



Coverage and care for self-employed and retired Canadians

GreenShield Survey | 2025





Survey

Self-employed and retired Canadians express significant concerns about their ability to obtain high-quality health coverage and care.

In December 2024, GreenShield, Canada's only national non-profit health and benefits provider, commissioned an independent survey exploring the attitudes of retired and self-employed people in Canada. GreenShield surveyed these two groups to shed light on the top concerns of Canadians who are less likely to have employer-sponsored benefits. The findings from this survey indicate that both groups share significant concerns about obtaining high-quality health coverage and care, particularly as they grow older and in unforeseen circumstances.

The data underscores that while many Canadians enjoy the flexible lifestyle that self-employment and retirement often affords them, they struggle to find comprehensive benefits coverage that supports their needs. As the number of self-employed and retired adults in Canada continues to rise, these findings point to a growing demand for personalized, accessible health and benefits solutions that serve Canadians at any age or life stage.

Executive summary



Independence is paramount: 65% of self-employed respondents view “being your own boss” as one of the top benefits of this career path, while 61% highlight the flexibility in workload and schedule as a major advantage. Similarly, Canadian retirees identify “being released from work-related stress” (64%) and “being in charge of your own schedule” (63%) as top benefits of retirement.



Access concerns persist: Almost 60% of self-employed Canadians say they have more difficulty accessing quality health care working for themselves. Over one third say they worry more about health care since becoming self-employed primarily due to poor coverage and potential cost concerns.



Navigating coverage can be overwhelming: More than half of Canadian retirees report that, despite having more time to focus on their health, obtaining and managing health coverage and care is still costly and complicated.



High costs can impede access to care: Over half of self-employed Canadians, and 24% of retirees, admit they sometimes forego healthcare services to save money.



Comprehensive and seamless solutions are essential: 60% of retirees, and 52% of self-employed Canadians, prioritize having comprehensive coverage in their benefits plans. Retirees strongly value a product that is easy to use (56%) and that gives them the ability to manage claims and access healthcare providers all in one platform (52%).

“These findings paint a picture of self-employment and retirement as major life milestones that can be both exhilarating and challenging as individuals navigate new financial and lifestyle realities. As the number of self-employed and retired Canadians continues to grow, it is essential for Canadians to have convenient access to health coverage and care that truly supports their needs.”

- **JP Girard**, Executive Vice President, Head of GreenShield Insurance

A deeper dive: Further findings about self-employed and retired Canadians



Half of Canadian retirees report that maintaining their health is a top challenge in retirement.

Pain makes the aging process harder. Among those who feel the aging process is difficult, 49% of retirees and 39% of pre-retirees (Canadians who plan to retire within five years) cite pain from conditions like arthritis and osteoporosis as a top reason aging is difficult.



46% of self-employed Canadians listed irregular income as the top challenge of working for themselves.

Both men and women are equally concerned about **managing irregular income** while self-employed while self-employed women reported being slightly more concerned about accessing health care while self-employed.

68% of self-employed women said the **opportunity to manage their own schedule and workload was a top perk** of self-employment, compared to 56% of men.



86% of self-employed Canadians say mental health support is important – yet roughly two-thirds of those without coverage can't afford it.

More than half of self-employed people are **concerned about stress and anxiety**. 37% are concerned about fatigue and 33% about burnout.

41% of men and 36% of women who are self-employed agree that they are **too busy to use healthcare services** when they need them.



Most pre-retirees are worried about healthcare access in the future.

Just 16% of pre-retirees strongly agreed that when they are retired, **they will know where to go to find specific healthcare services** when they need them.

57% of male pre-retirees and 56% of female pre-retirees said they are concerned that when they retire, they will sometimes have to **do without certain healthcare services to save money**.



Just over half of self-employed Canadians have healthcare coverage but a solid majority of pre-retirees anticipate they won't have it

While affordability is essential for all three groups, 70% of **pre-retirees listed comprehensive coverage as a top valued characteristic** of a healthcare benefits product, and 57% cited good customer service.

When pre-retirees who don't anticipate having healthcare benefits in retirement were asked about the reasons for this expectation, 26% said **shopping for health care was overwhelming** to them: "I wouldn't know where to start."



Gaps in coverage persist among all groups without healthcare coverage

Only 39% of self-employed Canadians without coverage say they **can currently afford dental care**; 43% say they wish they could afford it.

Just **7% of retirees reported being able to affordably and easily/quickly access mental health services**. This number was higher among self-employed Canadians without coverage at 17% and pre-retirees without coverage at 26%.

Less than half of self-employed Canadians without coverage reported being able to both affordably and easily/quickly access prescriptions.



Methodology

This online survey was conducted by Discover by Navigator, on behalf of GreenShield, between December 5-16, 2024. Its respondents include 400 self-employed Canadians and 400 Canadian retirees/pre-retirees (those who plan to retire in the next five years). All retirees interviewed in this study did not have healthcare benefits. A completely random survey with this sample size (n=800) would yield a margin of error of +/-3.5 percentage points, 19 times out of 20. Quotas and weighting were employed for the general population to ensure that the sample's composition reflects that of the Canadian population with regards to gender, age, and education, according to Statistics Canada census data.

Throughout this report, percentages have been rounded to the nearest whole number. As such, there may be instances where results do not add to 100 percent.



About GreenShield

As Canada's only national non-profit health and benefits company, GreenShield believes health care is a right, not a privilege. We're dedicated to improving health outcomes, driving systemic change, and building a future where every Canadian can reach their full health potential.

We are revolutionizing the health and benefits experience with coverage and care in one place. Through our unique integrated payer-provider ("payvider") model, offering insurance, administering benefits and paying claims as a 'payer' while offering health services such as mental health, pharmacy, telemedicine and chronic disease management as a 'provider'.

As a non-profit social enterprise, we don't have shareholders, which allows us to prioritize and reinvest our excess earnings to directly support underserved communities. Through GreenShield Cares, we've committed \$75 million to improve the health of over one million Canadians by the end of 2025, focusing on mental health, essential medicines, and chronic disease management. Our scalable initiatives deliver meaningful change in pursuit of Better Health for All.