



Rethinking Chronic Disease: The Growing Role of Preventive and Integrated Care

OCTOBER 2026
HEALTH OUTCOMES REPORT



Measuring Better Health For All

Drawing on the experiences of the nearly eight million members served by GreenShield, Canada's only national non-profit health care and insurance organization, the quarterly Health Outcomes Report series shows how integrating coverage and care delivers measurable results. Through its unique payer-provider model, GreenShield improves access, drives meaningful clinical outcomes, and reduces inefficiencies across the care journey. The Health Outcomes series is designed to equip employers, advisors, and plan sponsors with data-driven insights to make confident, forward-looking decisions for plan member health.

At its core, this report reflects GreenShield's mission of Better Health for All, which starts with evidence-based impact. By addressing systemic barriers to access, effectiveness, and equity, GreenShield is leading the way with innovative solutions designed to improve the health of individuals, workplaces, and communities coast to coast.



NEARLY
—
8M



GreenShield makes preventing and managing chronic disease easier

THE PROBLEM

The burden of chronic disease continues to grow and become increasingly complex for individuals to navigate and manage.

Chronic disease affects all age groups with one in five adults aged 18 to 34 living with a chronic condition.¹ Nearly half of Canadian employees living with one or more chronic conditions may also cope with their symptoms quietly as they navigate through other demands in their life.² As highlighted in GreenShield's 2026 Drug Trends Report, chronic disease is increasingly driving prescription drug spending, with rising demand for treatments related to diabetes, weight management and other chronic conditions.

THE SOLUTION

GreenShield's integrated coverage and care model supports personalized, continuous care support from prevention through chronic disease management.

Through GreenShield+, individuals can access personalized services including mental health support, nutrition counselling, women's health programs and chronic disease management, addressing multiple presenting issues on one platform.

THE VALUE OF INTEGRATED CARE

Supporting workforce well-being may reduce chronic disease-related claims costs.

For individuals, coordinated support can improve quality of life, help prevent disease progression and make it easier to manage chronic conditions. For plan sponsors, connected care can reduce avoidable health care utilization, support workforce well-being, and help reduce increasing chronic disease-related claims costs. Integrated care helps organizations shift from a reactive approach to one focused on intentional choices and long-term plan sustainability.

This report defines GreenShield's role of prevention, early intervention and integrated care in supporting people living with chronic disease. It also describes the return on investment (ROI) from adopting GreenShield's integrated payer-provider model for individuals with chronic diseases and plan sponsors.



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Report highlights

\$1.43

RETURNED

\$1

INVESTED

Integrated care for members with chronic disease delivers return on investment

For every \$1 invested in GreenShield's integrated payer-provider model, \$1.43 was returned for members with chronic disease who utilized GreenShield's health services, through lower mental health and chronic disease drug claims, before accounting for absence or disability impacts.

GreenShield supports members through different stages and complexities of chronic disease.

32%

of members with chronic disease took charge of their health through GreenShield Well-Being, setting goals and building their knowledge.

16%

lower cancer risk among Personalized Nutrition participants who embraced the Mediterranean diet.

