Designed for Health

A focus on mental health disability claims
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Mental health issues in the Canadian workforce are rising. 59% of working Canadians report that they have experienced a mental health issue, up 7% from 2017.¹

Sun Life’s own claims data confirms that mental health-related disability claims are increasing significantly. And from speaking with others in the industry, it’s clear that this is a trend that is not just affecting Sun Life Clients. It is a national trend, across employers of all sizes and industry sectors.

It’s a big concern for employers. A rise in mental health issues leads to higher rates of absence, lower rates of productivity, and, ultimately, increased disability claim costs. Not surprisingly, there are questions. What’s causing the increase? Which groups are most affected? What can we do to reverse the trend?

Sun Life is helping to answer these questions – based on proprietary data not available anywhere else in Canada. As part of our Designed for Health series, we analyzed long-term disability claims from our database of several hundred thousand plan members with disability insurance. This database spans industries, provinces and employers of all sizes.

This report is part of Sun Life’s mission to help Canadians live healthier lives. It can give important context for the mental health concerns and disability experience of your workforce. We hope this analysis helps you understand the trends, the risks posed to your workforce, and the innovative solutions Sun Life continues to develop to support better employee mental health.

Dave Jones
Senior Vice President, Group Benefits
Sun Life
What’s driving the uptick in long-term disability (LTD) claim incidence in recent years? When we dig deeper and look at the causes of LTD, mental health issues are the strongest driver. Mental health claims account for more claims than any other diagnosis. And these claims are rising fast while other diagnostic categories have remained flat, or have even declined.

Long-term disability (LTD) claim incidence

13% increase since 2016

Sun Life data, 2019
LTD claim incidence has been steadily rising in recent years up 13% from 2016 to 2019

Sun Life data, 2019
The role of mental health in LTD incidence

In recent years, mental health has emerged as one of the key public health concerns of our time. And it is a concern that’s not showing signs of receding. Based on the results of our 2019 Sun Life Barometer, a national survey looking into the health of Canadians, self-reported mental health has declined over the past two years. The survey found that just 56% of employed Canadians rate their mental and emotional health as “excellent” or “good.” This is 7% lower than 2017. In addition, 59% of working Canadians reported they have experienced a mental health issue. This is an increase of 7% from 2017. Canadians who reported experiencing an uncomfortable level of stress was also up, increasing 3% over the past two years.

The percentage of Canadians who report having a diagnosed mood disorder has increased significantly over the last decade

Data from Statistics Canada paints a similar picture. Over the last decade, more and more Canadians report having a diagnosed mood disorder (such as depression, bipolar disorder, mania or dysthymia).

With data like this, it’s no surprise that mental health issues are the most common cause of LTD claims. In fact, LTD mental health claim incidence is almost double that of the next highest category, cancer.

Mental health claims are by far the most frequent type of LTD claim – double the rate of the second most frequent claim type, cancer

Sun Life data
Mental health LTD claims are growing at a much faster rate than other claim types

Sun Life data

And over the past five years, LTD mental health claims have also been the fastest growing. The incidence of these claims increased 27% from 2014 to 2019.

Mental health claims can be subdivided into several different diagnostic areas. Depression is the most common type. The top four mental health claim types (depression, adjustment/stress, anxiety/panic and bipolar) account for almost 90% of all LTD mental health claims.

Although the incidence of mental health claims has grown significantly, the composition of claims has remained relatively stable since 2014.

More than half of mental health LTD claims are for depression

Sun Life data
The increase in mental health claim incidence is being tempered by slower growth in other claim types ... but this may not last

The strong growth in mental health claims has been tempered by slower growth and small decreases across a number of other claim types (see page 7). This trend in other claims – such as cancer, circulatory disorders and musculoskeletal disorders – may be partly because of more effective drug therapies and disease management. However, whether this trend in claiming for chronic illnesses like these will be sustainable into the future is far from certain. Chronic disease is related to age and maintaining a healthy body weight. Canada has an aging working population (by 2025, roughly 25% of the workforce will be over 55, up from 17% a decade earlier\(^2\)) and rising rates of obesity (estimates are that one in three adult Canadians will be obese in 2025, up from about one in four in 2017\(^3\)). This will exact increasing upward pressure on chronic disease incidence among working Canadians.
The $64,000 question

Why the increase in mental health claims? Or more broadly, what’s behind the societal trend of declining mental health that’s driving an increase in claims? While there is no definitive answer, there are a number of possible root causes.

