed to be done in a specific order was impossible to complete without waiting so long for the necessary equipment that the intended purpose of the exercise 'set' was lost. The program

coordinator's solution was to instruct patients to ignore the order of exercise which she had been previously instructed was important to adhere to, and simply jump around to whatever station was free until you had completed all the exercises.

Equipment was in poor repair and out of calibration, with the same equipment being drastically different in resistance while on the same settings, and exercise stations were not maintained at a safe distance from each other, or from main traffic corridors.

In the end the program coordinator provided the WCB with a report which was supportive of the Board's previously expressed position on further entitlement. Even though this was totally contrary to the evidence provided during the program. As a result, the injured worker was cut off benefits. To add insult to injury, the agency altered file records after completion of the program when they became aware that the credibility of the program had come into question.

Perhaps the most alarming factor related to the above example and numerous others like it is that this 'program coordinator', who has clearly adopted the typical WCB attitude and practices, was not some junior employee afraid for their job, or subject to manipulation or bullying by the WCB. This was a qualified physiotherapist and the co-owner of the company.

Regardless of what you call it, there has been a significant move to use 'private companies' to provide WCB services and programs. Unfortunately the general consensus of late is that most have simply become off-premise divisions of the Board operating with the same attitude towards injured workers' as the Board has always had.

'Outside service providers' should for the most part be considered in the same light as one would the WCB.

Injured workers subject to the involvement of outside service providers directed by the WCB should diligently maintain active control over their program. They must ensure accurate records are kept and agreed to, disputes should be noted in writing at the time they occur and on an ongoing basis, and workers should keep their own set of records and demand copies of documentation from program coordinators.

What is important to understand is that these 'outside service providers' must be 'approved' by the WCB and often end up with their entire client base being made up of injured workers.

In many cases the conduct of service providers may be regulated by other professional organizations such as the College of Physiotherapists, College of Psychologists, etc. They are subject to building code requirements and safety regulations as well as any number of other rules, regulations, and restrictions which some tend to continually violate. Formal complaints should be made to the appropriate authority whenever any of these issues arise.

The bottom line is that service providers who discard their personal and professional ethics and operate on the basis of satisfying the Boards wishes rather than in the best interest of their patients, need to be identified, exposed, and closed down, not just with respect to providing services for injured workers. This type of disregard for any accepted level of personal or professional ethics has no place in the private sector any more than it does in the workers' compensation system.

ALBERTA

In Alberta, the question is not about whether the Workers' Compensation Board is going to be PRIVATIZED. It is a done deal. The big question here is when will the Government move to open free-market competition to WCB Alberta monopoly stranglehold?

In Alberta, the philosophy is that privatization is a cure all, to all that ails any government run agency. This remarkably includes the very social fabric that holds society together.

The burning question in Alberta is what form of privatization will the Workers' Compensation Board evolve into? And which province of Canada will be next? I believe by the very actions our government has taken thus far, it is prepared to open the door to outright competition of WCB.

One should be aware that under Bill 16, which gave the WCB awesome powers, where even the Auditor General from the government side had grave concerns of creating a potentially out of control agency which would be above reproach. (Carte/Blanch)

In fact, this Bill 16 was passed in June of 1995. What is remarkable about this Bill is that the Minister responsible for WCB was the author of the Bill, which the government backed.

Amazingly, there was no major opposition to this Bill, especially, and in particular, from unions and injured workers associations. This Bill for all intents and purposes set up a private organization better called privatization.

So the rallying cry is going out across Canada to the ramifications of this Alberta experience that could snowball to a province near you!

So please join us, while there is still time to stop this experiment in it's infancy. UNITED WE STAND, DIVIDED WE FALL.

What has evolved is the Corporate name called the "WCB-Alberta" which purportedly calls itself a "non-profit mutual insurance corporation".

In fact, WCB-Alberta is it's own entity, where it has free rein in it's business, where it can extort as

much money it wants from the employers. Not to be outdone, it can steal money or not pay out

entitlements that are due to VICTIMS OF WORKPLACE ACCIDENTS.

This "For-Profit" government agency is run by a Board of Directors with ultimate control over all WCB matters with a "safety clause" that the government suggested in case of disaster, would revert back to the government if it failed to balance it's books and show it is viable without government money.

There is no UNIVERSAL COVERAGE AND ASSESSMENT in Alberta. It seems that the multinational businesses in Alberta are only paying token amounts of money in private deals with WCB to not expose them on the exception list of non-payers. It is the small businesses who are paying the lions share of funding.