2x

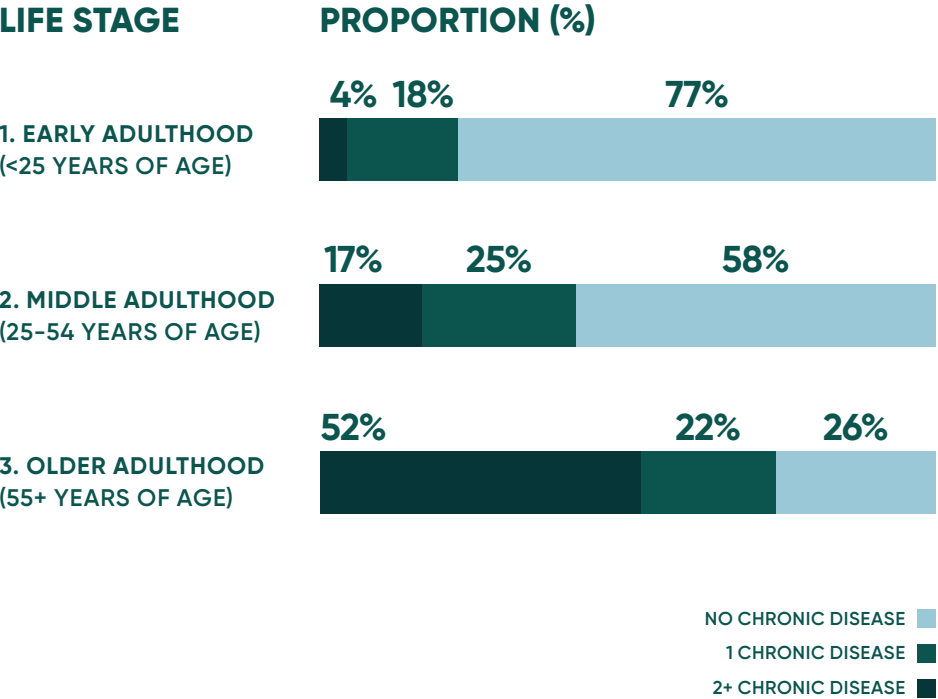
as many Preventive Health Program participants improved their blood sugar control with nurse-led support, proof that personalized care helps slow disease progression.

48%

of members with chronic disease felt better overall after just three sessions with a counsellor specializing in chronic disease and pain.

Chronic disease overview

This figure shows the proportion of chronic disease at each life stage.



1 in 4 members in early adulthood have at least one chronic disease

GreenShield's claims data showed that chronic diseases are emerging in early adulthood, similar to findings by Statistics Canada³ and other studies.^{4,5} Employers now have a unique opportunity to improve the health of the future workforce by offering and advocating for programs that support early intervention, prevent disease progression, and delay the onset of chronic conditions.

4x increased prevalence of multiple chronic conditions with age

The burden of managing multiple chronic conditions, or multi-morbidity, becomes more common with age. Members in middle adulthood were **4x** more likely to have multi-morbidity compared to members in younger adulthood, and members in older adulthood were **13x** more likely to have multi-morbidity compared to members in middle adulthood. These trends align with Public Health Agency of Canada's national surveillance reports.⁶



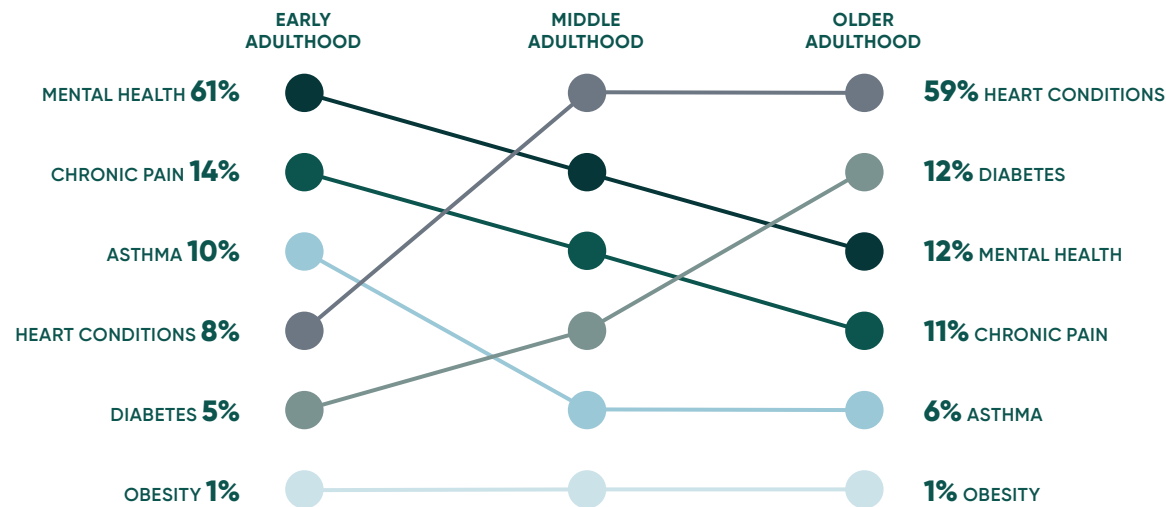


Chronic conditions evolve with age

GreenShield claims for **mental health conditions** peaked in **early adulthood**, while claims related to **physical chronic conditions** became more prominent during middle adulthood and older adulthood.

