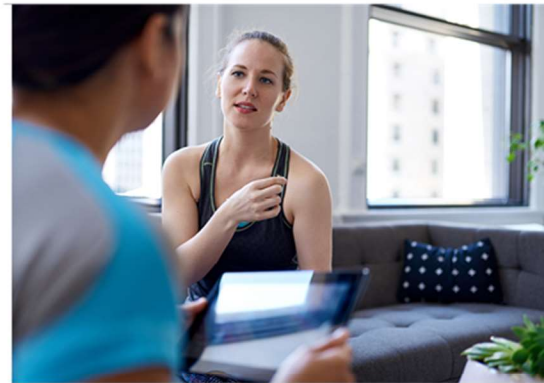


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Canadian
Chiropractic
Association

Improve access to care for ALL Canadians by including Doctors of Chiropractic in the Canada Student Loans forgiveness program



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Submitted by:
The Canadian Chiropractic Association



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Amend Bill C-69, *Budget Implementation Act, 2024, No. 1*, by adding chiropractors in section 156 under subsection 11.1(1) of the *Canada Student Loans Act*

Context

Canadians living in rural and remote communities face serious challenges in recruiting and retaining healthcare professionals. The Canada Student Loan forgiveness program aims at addressing some of these challenges by incentivizing healthcare professionals to practice in rural communities.

Before Budget 2024 expanded on the program, the Government of Canada only offered student loan forgiveness to eligible family doctors, residents in family medicine, nurse practitioners, and nurses who work in under-served rural or remote communities.

In the 2023 federal budget, the Government of Canada announced an increase to the student loan forgiveness program by 50% for doctors and nurses working in under-served rural and remote locations. As a result, up to \$60,000 in loan forgiveness would be offered to family physicians and family medicine residents. For nurses and nurse practitioners working in under-served rural and remote communities, the loan forgiveness would increase to \$30,000.

In the 2024 federal budget, the Government of Canada announced that the student loan forgiveness program will expand to include pharmacists, dentists, dental hygienists, midwives, early childhood educators, teachers, social workers, personal support workers, physiotherapists, and psychologists. **However, chiropractors were excluded from the program.**

Issue

The shortage of healthcare professionals in rural and remote communities is a serious barrier to care, forcing many people to travel hours, even for emergencies. Twenty per cent of Canadians live in rural communities but are served by only eight per cent of the physicians practicing in Canada.¹ This crisis is currently deepening and can't be solved by one profession alone.

- Excluding Doctors of Chiropractic in the expansion of this program does not address the importance of early access to care, especially in rural areas where there are long wait times and/or long drives to the nearest clinic. Chronic pain conditions, like MSK, are the third-leading cause for emergency room visits, and account for 27% of physician



visits. Each year, an estimated 4.7 million Canadians – 16 per cent of the adult population – rely on chiropractors to help them manage the serious burden of musculoskeletal pain and disease. According to the World Health Organization, MSK conditions are the leading cause of disability around the globe, and is more prevalent than cancer, stroke, heart disease, diabetes, and Alzheimer’s Disease, *combined*.

The burden of student debt is a significant challenge for many chiropractic students upon graduation. The exclusion from this program only exacerbates this financial strain, making it increasingly difficult for aspiring chiropractors to pursue their passion and contribute fully to Canada’s healthcare needs, particularly in rural and remote communities where more interprofessional care is deeply needed. Considering the health human resources crisis Canada is facing, inter-professional collaboration is critical to reducing patient backlogs, improving access to care, and addressing labour shortages and backlogs within the medical profession, especially in rural and remote areas.

Improving access to non-pharmacological pain management treatments may also help reduce the reliance on opioids in treating pain. Canadians suffering from back pain and neck pain are often prescribed opioids as the first line of treatment. In fact, low back pain is one of the primary causes for the initial prescription, and subsequently over-use of prescribed opioids. As licensed primary contact healthcare providers, who are muscle and nervous system experts, Canada’s chiropractors can play a bigger role in reducing over-reliance of opioids by managing musculoskeletal conditions and pain through conservative non-pharmacological treatments instead of pharmacotherapy.

Chiropractors have the training to assess, diagnose, and provide care or refer when necessary. We can help keep patients out of the ER so those limited resources can be redirected where they are most needed. For example, the Interprofessional Spine Assessment and Education Clinics (ISAECs) triage model has reduced wait times and enhanced access to education for acute and chronic low back pain patients. The result was accomplished by employing chiropractors for the early assessment of patients. By facilitating access to appropriate community-based care, it can significantly reduce wait times, as well as the need for diagnostic imaging and specialist visits. Expanding the Canada Student Loan forgiveness program to include Doctors of Chiropractors will reflect the interdisciplinary nature of the healthcare teams Canadians rely on and improve access to primary care in rural communities.

Recommendation:

- That the federal government amend Bill C-69, *Budget Implementation Act, 2024, No. 1*, by adding chiropractors in section 156 under subsection 11.1(1) of the *Canada Student Loans Act*.



Background

The Canadian Chiropractic Association (CCA) is the national association representing more than 9,000 licensed Doctors of Chiropractic across Canada. The CCA advocates on issues that impact the musculoskeletal health of Canadians.

Chiropractors are one of Canada's largest primary contact healthcare professions and experts in the assessment, diagnosis, and treatment of musculoskeletal (MSK) conditions, such as back pain, headaches, arm or neck strain and diseases of the muscle and joints, as well as the management of pain caused by these conditions.

Approximately 220 students graduate from chiropractic college each year. It takes eight years of post-secondary education and training to become a Doctor of Chiropractic, including 4,500 hours of clinical education. There are only two training programs for Chiropractors in Canada, one in English and one in French, so admittance is very competitive. There is a very stringent curriculum which must be approved by national and international accrediting boards. For a chiropractor to practice in Canada, they must then pass a series of certification exams, as well as ongoing continuing education courses throughout their career. Overall, the average chiropractic student will graduate with approximately \$100,000 of debt, not including the cost related to school materials and accommodation.

Each year, **more than 11 million Canadians** suffer from musculoskeletal conditions and by 2031 this number is projected to **grow to an alarming 15 million.**² Musculoskeletal conditions are having a devastating impact on the health, quality of life, and workforce participation of Canadians, as well as on Canada's economy.

According to Health Canada, the total direct (healthcare) and indirect (lost production) cost of chronic pain in 2019 was \$38.2 - \$40.3 billion. Over the next decade the total cost is expected to increase by 36.2 per cent and reach \$55 billion.³

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¹ Canadian Institute for Health Information. Supply, Distribution and Migration of Physicians in Canada 2015 – Data Tables. Ottawa, ON: Canadian Institute for Health Information; 2016.

² Canadian Orthopaedic Care Strategy Group. (2010). Background Report: Building a Collective Policy, Agenda for Musculoskeletal Health and Mobility.

³ Canadian Pain Task Force, An Action Plan for Canada, Health Canada, May 2021.

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