The WCB Board of Directors are still being controlled by government appointment, thus far. The government, in it's infinite wisdom, relinquished all controls over the operations of WCB.

In turn, WCB-Alberta has thrown the Meredith Principle right out the window. Where it intentionally only mentions one side of this principle and that is the employer funding. One only has to look as far as the 5 year strategic plan 1999-2003, to see that the mandate has drastically been altered and broadened, even WCB's so called core business has changed

The true test of WCB's blatant mishandling of injured workers, is where the rubber meets the road, and in reality, it is so prevalent that WCB issues are one of the most pronounced problems that MLA's in Alberta deal with.

To add to these corrupt practices, is the WCB's significant OFF LOADING on to the Alberta taxpayer system. The WCB have a systematic denial (blanket denials) of the 20% of chronic claims, thought would have cost 80% of the costs. This highly offensive and unethical practice have put pressures on already burdened services such as Alberta Health, EI, CPP AISH, and what's left of outreach programs that have helped the walking wounded. (INJURED WORKERS).

ONTARIO

There is some talk about the WCB privatizing in Ontario. We suspect that this is the goal of our Tory government. The Tories believe in the private spectrum.

Instead of convincing the public that it's a good idea, they are denying it. We believe its being discussed behind closed doors.

We are challenging privatization, by warning people that if this happens, it would be as bad as it is in the USA where it is privatized. We are providing information and the use of the Alberta study, which has shown that the public system is less costly than private Insurance.

Privatization has already occurred in some areas within the Ontario WCB. Medical rehab is being provided by service providers and medical institutions; Vocational rehab is the recent biggie which is public knowledge; Initial adjudication is happening in some cases; Claim file reviews and overpayment/debt collections have gone to private companies.

A private consulting firm was hired to determine the "core business" of WCB. These were determined to be developing interpretation of the legislation and not much else. All other functions can be privatized.

Privatization has no positive effects for injured workers. Negative effects although mean more company profits, less money to injured workers, increased use of the court system, delays, expense and stress to the injured worker.

Public system advantages are:

- assured coverage and less expense for employers
- for injured workers it means more funds available for benefits & services, an appeals system, and better access for reform

- for the public it means better protections if injured, and less of a burden on taxpayers.

Powerful interests (the Insurance Companies) are pushing for privatization, purely for profit. This is not the interest of any one else - not even businesses and certainly not injured workers.

NEWFOUNDLAND

Privatization of the Workers' Compensation Commission in Newfoundland and Labrador is not an issue at this time. To our knowledge, this issue has never been addressed.

PRINCE EDWARD ISLAND

As an injured worker group representing a lot of people on PEI, we are shocked to say the least that the WCB is to possibly be privatized. We are not entirely positive that this is starting to take form on the island, but we do know something is in the making. The WCB down here has released an article whereas the workings of this no-fault insurance organization has been scrutinized by all parties.

A complete comprehensive study of the WCB is taking place. Tenders have been sent out to have a consulting company do they study. This is a large step but what the consequences to follow is anyone's guess to the outcome. In the past several weeks, we have seen new doctors progress reports, employer's reports and the employee's report of the accident. Previously, we as an injured worker never heard tell of objective medical findings on our reports, questions such as the word, recurrence usually baffles the minds of our medical profession.

Some of the questions are: "Is this a recurrence of a previous injury?; Is this a new injury or a recurrence?; What are the objective physical findings to substantiate the above answer?; Are

the presenting symptoms consistent with the objective signs - yes/no?; Are the presenting symptoms proportionate to the objective signs - yes/no?; If not, are there possibly other factors delaying recovery - yes/no?". These are only a few things regarding the pilot medical progress report. The report of the employers report is 3 pages and more complicated than before.

The workers report of injury is 5 pages in detail and God help an injured worker who is not educated in the workings of WCB. This could really destroy their chances of getting benefits if they did not get outside help from a group or organization. It is so complicated that an individual versed in these matters had a hard time trying to understand the forms.

If this is the steps that the WCB all across Canada are initiating, then the injured worker is being dealt a very undeserving blow and something has to be done. In the past few weeks, we have been in contact with injured workers in the U.S.A. and if we in Canada think we have problems we don't compared to the horror stories that are heard from injured workers there.

In closing we must insist on our given rights to choose which doctor we want. WCB has to be given the message they need to support us, do away with the thoughts of private insurance models. The medical profession has to be invited to open forums of injured workers, explain what is taking place in an injured workers life. Some way, we must get rid of Board Doctors and have a medical panel who is non-bias towards the injured worker. At the same time, emphasize to our own family doctors the importance of their role. We really, really need and appreciate them more than ever.