CHRONIC DISEASE MIX ACROSS LIFE STAGES

RANKED BY SHARE OF TOTAL DRUG CLAIMANTS WITHIN EACH AGE GROUP



GreenShield recognizes the interconnection between mental and physical health, especially for individuals living with chronic diseases. This report shows how GreenShield delivers an integrated continuum of care that addresses the diverse health needs of all members.

KEY TAKEAWAY

Workforce demographics shape health care demand, with different age groups driving different health priorities and cost.



Younger adults submit more claims related for mental health.

Plan sponsors with a younger demographic may benefit from **preventive care** and **mental health support**.



Older adults submit more claims related to physical and metabolic conditions.

Plan sponsors with an older demographic may benefit from services that support **comprehensive chronic disease management** to address multiple presenting issues, including mental and physical health.



Proactive care for chronic disease

Proactive care can delay the onset of chronic conditions for some people. While not all chronic diseases can be prevented, GreenShield is setting a new standard in Canada's health and benefits industry by helping members build healthy lifestyle and nutritional habits to help protect against chronic diseases that are not siloed to one presenting issue.

GreenShield's Well-Being and Personalized Nutrition services provide members with the tools they need to proactively improve their health.

KEY TAKEAWAY

GreenShield's Well-Being and Personalized Nutrition offerings support healthier behaviours by creating engaging experiences, motivating members to manage their health proactively in a way that best suits their needs and improves outcomes.¹⁵

WELL-BEING

GreenShield's Well-Being service empowers members to build healthier habits through self-guided education, personalized goal tracking, and tools that encourage regular physical activity, all to help improve heart function and blood sugar.

32%

of members with chronic disease completed an activity, quiz, minicourse, and/or logged health goals or steps in 2025. Engaging in these activities encourage members to set and achieve their health goals,⁷ leading to behaviour changes such as sustained increase in physical activity and lowered risk of chronic conditions.^{8,9}

PERSONALIZED NUTRITION

Through evidence-based guidance from nurses and registered dietitians, GreenShield's Personalized Nutrition service helps members build healthier eating habits and reduce their risk of chronic disease.

47%

of members selected cardiometabolic health goals¹⁰ during the onboarding process, and 78 per cent were between the ages of 25 and 54.

95%

of members who selected cardiometabolic health goals successfully tracked their food intake in RxFood, an AI-powered nutrition tool, for at least three days and met with a lifestyle professional to receive personalized nutrition guidance.

16%

reduction in cancer risk, 8 per cent reduction in heart disease risk, and 4 per cent reduction in obesity risk^{11,12,13} for members who increased their consumption of fish, legumes, nuts, and seeds – observed through an improvement of 1.17 points in their Mediterranean Diet Score (MDS).¹⁴



Spotlight

GreenShield's Preventive Health Program

GreenShield recognizes the challenges employers face in managing the growing burden of chronic disease. Individuals experience diverse and often complex health needs, making it difficult for plan sponsors to identify risks early and invest in programs that proactively support better outcomes.

To help address this, GreenShield launched its innovative Preventive Health Program in 2023, proactively engaging plan members through personalized, patient-centred interventions designed to identify risks early, support behaviour change, and improve long-term health outcomes. Plan sponsors are provided aggregated, anonymized insights on their workforce's health needs to better support emerging health risks.

How it works:

- 1 Members receive a customized comprehensive panel of blood marker tests based on relevant risk factors.
- 2 Program nurses review the test results with at-risk members, conducting one-on-one consultations and providing follow-up care.
- 3 During each consultation, providers may also create a personalized health plan through referrals to GreenShield's Hormonal Health Program, nutritional counselling, or other trusted providers within our care network.

Results show clear health improvements

2x

as many members achieved improvements in glycemic control through nurse-led care and diabetes management support,¹⁶ reducing their risk of cardiovascular disease, kidney damage, vision loss, and other diabetes-related complications.

3x

more likely to self-report stable health among members who received nurse coaching than among those who did not receive coaching.

KEY TAKEAWAY

By working closely with care providers, **members demonstrated fewer diabetes-related co-morbidities and complications**, as well as greater stability in their own perceived health.