One cause may be increasing social isolation (loneliness is a well-known risk factor for poor mental health). An increasing tendency for people to live alone, a stronger dependence on technology and sprawling urbanization have been identified as contributing factors for loneliness. In Canada, studies have found that one in four Canadian adults now identifies as being lonely.

Changing economic structures, including a greater emphasis on contract and temporary positions, means employment can be more uncertain and precarious. This can be an added stress for many. The growth in the number of part-time and contract workers has outpaced full-time employment in recent years. Up to 30% of the Canadian workforce is now engaged in non-permanent employment, sometimes called gig-work.

Our digital world is yet another potentially destabilizing force to add to the mix. For example, highly frequent use of social media is associated with increased risk of anxiety, depression and suicidal thoughts.

A change in attitude towards mental health could also be playing a role. Growing efforts aimed at reducing the stigma of mental health issues may be resulting in people being more likely to talk about their condition and seek the help they need.

As insurance carriers and employers, we have little or no control over many of these broad societal causes. But there is still much that we can control. As an employer, there are actions you can take to help your employees stay healthy and overcome their mental health challenges. Sun Life is focused on these solutions and is at the forefront of bringing them to Canadian employers and their employees.
Is there a link to the economy?

As the Statistics Canada data on page 6 shows, there is a long-term societal trend of increasing mental health issues among Canadians. But what’s behind the recent steep growth in mental health claims? At least part of the answer could be the economy.

Recent research suggests there is an association between the health of the economy and LTD claims. However, it may not be the association most would think of. As the economy improves, LTD claims tend to rise, then fall during economic declines. This may seem counterintuitive, but the hypothesis is that during more difficult economic times, people experience increased stress (due to precarious employment and financial stress, for example). This increased stress leads to anxiety and depression – but the employee is able to keep functioning in the short term. As the economy improves, many employees are left depleted or “burned out.” A healthier economy may also give people a sense of “safety” in terms of not losing their job. This may cause them to be more likely to go through their workplace group benefits to help improve their mental health, including applying for a disability claim.

If we look at the unemployment rate, it’s fallen sharply and is at its lowest rate in generations. Meanwhile, Sun Life data indicates that mental health LTD claims are at an all-time high (see page 9).

Statistics Canada data also shows this type of relationship. If we compare the rate of Canadians having a diagnosed mood disorder with the change in the unemployment rate, the metrics tend to move in opposite directions. It is our hypothesis that the mood disorder diagnostic rate is a reasonable proxy for mental health disability claims – as a medical diagnosis is a pre-requisite for an LTD claim.

At this stage, these are Sun Life observations. More data and analysis are needed to confirm whether there is a relationship between the unemployment rate and mental health claims that could help predict claim patterns.
A closer look at claims

Our analysis revealed mental health and disability trends that vary based on a number of factors, including gender, age, industry and more. This insight can help you better understand the risks that your organization and workforce may be facing.
In our data set, women are almost 1.5 times more likely than men to have a disability claim, and 2 times more likely to have a disability claim that is mental health-related.

This gender difference is consistent with Canadian population data, which shows the incidence of depression among women to be more than 70% greater than among men.\textsuperscript{10}

Despite the difference in incidence, mental health claims are the most frequent claim type for each gender and have grown significantly for both. Claim incidence is up 22% for women from 2014 to 2019, and 39% for men over the same time period. Given this, mental health claims have been the clear growth driver of total LTD claims for both men and women.

**Women are 2 times more likely to have an LTD mental health claim than men.** This is consistent with general population data, where women have been found to have a 70% greater incidence of depression than men.