NEWS & VIEWS

CLC CONVENTION PASSES RESOLUTION IN SUPPORT OF INJURED WORKERS ORGANIZATIONS

We are very pleased to report that we had an information table at the CLC Convention in May. We asked for support on resolutions in support of injured and disabled workers that came to the floor for a vote.

Well – we were successful. Thanks so much to our union friends across the country!

This resolution was passed on Friday morning, May 7th, 1999

WHEREAS injury and disability at work is a major concern of all working people and their Unions; and

WHEREAS organizations of injured workers share the same goals; and

WHEREAS many of the members of injured workers' groups are or were Union members;

THEREFORE BE IT RESOLVED that the CLC support injured workers' organizations and their national umbrella group, the Canadian Injured Workers' Alliance; and

THEREFORE BE IT FURTHER RESOLVED that the CLC encourage Federations of Labour, Labour Councils and Affiliates to actively support the organizing of injured

UNE RÉOLUTION SOUTENANT DES GROUPES DE TRAVAILLEURS/TRAVAILLEUSES BLESSÉ(E)S A ETÉ APPUYÉE PAR VOTE DE LA CONVENTION CTC:

ATTENDU QUE les accidents et maladies du travail constituent une grande préoccupation pour tous les travailleurs et travailleuses ainsi que leurs syndicats; et

ATTENDU QUE les organisations de victimes d'accidents et de maladies du travail partagent les mêmes objectifs; et

ATTENDU QUE plusieurs membres des groupes de victimes d'accidents et de maladies du travail sont ou étaient des syndiqué(e)s;

PAR CONSÉQUENT, QU'IL SOIT RÉSOLU QUE le CTC appuie les organisations de victimes d'accidents et de maladies du travail et leur organisme de coordination national, l'Alliance des victimes d'accidents et de maladies du travail; et

PAR CONSÉQUENT, QU'IL SOIT DE PLUS RÉSOLU QUE le CTC encourage les fédérations du travail, les conseils du travail et leurs groupes affiliés à appuyer activement l'organisation des victimes d'accidents et de maladies du travail et de leurs groupes, et que ces associations appuient financièrement ces efforts quand cela est possible; et

PAR CONSÉQUENT, QU'IL SOIT FINALEMENT RÉSOLU QUE le CTC encourage les fédérations du travail, les conseils du travail et leur groupes affiliés à demander la participation des groupes de

workers and injured workers' groups and to contribute financially wherever possible to these endeavours; and

victimes d'accidents et de maladies du travail dans l'élaboration des politiques de travail en matière d'indemnisation et de sécurité.

THEREFORE BE IT FINALLY
RESOLVED that the CLC encourage Federations of Labour, Labour Councils and Affiliates to seek the input of injured workers groups in the development of labour policy around compensation and health and safety.

Repetitive Motion Syndrome Association

The Association for Repetitive Motion Syndrome publishes a newsletter written by and for those suffering from RMS. For more information contact Stephanie Barnes, PO Box 471973, Aurora, CO 80047.

U.S. Social Security/Workers Comp Rules Change Withdrawn

The proposed social security and workers compensation offset rules change (proposed by SSA in the Federal Register in April 1998) is "completely dead" according to SSA Baltimore staff speaking at the recent meeting of the

examine introduction of competitive workers' compensation market.

Hung Pham, MLA for Calgary-Montrose, developed a private member's bill that passed first reading the legislature on February 22. WCB-Alberta stakeholders should be aware of the implications of this proposed legislation.

International Association of industrial Accident Boards and Commissions in Saint Lewis. Credit for the successful derailment of this onerous rule change goes to everyone involved in a massive national letter writing campaign coordinated by the Workplace Injury Litigation Group. SSA was deluged with forceful, pointed, and credible letters from injured workers, attorneys, labour leaders, industrial accident board commissioner, state legislators, state attorneys general members of congress and other state and federal elected and appointed officials. This is an example of how the trial bar, working in conjunction with labour, can successfully influence the federal rulemaking process. Watch for future action on key issues as they arise.

ALBERTA MLA Proposes legislation to

Bill 211 would establish a Select Special Committee to examine introduction of competition into the workers' compensation insurance market in Alberta. The committee would make recommendations to the legislature after engaging in public consultation and reviewing workers' compensation systems in other jurisdictions. Once established, the committee would have 12 months to report back to the legislature.