Managing chronic disease

For people living with one or more chronic conditions, especially those aged 55 and older, managing symptoms and preventing disease progression requires **timely access** to care and the **removal of barriers** to ongoing treatment.



GreenShield Telemedicine and Pharmacy¹⁷ provide convenient access to health care professionals and help close the gap between symptoms and care

1.3x

more telemedicine consults are made by members with chronic disease compared to members without chronic disease, with overall satisfaction at **92 per cent**.

Members with chronic disease use employer-sponsored telemedicine more frequently to monitor their health compared to members without chronic disease.

87%

of members who used GreenShield Pharmacy demonstrated high medication adherence (>80 per cent), compared to 78 per cent of members who visited a community pharmacy.

GreenShield Pharmacy¹⁸ supports sustained medication use through automatic refills, home delivery, and integrated medication management.



43% | of members with chronic disease submitted claims for mental health medications or services.

People living with chronic diseases are more likely to experience mental health challenges such as anxiety and depression,^{19,20} and poor sleep can both reflect and contribute to other chronic conditions and overall declining physical health.^{21,22}

These findings reinforce that chronic disease extends beyond physical health. Mental health plays a critical role in overall well-being, health outcomes, and disease management.

GreenShield's matching tool for counselling empowers members with chronic disease to align their clinical needs and personal preferences with provider expertise.

Members can choose to fill out a detailed questionnaire or simply select the next available counsellor to start their counselling journey.

- 1 IN 3** | counselling providers specializes in chronic diseases and pain.
- 1 IN 2** | members with chronic disease showed improvements in well-being²³ when they matched with a counselling provider specialized in chronic diseases and pain.
- 2 IN 5** | members with chronic disease showed reliable improvement of anxiety and/or depressive symptoms after three self-guided digital CBT sessions.

KEY TAKEAWAY

GreenShield's integrated care model connects members living with chronic disease to coordinate support across telemedicine, pharmacy, and mental health services, helping improve access to care and health outcomes.





Spotlight

GreenShield's Chronic Disease Management Program

GreenShield is transforming members' experience with its Chronic Disease Management (CDM) program, designed to adapt to the complexity of people's lives, making it easier for them to navigate their health challenges.

KEY TAKEAWAY

GreenShield's CDM program gives members personalized, clinician-guided support across physical and mental health needs, while giving plan sponsors a measurable way to improve employee well-being, reduce health risks, and support a healthier, more productive workforce.

1. Why should plan sponsors choose GreenShield's CDM?

Delivered by virtual care teams, this nurse-led program offers **tailored care plans, preventive strategies, and clinical interventions to help individuals manage and prevent chronic conditions that present as a single issue, or as part of complex multi-morbidities**, such as pre-diabetes and diabetes, hypertension, obesity, mental health challenges, and chronic pain.

2. What providers are available?

Depending on a member's health condition and level of need, a range of health care professionals may be involved in their care, including **pharmacists, certified diabetes educators, dietitians, fitness coaches, mental health professionals, registered nurses, and physicians**.

3. How do we measure success for GreenShield's CDM?

Success is defined by improvements in health, well-being, and quality of life. Depending on the member's health goals and condition, tracked indicators may include **nutrition and dietary habits, blood glucose levels, medication adherence, symptoms of depression and anxiety, and overall quality of life**. GreenShield measures changes in these outcomes at key milestones, such as the initial consultation and in follow-up appointments at six and 12 months. These interactions ensure that care remains personalized, effective, and responsive to each member's evolving needs. Ultimately, success in this program means helping members improve productivity and reduce absenteeism.



The value case: ROI for members with chronic diseases

This report showed that GreenShield provides proactive, integrated coverage and care to help keep members healthy, and interventions for members with chronic conditions.

In the March 2026 Health Outcomes Report,²⁴ we showed an overall return of \$1.50 for every \$1 invested after adopting the integrated model of mental health services. In July 2026,²⁵ we showed a return of \$2 for every \$1 invested in women's health, which is significant considering women are also more likely than men to use multiple GreenShield services. In this report, we analyzed trends from plan members with chronic diseases and who have had access to GreenShield's integrated health services to demonstrate the financial impact of using our integrated care.