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### Mental health LTD claims by gender

<table>
<thead>
<tr>
<th>Condition</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer</td>
<td>14%</td>
<td>18%</td>
</tr>
<tr>
<td>Accident</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Musculoskeletal disorders</td>
<td>8%</td>
<td>12%</td>
</tr>
<tr>
<td>Arthritis</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>Neurological disorders</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Circulatory disorders</td>
<td>2%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Sun Life data, 2019

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### LTD mental health claims by type

Sun Life data, 2019

- **Depression**: 46% (Women) 50% (Men)
- **Other Mental Health**: 54% (Women) 50% (Men)
Despite differences in incidence, women and men have almost the same split of claims between depression and other types of mental health conditions.

Although women have a much higher LTD mental health claim incidence than men, **claiming by men is growing at a faster rate.**

Sun Life data, 2019

**Change in LTD mental health claim incidence**

(2014–2019)

Sun Life data, 2019
Mental health LTD claims by age

When we look at claims by age, the pattern of mental health claims differs from the pattern for LTD claims overall. For disability from all causes, the incidence of LTD claims rises with age. One reason for this is that many of the causes of disability claims are chronic conditions that increase in incidence and severity as we age.\(^{11}\)

However, for mental health claims, we see a much different pattern. Mental health claims grow significantly from the youngest age group (under age 35 years old), to those in the middle (35 to 55 years old). Mental health claim incidence then decreases after age 55.

While there is much anecdotal talk about the millennial generation having a higher incidence of mental health issues, we don’t see this in our LTD claims data. Those in mid-career have the highest incidence of mental health-claims. This is a time when life pressures – career, family, financial – are often at their peak.

**Overall, LTD claims increase with age, driven by age-related chronic conditions, such as cancer, musculoskeletal disorders and arthritis**

Sun Life data, 2019

Indeed, research shows an association between work-related stress and depressive and anxiety disorders among individuals in mid-career. In terms of cause, an imbalance between work and personal/family life may be a stronger risk factor than other work stress dimensions, such as levels of psychological demand and control, job insecurity, and social support from supervisors/co-workers.\(^{12}\)

While the millennial generation doesn’t have the highest incidence of mental health claims right now, that could change. In our data, we see the highest growth rate for these claims in the younger generation.

**LTD mental health claims follow a different pattern than overall LTD claims.**

**Claim incidence is higher among employees in mid-career (between the ages of 35 and 54 years old).** At mid-career, life pressures – career, family, financial – are often at their highest. The imbalance between work and personal/family life is a strong risk factor for depression and anxiety disorders.

Sun Life data, 2019
Mood and Anxiety Disorders in Canada, 2016, The Chronic Disease Surveillance System
Median age at disability

Consistent with this is the decrease in the average age at disability seen over time in our data for those with mental health claims. At the same time, the age for those with claims for other conditions is increasing. This is true for both women and men.

Mental health tsunami coming?

**Growth in LTD mental health claim incidence is highest among younger workers.**

A key question is: as younger workers age, will they will have an even higher incidence of claims than those in mid-career do now?

Sun Life data

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Incidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;35 years old</td>
<td>49%</td>
</tr>
<tr>
<td>35-44 years old</td>
<td>25%</td>
</tr>
<tr>
<td>45-54 years old</td>
<td>30%</td>
</tr>
<tr>
<td>55+ years old</td>
<td>3%</td>
</tr>
</tbody>
</table>

Sun Life data
Mental health LTD claims by industry

Our data also reveals significant differences in mental health claims by industry. For example, employees in public administration and retail are most likely to have mental health claims. The incidence rates in these industries are about 30% and 20% higher than the average respectively.

There are likely many reasons for these variations by industry. For instance, some occupation types that require frequent and sometimes difficult interactions with the public (for example, retail) are associated with higher rates of employee mental health issues.\textsuperscript{13} Industries also have different demographic mixes. For example, workers in manufacturing tend to be younger and male, while public sector workforces tend to be older with strong female representation.\textsuperscript{14} As the data in this report indicates, age and gender are associated with differing incidences of mental health claiming.

What is common across industries is that mental health claims make up the largest proportion of claim types.

