

# Canada's doctors tackle financial stressors, climate change at annual meeting

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**P**hysicians raised concerns about the growing financial pressures they're facing at the Canadian Medical Association (CMA) annual general meeting in Toronto. Some members called on the association to create a pension plan, as well as to advocate for tax reform in the upcoming federal election. Others raised concerns about inequalities in care and the public health threat posed by climate change.

Underlying much of the discussion was a common question: What is the association going to do with the \$2.6-billion windfall from the sale of MD Financial Management? CMA's board is still listening and considering next steps, according to outgoing chair Dr. Brian Brodie. "We think that our members are going to support us if we take a cautious approach," he explained. "This is money that has the potential, in a world where associations are going to zero all over the world, to sustain this national voice."

## Financial uncertainty

Some members urged immediate action to address financial stressors in the profession, citing a petition with more than 9300 signatures that calls on the CMA to create a national physician pension plan. According to Brodie, that's not legally possible because CMA doesn't have an employer-employee relationship with its members. Others noted that the payout each physician would receive under such a scheme — around \$33 000 — wouldn't make much difference and may be heavily taxed.

Several Ontario members called on CMA to advocate for the reversal of federal tax reforms that limited the ability of physicians to shelter passive investments in corporations and divert income to family

members — both tools many doctors say they use to save for retirement. Ontario caucus whip Dr. Sean Peterson noted that the tax changes particularly disadvantage rural physicians, who used income splitting to make up for lost income when moving to small communities where their spouses may not be able to find work.

Dr. Samantha Hill, president-elect of the Ontario Medical Association, also called for further investigation of the impact of the tax changes on the gender pay gap, as doctors relied on the affected tax tools to take maternity leave.

Outgoing CMA president Dr. Gigi Osler said the association is still lobbying for

tax reform "behind the curtain" along with other partners like the Coalition for Small Business Tax Fairness. "We recognize that physician health and wellness includes financial security, and not just in retirement."

Mounting student debt is a common concern for medical trainees, especially as their loans may begin accruing interest before they've entered practice, said Canadian Federation of Medical Students (CFMS) president Stephanie Smith. She called on CMA to advocate with government for interest relief on national loans to medical trainees until they begin working as physicians.



Financial uncertainty and ecological threats were among top concerns discussed at the Canadian Medical Association annual meeting.

### Inequality and climate change

Other physicians, however, urged their colleagues not to lose focus on the bigger financial challenges facing their patients. “The biggest barrier to my own health as a physician really relates to the barriers that we face on a system level,” said Dr. Ashley Miller of Halifax. “I would be deeply disappointed as a CMA member if your advocacy efforts were allocated to financial advocacy for physicians, instead of advocating for issues like climate change, national pharmacare, poverty reduction, and universal access to primary care.”

Several others echoed Miller’s concern about the threat posed by climate change. Toronto emergency physician Dr. Edward Xie noted, “as we sit in this room, there are wildfires raging across Canada, including in Ontario, close to Indigenous communities.” He called for investments in health education and research to put climate change and health on the national agenda.

Osler said the CMA has taken on climate change as an “issue of importance” and is working with other organizations,

including the Canadian Association of Physicians for the Environment and the Planetary Health Alliance. “We take your point on disseminating that link between climate change, weather-related events and our health very seriously.”

### More positive meeting

Speaking to *CMAJ*, physicians and trainees noted that the mood in the room was more positive than last year’s meeting, which at the time, some complained was rushed.

“The feeling that this was better than last year could only have happened with what had happened last year,” said Doctors of BC past-president Dr. Eric Cadesky. “We’re starting to see that more time for face-to-face discussion is necessary; we’re seeing that having more electronic communication is helpful.”

Smith said medical trainees “feel more heard” since the shift away from an annual parliament of medicine to year-round consultation. According to CFMS past-president Dr. Franco Rizzuti, there have been more opportunities for engage-

ment with CMA throughout the year, and that seems to be paying off, with more trainees and young physicians attending this year’s meeting.

There’s also been more transparency about the sale of MD Financial Management and the direction CMA is headed, Rizzuti noted. “I do think there are still some members who are perhaps frustrated from the sale of MD and that’s going to take time to take time.”

With broader consultation, some uncertainty remains about how CMA will distill the feedback it receives into action. Previously, provincial-territorial associations would send representatives to make and vote on proposals, but the new model “really has shifted the dynamic,” said Alberta Medical Association President Dr. Alison Clarke. “This is all very new, and so physicians may not really understand how to access the power behind the CMA and bring that national voice behind their initiative.”

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