KEY TAKEAWAY

The burden of chronic disease drives significant financial impacts for organizations. While investing in one area of care can appear to yield higher returns, our comprehensive methodology observed a **return of \$1.43 for every \$1 invested in GreenShield's integrated and personalized approach across both mental and physical health services among members with chronic disease.**

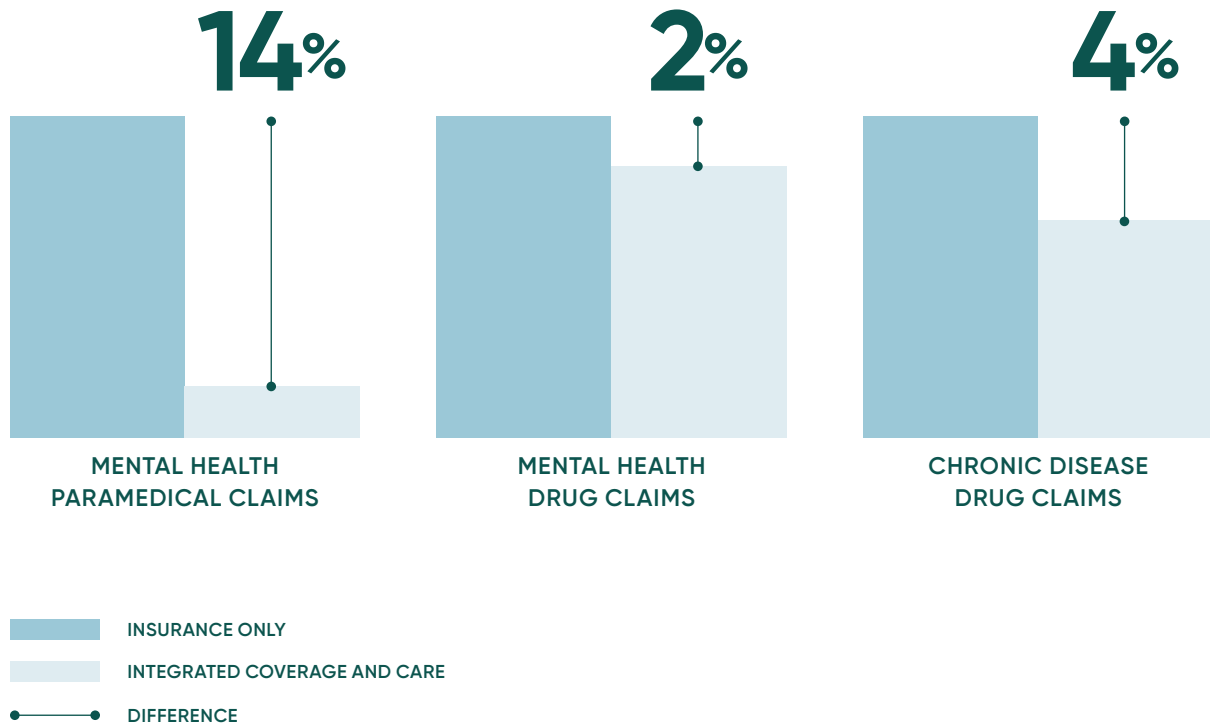


\$1.43
RETURNED

\$1
INVESTED



Slower claim cost growth among members with chronic disease who have integrated care



KEY TAKEAWAY

Overall, members with chronic disease showed lower-cost growth in mental health paramedical, mental health drug, and chronic disease drug claims after three years of access to GS+.

- **MENTAL HEALTH PARAMEDICAL CLAIMS**
Mental health paramedical claim costs increased 14 per cent more among insurance-only members with chronic disease compared to members with chronic disease who had access to integrated care.
- **MENTAL HEALTH DRUG CLAIMS**
Mental health-related drug claim costs decreased by an additional 2 per cent among members with chronic disease who had access to integrated care compared to insurance-only members with chronic disease.
- **CHRONIC DISEASE DRUG CLAIMS**
Chronic disease drug claim costs grew at an average rate that was 4 per cent higher among insurance-only members than among those with access to integrated care.