In terms of claims growth over time, claim incidence is up significantly across many industries. Real estate, finance and insurance saw the most significant growth, at 41%, while retail trade was close behind, at 39%.
Change in LTD mental health claims incidence (2014-2019)

21%  
Manufacturing

19%  
Public administration

41%  
Real estate, Finance and insurance

39%  
Retail Trade

24%  
Services

5%  
Transportation, Communications and Utilities

16%  
Wholesale

Sun Life data, 2019

Real estate, Finance and insurance, together with Retail trade, experienced the most significant growth in LTD mental health claims incidence in recent years

Sun Life data, 2019

Demographics and industry challenges may at least partly drive differences in claims growth between industries. For example, the significant growth in LTD mental health claims in the retail trade industry could be due to their younger employee base (a demographic that has seen the most growth in mental health claims), as well as the significant challenges that this industry has faced in recent years, including layoffs and restructurings – the type of uncertainty that can lead to job stress and poor mental health outcomes.

Statistics Canada, Labour Force Characteristics by Industry
2017 Work and Wellbeing Survey, American Psychological Association
Mental health LTD claims by employer size

Larger employers have higher incidences of mental health claims. One reason could be that larger organizations are more likely to have workplace mental health resources, such as manager mental health training to help identify and guide at-risk employees through formal workplace channels.

Sun Life data
The Sanofi Canada Healthcare Survey, 2019

Our data also reveals differences in claims based on the size of an employer. While mental health claims are the most frequent claims type across all organizations, larger employers have significantly higher incidences.

There are a few potential reasons for the greater incidence of mental health claims in larger organizations. For example, larger organizations are more likely to have workplace mental health resources to help identify at-risk employees and guide them through formal workplace channels.¹⁵

Employers with 1000+ employees have twice the incidence of mental health claims of employers with fewer than 50 employees.
Mental health LTD claims by region

Our data shows a significant regional difference in LTD mental health claims. Mental health claims in Eastern Canada (Quebec and the Maritimes) make up a much higher proportion of this region’s overall LTD claims than elsewhere in Canada. The incidence of these claims is also growing at a faster rate.

Based on discussions with employers and advisors – as well as clients who have brought business to us from other insurance carriers – we have confirmed that this regional difference is not unique to Sun Life’s experience.

Despite differences in incidence, mental health-related claims are the most frequent and fastest growing claims type across all regions.

Proportion of LTD claims that are mental health

There is little evidence that those in the East, specifically Quebec – home to the vast majority of this region’s workforce – are less mentally healthy than other Canadians.¹⁶ So why are disability claims related to mental health more prevalent there?

Unfortunately, there is no one obvious reason and little research to guide us to a definitive answer.

One hypothesis is that at least part of the answer could be cultural. For example, there may be less stigma in this region of the country around mental health, and specifically less stigma around mental health-related workplace absences and disability.

Supporting this is the finding that Quebec workers suffering from mental health conditions are more likely to have taken time off work (casual absences such as sick days or personal days). For example, a large study found that 53% of employees diagnosed with depression in Quebec reported they had missed work due to their condition. This is much higher than the national average of 30% found in the study.¹⁷

Quebec workplaces are also more likely to have mental health training programs for employees – programs designed to reduce stigma. A recent survey of employers found that 66% of Quebec employers reported having a mental health training program versus just 35% in the rest of Canada.¹⁸

More research is needed to provide definitive answers to why this regional difference exists. However, observations like the above point to cultural differences as a possible reason.
Reducing the impact of mental health issues in your workplace

Sun Life continues to bring industry-first innovations to our clients to help prevent and treat mental health issues. These innovations – such as online cognitive behavioural therapy, pharmacogenomics and virtual independent medical exams – can help reduce the incidence and length of LTD mental health claims.

Here are some strategies that could make a positive mental health impact for your organization.
Understanding your organization’s mental health risks and creating the right plan for you

No two organizations are alike from a mental health perspective. As this report shows, there are differences in mental health risks based on a number of factors – from industry sector, to the age of your workforce, to the size of your organization. In addition, your organization’s mental health risks may differ from the aggregate based on other factors that are unique to your workplace.

Sun Life and your plan advisor can work together to help you understand your risks and create the right plan of action. There are many ways to do this, including an organization-wide analysis.

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This comprehensive assessment process uses data analytics and predictive modeling to identify the mental health risks specific to your organization.