FOCUS ON **FACTS**

Taken from a Publication of the MFL Occupational Health Centre

Table 1

WHAT IS WORK ORGANIZATION?

Work organization is a broad concept with no strict definition. It deals with the way work is organized and managed. The following subjects are among the basic elements of work organization.

Scheduling: This refers to work and rest schedules, over-time, shift work, hours of work.

Job design: This includes the complexity of the work, the pace of work, the skill and effort required, and the degree of control the worker has over the job.

Interpersonal issues: This would include the relationships that a worker has with supervisors and co-workers.

Career concerns: this includes job security and the opportunity for advancement.

Organizational characteristics: This refers to the broader corporate culture and the level of corporate communications.

IMPROVING WORK ORGANIZATION WHAT WORKS, WHAT DOESN'T.

Studies of programs intended to reorganize work to reduce occupational stress have come to a number of conclusion.

Successful programs:

- improve employee self-worth by recognizing stress reactions as legitimate.
- allow worker groups to discuss problems and develop plans for solutions.
- provide the needed economic and technical resources for change.

Less successful programs:

- impose totally technical solutions
- direct attention away from difficult working conditions by treating the symptoms
- allow management to maintain constant control by limited awareness or stifling discussion.

A FUN QUICK TEST OF INTELLIGENCE (ANSWER)

THERE ARE SIX F'S IN THE SENTENCE. ONE OF AVERAGE INTELLIGENCE FINDS THREE OF THEM. IF YOU SPOTTED FOUR, YOU'RE ABOVE AVERAGE. IF YOU GOT FIVE, YOU CAN TURN YOUR NOSE AT MOST ANYBODY. IF YOU CAUGHT SIX, YOU ARE A GENIUS. THERE IS NO CATCH. MANY PEOPLE FORGET THE "OF'S". THE HUMAN BRAIN TENDS TO SEE THEM AS V'S AND NOT F'S. PRETTY WEIRD, HUH? IT FOOLS ALMOST EVERYBODY

Two college students went partying instead of studying for their physics final. So they skipped the exam and showed up afterwards telling the prof that they had a flat tire.

They asked if they could take the test the next day. The prof said okay, so they stayed up all night cramming, until they were pretty sure they could pass.

The prof assigned them to separate rooms for the final. Each kid shrugged and went off to his assigned location. The first question, for 5 points, was explain nuclear fusion. Easy. The second question, for 95 points: Which tire was the flat one?

**CIWA/ACVAMT
IS ABOUT**

SUPPORT

We are a national network of injured worker's groups (IWG's) and we exist to strengthen and support the work of local and provincial IWG's across Canada.

INDEPENDENCE

We believe that injured workers should be in control of their own destinies & Injured Workers groups must be democratically controlled by injured workers.

PARTNERSHIPS

We believe that we can best assist these objectives by providing training and educational resources in partnership with provincial or territorial organizations of injured workers and the trade union movement at all levels.

INFORMATION SHARING

We believe that by sharing our stories and our experience we can learn from each other and become better educated and exert more control over our lives.

OUR GOALS

- ✓ *To work towards a just system of compensation, rehabilitation and re-employment in all of Canada.*
- ✓ *To provide a national forum for debating issues concerning injured workers at national conferences and board workshops.*
- ✓ *To gather and share information with groups across Canada.*
- ✓ *To improve the Occupational Health & Safety of workers across Canada.*
- ✓ *To identify and make available, educational and training resources produced by the union movement and other agencies, that focus on organizing and maintaining effective injured worker groups.*
- ✓ *To enhance the local base of the injured workers movement through all our activities.*
- ✓ *To form partnerships that will achieve common goals.*

***TO CONNECT WITH THE INJURED WORKERS GROUP NEAREST YOU
CHECK OUT OUR WEB SITE AT: WWW.CIWA.CA
AND CLICK ON PEOPLE AND ORGANIZATIONS
OR
CALL THE OFFICE AT (807) 345-3429.***

THIS NEWSLETTER IS INTENDED TO SHARE INFORMATION OF INTEREST TO INJURED WORKERS, UNION ACTIVISTS AND THEIR SUPPORTERS. IT PROVIDES A FORUM FOR SHARING OUR EXPERIENCES - SO WE CAN LEARN FROM EACH OTHER - IN ORDER TO IMPROVE THE LIVES OF INJURED AND DISABLED WORKERS AND THE SYSTEM THAT IS THERE TO ASSIST THEM. PLEASE HELP - BY SHARING YOUR STORY WITH US.