Translating trends into plan-level impact

To make these trends more tangible, we applied the observed differentials to an illustrative employer group.



EMPLOYER SIZE

5,000

EMPLOYEES

52% OF POPULATION
AFFECTED BY
CHRONIC DISEASE²⁶

2,600

EMPLOYEES

AVERAGE ANNUAL
EAP & STANDARD
TELEMEDICINE COST

\$52.20

PER EMPLOYEE
PER YEAR

TOTAL ANNUAL
EAP INVESTMENT

\$261k

AVG. MENTAL HEALTH
PARAMEDICAL CLAIMS

\$144

PER EMPLOYEE WITH
CHRONIC DISEASE

AVG. MENTAL HEALTH
DRUG CLAIMS

\$81

PER EMPLOYEE WITH
CHRONIC DISEASE

AVG. CHRONIC
DISEASE DRUG CLAIMS

\$1,285

PER EMPLOYEE WITH
CHRONIC DISEASE PER YEAR

ESTIMATED FINANCIAL IMPACT

Mental health claims savings
(14 per cent reduction in cost in
paramedical and 2 per cent reduction
in cost in drug)

\$100 PER EMPLOYEE WITH
CHRONIC DISEASE PER YEAR

Chronic disease drug claims savings
(4 per cent reduction in cost)

\$44 PER EMPLOYEE WITH
CHRONIC DISEASE PER YEAR

Total Estimated Claims Savings

\$144 PER EMPLOYEE WITH
CHRONIC DISEASE PER YEAR

\$375k

GROSS ANNUAL
SAVINGS

\$114k

NET ANNUAL
SAVINGS

For a typical 5,000-employee plan investing approximately \$261,000 annually in an integrated care approach, the observed claims impact could translate to about \$75 in savings per employee per year, or roughly \$375,000 in annual gross mental health and chronic disease claims savings.



Positive ROI driven by managing chronic disease

The breadth of GreenShield's services available through a single platform enables members to take proactive steps to manage their health, no matter what life stage they are in.

Preventive Health, Well-Being, and Personalized Nutrition help support members proactively based on their individual health needs and lifestyle, while Chronic Disease Management, Telemedicine, and Pharmacy ensure timely access to support and medications, which are essential for managing chronic conditions. Recognizing the strong link between mental and physical health, GreenShield provides access to counselling providers who specialize in chronic disease support, alongside offering digital CBT tools that help members manage anxiety or depressive symptoms related to their physical health.

This integrated approach delivers measurable value for plan sponsors. For members with chronic disease who engage with GreenShield's health services, **every \$1 invested in integrated care generates a \$1.43 return through chronic disease and mental health claims**, before considering additional impacts such as absenteeism and disability.





About GreenShield

As Canada's only national non-profit health care and insurance organization, 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 and well-being potential.

We are revolutionizing the health care and insurance experience by bringing coverage and care together in one place. Through our unique integrated payer-provider (payvider) model, we offer insurance, administer benefits, and pay claims as a payer while offering health care services such as mental health, pharmacy, telemedicine, and chronic disease management as a provider.

As a non-profit social enterprise without shareholders, we reinvest our excess earnings to directly support underserved communities. Through GreenShield Cares, we positively impacted the health and well-being of over one million Canadians between 2020 and 2025.

What's driving us now is the commitment to measurably impact an additional three million Canadians by 2030 – across mental health, essential medicines, and chronic disease management – through scalable initiatives that deliver meaningful change in pursuit of our mission of Better Health for All.

GreenShield is proud to be recognized multiple times as one of Canada's Most Admired Corporate Cultures, certified annually as a leading Imagine Canada Caring Company, and honoured with repeat placement on Fortune's prestigious Change the World list, a testament to our sustained commitment to purpose-driven innovation and impact.



GreenShield Health is one of Canada's fastest growing digital health providers. With vast offerings in mental health, pharmacy, telemedicine, and chronic disease management, and 5,000+ clinicians, we are empowering millions of Canadians to take control of their health from the comfort of home. In addition to supporting the health of individual Canadians, GreenShield Health offers holistic well-being solutions for public and private organizations of all sizes. Our innovative, tech-forward approach brings together telemedicine, mental health, disease management, well-being, and pharmacy services, and our group and individual health insurance and administration services to integrate health care for our members.