Based on the results, you are provided with a multi-year strategy and roadmap that sets out a clear and actionable plan to address your organization’s needs.
Case study: An employer takes action on mental health, maintains 50% lower mental health claims than the industry average

Client in focus

Engineering, construction & maintenance
1,500 lives
Client for over 25 years

The opportunity

The organization had a very engaged culture but recognized their workforce was facing increasing stresses and challenges, potentially affecting employee mental health. They wanted to ensure they were taking the measures required to support employee mental health going forward and to maintain their existing low level of mental health claims.

Define and design a data driven wellness strategy built on mental, physical, social and financial pillars

Establish metrics and benchmarks to measure the success of their actions
Engaging the Client

Step 1: Evaluate
- Analyzed disability and extended health benefits claim trends
- Sun Life’s **Workplace Mental Health Risk Assessment** identified strengths, gaps and opportunities, providing a holistic view of the factors influencing mental health at work
- Senior Leaders engaged through Workplace Mental Health Risk Assessment process

Step 2: Develop a plan
- **Provided quick hits** and tactical and strategic recommendations, identified as having high impact relative to effort, based on the **Workplace Mental Health Risk Assessment results**, including:
  - Manager Mental Health Training
  - Employee/management wellness implementation committee
  - Incorporating the organization’s health charter into its peer-to-peer recognition program
  - Established a **Mental Health Roadmap** to support business goals

Step 3: Take action
- Refocused and relaunched EAP
- Phased in Manager Mental Health training
- Designed a “Train the Trainer” – training employees to be able to train and educate their peers around mental health issues (launching 2020)
- The journey continues...

What’s been achieved...

- **Comprehensive, data-driven strategy and implementation plan** based on the organization’s specific risks and goals
- **Strong leadership engagement** starting with the assessment process, through to implementation
- **Employee integration** from planning to action (e.g. “train the trainer” employee mental health training)
- Maintain approx. 50% lower mental health claims than similar employers in their industry
- **Finalist** for the 2019 Workplace Benefits Awards
Innovations to break down barriers to effective treatment and recovery

Some of Sun Life’s most powerful innovations are ones that break down barriers to mental health support and treatment. This includes overcoming barriers such as the limited access to qualified therapists in many areas of the country and the stigma attached to getting treatment.

Here are three industry-leading strategies that can help overcome barriers to mental health treatment that your employees might experience.

Virtual Cognitive Behavioural Therapy (CBT)

CBT is a form of psychological therapy that focuses on the way we think, feel and behave, and how these three relate to each other. It’s proven to be a highly effective, first-line treatment for depression and anxiety.

Employees experiencing mental health issues often find it challenging to access treatments like CBT for several reasons:

- A shortage of mental health care services covered by the provinces (the wait time to see a psychiatrist is often months)
- Many non-urban communities have few, if any, mental health services like psychologists and social workers
- The cost of seeing a psychologist can be high – often $200 or more per hour.
- Stigma – many people are afraid to even be seen setting foot in a therapist’s office.

Providing access to treatment through online modules can help overcome barriers like availability, cost and stigma. Studies have shown that virtual CBT can be just as effective as in-person therapy for treating mild to moderate depression and anxiety.19

In partnership with the University of Regina, as well as the mental health provider Beacon, Sun Life has been piloting virtual CBT for disability management services. We were the first in the industry to undertake pilots like this.

Preliminary results of our pilot with Beacon show that 43% of participants experienced a clinically significant reduction in symptoms. Three quarters reported high satisfaction with their treatment experience.

Based on these results, we are taking steps to integrate virtual CBT into our disability case management tool kit.

And our innovations to overcome the barriers to accessing mental health counseling continue. “Virtual counseling” – face-to-face video conferencing with a mental health professional – helps support the recovery of plan members with moderate to severe depression. We will also soon be adding this to our case management tool kit.
Pharmacogenomics

Prescribing drugs can be a trial and error process. This is because people can respond to a particular drug in different ways depending on their genetic makeup.

The trial and error process is especially prevalent in mental health treatments. Research shows that only about one-third of depressed individuals respond when first prescribed an antidepressant medication. Many patients must try several different drugs before finding one that produces positive results.