For nearly 70 years, GreenShield has led the way as one of the country's largest health and dental benefits providers, with innovation as our driver and a social mission at our core. We support clients across the country with flexible and automated administration of dental, drug, extended health, travel benefits, and health spending accounts. From forward-thinking claims management strategies to a unique brand of service, we have always focused on making the GreenShield experience valuable for our clients. GreenShield has earned a reputation for exceptional adjudication and administration of pharmacy, dental, and extended health claims, serving over seven million Canadians.



GreenShield Administration is at the forefront of total health benefits management across pharmacy benefits management, claims adjudication, and benefits administration, advancing our payer-provider model. Our capabilities provide access to proprietary information, invaluable insights, and an enhanced health-care experience, all while effectively managing and controlling costs of all health and dental benefits with a focus on specialty drug costs. We are the only partner able to offer an end-to-end suite of integrated health and benefits technology and services tailored to customers of all sizes, from large organizations to small businesses and entrepreneurs.

Plan members with chronic disease are members who submitted two or more claims in 2025 under the following disease states: diabetes, obesity, asthma/COPD, depression/anxiety/sleep disorders, angina/heart disease, cholesterol, hypertension, and stroke prevention. Plan members with chronic disease are also members who submitted at least three claims under “pain” every 90 days within 2025. The control group consists of plan members who did not submit claims under the aforementioned disease states in 2025.

For analyses on specific programs, member-level data were drawn from the chronic disease cohort. Therefore, the final sample included members who submitted claims for at least one chronic disease state and had online access to GreenShield’s integrated health services through GS+ in 2025.

To size the burden of chronic disease and financial impact on plan sponsors, we applied our definition of plan members with chronic disease (stated above) to a large, integrated sample client with more than 65,000 employees and compared them to members with chronic disease from our insurance-only book of business. We observed claim trends across mental health (paramedical and drug spend) and relevant chronic disease drug categories from June 2023 to May 2026.

To normalize our measurement of impact over time, we removed outliers from the top 1 per cent of chronic disease drug claimants. Drug cost concentration continues to increase year over year,²⁷ often driven by specialty drugs or those used in emergent situations. In our study, we’ve removed claimants who were in the top 1 per cent by claim spend during our reporting period (an average of nearly \$10,000 in treatment costs per year).

Drug claims for anti-obesity agents were excluded from the ROI calculation. Obesity drug costs experienced a disproportionate growth between 2024 and 2025 but are trending lower in 2026 following the approval of generic semaglutide by Health Canada. More importantly, as plan sponsors had to pivot drug plans to adapt to this evolving landscape, we could not establish comparability between plan maximums between our integrated sample client and insurance-only clients during this period. Broader access to anti-obesity agents disproportionately influenced aggregate claim costs in our sample versus control populations. The growth in obesity drug utilization is a legitimate component of current health care spending, but its impact is not yet representative of the typical market environment.

After aggregating claims data, we compared the trends on average cost per claimant across relevant disease states between the sample client and our insurance-only book of business over the three-year period following the sample client’s implementation of GreenShield+, using the first year as our baseline. The observed differential in trends was applied to average cost per claimant from the baseline period, and then translated to overall savings per plan member, using the percentage of plan members in our sample who qualified as a member with chronic disease, 52 per cent. This percentage can vary across plan sponsors.

To calculate an ROI, we applied the total expected savings (per plan member) to the average cost of EAP and telemedicine per employee per year, factoring in inflation across the second and third year. Our final ROI is presented as both annual net savings in the third year, or a dollar amount in gross savings per dollar invested in GreenShield’s integrated health services.