Pharmacogenomic testing – done through a simple cheek swab – analyzes a person’s genetic makeup to find out how well they will respond to a drug. This can potentially eliminate or reduce the trial and error process of finding the right anti-depressant drug that many patients go through.

Pharmacogenomic testing – done through a simple cheek swab – analyzes a person’s genetic makeup to find out how they will respond to a drug. The advantages in a group benefits context include better health outcomes for employees, cost savings for the benefits plan and, ultimately, reduced costs related to absence and disability for the employer.

Sun Life was the first carrier to pilot pharmacogenomics for plan members on disability leave due to a mental health condition. This pilot is in partnership with the Centre for Addiction and Mental Health (CAMH). To date, the results of the pilot are encouraging. There was a high willingness to participate (approximately 90% of eligible plan members agreed to participate) and evidence of significant symptom reduction. Patients in the broader CAMH study have experienced on average a 31% reduction in their symptoms after their treatment was guided by the testing.

Marking another industry first, we have begun integrating pharmacogenomic testing into our disability case management tool kit. This will make pharmacogenomic testing available to all clients across our disability management services.
Virtual independent medical exams (IMEs)

Independent medical exams (IMEs) are often required to assess a plan member on disability claim for mental health. This assessment is important for a couple of reasons:

1. Many plan members may not have been assessed by a mental health professional (in many cases, their general practitioner has provided a diagnosis).

2. With no assessment by a mental health professional, they may not have a formal treatment plan.

Assessments often mean that plan members have to travel – as there may not be a qualified practitioner near to where they live. This can be a stressful experience. Plan members often find it difficult to face leaving their home or community to complete the assessment. The result can be cancellations and delays.

We looked at ways to make this experience better for the plan member, one that results in better health outcomes and a shorter claim duration. As part of this process, we undertook a pilot to evaluate virtual (over video conference) IMEs that could be done in the comfort of the plan member’s home.

The results of our pilot have been very positive, including:

• A much better experience for the plan member. **On average, plan members rated their experience an 8.6 out of 10**

• Assessments done faster. On average, **assessment completion took just two-thirds of the time of a typical face to face assessment**. This allowed plan members to start working with their case manager on a recovery plan up to two weeks sooner

• Lower costs, with no travel requirement

We’re now embedding virtual IMEs in our disability management tool kit – another industry first!

Assessments often mean that plan members have to travel – as there may not be a qualified practitioner near to where they live. This can be a stressful experience.

**Plan members often find it difficult to face leaving their home or community to complete the assessment. The result can be cancellations and delays.**
Take action: reduce the impact of mental health issues

Through this analysis of our Designed for Health data, it’s clear that mental health issues are both the largest single component of LTD claims and the primary driver of the growth in these claims.

The data and insights in this report can help you identify the broader trends that may be impacting your organization – along with strategies that can make a difference in reducing disability costs, increasing productivity and improving the lives of your employees.

We’re an industry leader in providing insights and innovations in workplace mental health and disability claims management. To learn more, please visit sunlife.ca/benefitsinnovations.

The Sun Life data in this report is based on plan sponsors with insurer-administered long term disability coverage, excluding the Federal Government.

1. 2019 Sun Life Barometer Survey
2. Statistics Canada, The labour force in Canada and its regions: Projections to 2036
3. World Obesity Federation, Calculating the Costs and Consequences of Obesity, 2017
4. 2017 Annual Report of the Chief Medical Officer of Health of Ontario, Connected Communities, Healthier Together
7. Randstad’s Workplace 2025 study
11. Government of Canada, Canadian Chronic Disease Surveillance System
12. Mood and Anxiety Disorders in Canada, 2016, Canadian Chronic Disease Surveillance System
14. Statistics Canada, Labour force characteristics by industry
15. The Sanofi Canada Healthcare Survey, 2019
16. Based on a review of the Government of Canada, Canadian Chronic Disease Surveillance System, Statistics Canada Canadian Community Health Survey
18. The Sanofi Canada Healthcare Survey 2019
20. Why is it so hard to find an antidepressant that works, Sunnybrook.ca, YourHealthMatters (http://health.sunnybrook.ca/navigator/finding-right-antidepressant/)