¹ <https://www150.statcan.gc.ca/n1/pub/82-570-x/2024001/section2-eng.htm>

² <https://www.iwh.on.ca/plain-language-summaries/nearly-half-of-workers-with-disabilities-hide-impact-of-health-condition-on-work>

³ <https://www150.statcan.gc.ca/n1/pub/82-570-x/2024001/section2-eng.htm>

⁴ <https://sph.emory.edu/news/research-shows-multiple-chronic-diseases-appearing-early-middle-age>

⁵ <https://www.cmaj.ca/content/193/8/E270>

⁶ <https://www.canada.ca/en/public-health/services/publications/diseases-conditions/aging-chronic-diseases-profile-canadian-seniors-report.html>

⁷ <https://pmc.ncbi.nlm.nih.gov/articles/PMC10474717/>

⁸ <https://pmc.ncbi.nlm.nih.gov/articles/PMC6643767/>

⁹ <https://pubmed.ncbi.nlm.nih.gov/25599350/>

¹⁰ Members are able to select more than one cardiometabolic goal, which includes “cholesterol” and “blood sugar”.

¹¹ Fung TT, Rexrode KM, Mantzoros CS, Manson JE, Willett WC, Hu FB. Mediterranean diet and incidence of and mortality from coronary heart disease and stroke in women. *Circulation*. 2009 Mar 3;119(8):1093-100. doi: 10.1161/CIRCULATIONAHA.108.816736Epub 2009 Feb 16. Erratum in: *Circulation*. 2009 Mar 31;119(12):e379. PMID: 19221219; PMCID: PMC2724471.

¹² Finicelli, M., Di Salle, A., Galderisi, U., & Peluso, G. (2022). The Mediterranean Diet: An Update of the Clinical Trials. *Nutrients*, 14(14), 2956. <https://doi.org/10.3390/nu14142956>

¹³ Sotos-Prieto, M., Bhupathiraju, S. N., Mattei, J., Fung, T. T., Li, Y., Pan, A., Willett, W. C., Rimm, E. B., & Hu, F. B. (2015). Changes in Diet Quality Scores and Risk of Cardiovascular Disease Among US Men and Women. *Circulation*, 132(23), 2212–2219. <https://doi.org/10.1161/CIRCULATIONAHA.115.017158>

¹⁴ The Mediterranean Diet promotes the consumption of fish, legumes, nuts and seeds and less sugary beverages and ultra-processed foods.

¹⁵ Institute of Medicine, 2004, Mozaffarian et al, 2016, Millen et al, 2016 <https://www.ahajournals.org/doi/10.1161/cir.0000000000000350>

¹⁶ GreenShield Preventive Health Program data: 33.4 per cent reduction in HbA1C with nurse-led care vs. 14.7 per cent reduction in HbA1C without nurse-led care, from baseline measurements taken in 2023-2024 to follow-up measurements in 2025.

¹⁷ GreenShield Pharmacy includes digital pharmacy and specialty pharmacy. <https://www.greenshield.ca/en-ca/health/pharmacy>

¹⁸ Excluding Quebec.

¹⁹ <https://health-infobase.canada.ca/diabetes/outcomes.html>

²⁰ <https://www.canada.ca/en/public-health/services/reports-publications/health-promotion-chronic-disease-prevention-canada-research-policy-practice/vol-46-no-5-2026/distinct-shared-risk-factors-mood-anxiety-comorbid-disorders-canadians-evidence-2019-2020-canadian-community-health-survey.html>

²¹ [https://www.sleephealthjournal.org/article/S2352-7218\(20\)30068-1/abstract](https://www.sleephealthjournal.org/article/S2352-7218(20)30068-1/abstract)

²² [https://www.sleephealthjournal.org/article/S2352-7218\(20\)30068-1/abstract](https://www.sleephealthjournal.org/article/S2352-7218(20)30068-1/abstract)

²³ Well-being is measured by the Outcome Rating Scale. Improvement is measured after at least three counselling sessions.

²⁴ March 2026 Health Outcomes report. <https://www.greenshield.ca/en-ca/newsroom/new-greenshield-data-reveals-that-integrating-mental-health-coverage-and-care-improves-health-outcomes-and-drives-cost-savings-for-employers>

²⁵ July 2026 Health Outcomes report. <https://www.greenshield.ca/en-ca/newsroom/employers-see-2-1-return-from-integrated-womens-health-support-new-greenshield-report-finds>

²⁶ Based on a sample client’s plan members’ claims data; actual plan sponsors chronic disease burden may vary between 30 to 80 per cent.

²⁷ GreenShield 2024 Drug Trends Report <https://www.greenshield.ca/en-ca/drug-trends-report#Drug-Utilization>



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