



2026 Pre-Budget Submission:

**Urgent health care investments:
A perspective from Older Adults
with “lived experience”**

**Ontario Association of
Councils on Aging (OACA)**

January 28, 2026

Lilian Wells

President, OACA

l.wells.oaca@rogers.com

Context for this Submission

This submission is intended to provide a decision-making framework that prioritizes health care among all the competing priorities for the 2026 budget. It raises key indicators that warrant deep concern for the state of health care in Ontario and urges bold investments in major aspects of health care without getting into the fine details. It also acknowledges the government's investment in the much-welcomed Primary Care Action Plan as a critical first major step at improving timely access to health care for Ontarians of all ages. Other investments are required to ensure the success of the Action Plan, such as adequate funding for hospitals, emergency departments, diagnostic imaging, and home care, with corresponding accountability for outcomes achieved and value for money. Furthermore, investments must be considered to mitigate the additional barriers faced by racialized, Indigenous, immigrant, disabled, rural and 2SLGBTQ+ Ontarians.

This submission also provides insights from a generation of Ontarians who are concerned about the current state of public health care in Ontario, based on their lived experience with health care prior to and after Medicare. For example, prior to publicly funded health care, families often had to choose which child would receive health care and which would not, or whether other household expenses would preclude seeing a doctor. Medicare removed this fundamental moral and practical dilemma from families.

Health care in Ontario has deteriorated to unacceptably low levels, as evidenced by various key indicators and many anecdotal experiences across the province, including unnecessary deaths. In addition to the progress made in the first year of the Primary

Care Action Plan, urgent decisions must be made now to sustain quality health care and this country's treasured universal public health care system. Furthermore, governments must ensure accountability to ensure public funds are prudently applied to achieve desired public health outcomes on a cost-effective manner that ensures best value for each unit of health service.

Generational lived experience provides a perspective on enlightened decisions by past provincial and federal governments and the corresponding positive impact on the public health care system. Similar decisions are urgently required today to ensure that future generations will also be the beneficiaries of an effective and responsive universal public health care system.

Underlying Key Points in this Submission

This submission makes 4 recommendations for priority investments which are predicated on these underlining key points:

1. Quality and accessible health care is a cornerstone for the quality of life for all Ontarians. There is compelling evidence for the urgency of investments in key areas to better meet priority health needs of all Ontarians and corresponding accountability for desired health outcomes
2. Adequate funds must be invested over the next 3 years to ensure the unqualified success of the Primary Care Action Plan, as it serves as the foundation and gatekeeper for other corresponding components for an effective public health care system

3. Adequate funds must correspondingly be invested in identified components of the health care system that will integrate harmoniously and support primary care to deliver cost-effective care for Ontarians
4. A framework for funding must be applied that sustains cost-effective public health care that is appropriately accounted for in terms of health outcomes and cost and that optimizes existing available hospital and other resources
5. Insights into current health care issues must be drawn from those with lived experience, as espoused in the Patient, Family and Caregiver Declaration of Values for Ontario ([Patient, Family and Caregiver Declaration of Values for Ontario | ontario.ca](#)). This document guides the operation of all Ontario Health Teams and should guide the macro provincial budget consultation process

The Ontario Association of Councils on Aging (OACA)

The Ontario Association of Councils on Aging (OACA) reflects the perspective of thousands of older adults across the province whose lived experience provides valuable insights into issues affecting older adults.

The volunteers who serve on the Board of Directors are volunteers who for many years have represented several Ontario communities ranging from urban areas like Toronto and Ottawa to rural areas such as Grey-Bruce and Greater Arnprior. Board members are mostly older adults who have had experience as caregivers to loved ones needing health care and community support, and/or as professionals who fulfill or have fulfilled various capacities in health care or related fields.

The Board has, over the past few years, been active in advocating for improvements in the areas of health care addressed in this submission. For example, it has written

letters to the Premier, applicable Ministers and leaders of all provincial political parties on primary care, long-term care, home and community care and housing. In addition to the provincial elected officials, it has most recently included the Prime Minister and applicable Ministers and federal political parties on homelessness among older adults. It had also appeared as a deputation before the Ontario Long-Term Care COVID-19 Commission advocating for increased staffing levels and other measures to improve the stability of the sector and better care for residents.

Urgency of Health Care Investments

Fundamentally, individuals' good health and timely access to good quality and affordable public health care are corner stones for quality of life for Ontarians of all ages. A Provincial budget must reflect the priority health needs of the population and address the current issues impacting the quality of life of Ontarians. Accordingly, the OACA Board urges that the 2026 budget include increased health care investments to address this most important dimension of quality of life.

Ontario's (and indeed, Canada's) much valued public health care system is strained to an unprecedented level. Correspondingly, the public health care system requires unprecedented attention from governments in the form of additional funding and accountability measures to ensure desired outcomes.

Many knowledgeable observers state that this pillar of Canadian society is in crisis and point to an abundance of evidence, which is corroborated daily by Ontarians' anecdotal experiences with unprecedented wait times in emergency rooms, for long-term care beds and for community health and support services and for diagnostic imaging.

As Canada's leading economic powerhouse, and with access to previously announced federal health care funding, Ontario is well positioned to apply the necessary resources to this vital need. It is time for Ontario to demonstrate its leadership in the Canadian federation and make the required bold decisions to implement the measures urgently required to appropriately fund strategic elements of the health care system. To optimize the effectiveness of these additional health care investments, it is also important to appropriately fund related services impacting the social determinants of health (e.g., affordable, and appropriate housing) to achieve the outcomes that will better meet the needs of Ontarians of all ages.

Evidence to support recommendations

There is no shortage of statistical evidence from many official sources on key performance indicators that demonstrate the deteriorating status of health care in Ontario. This evidence is backed by countless anecdotal experiences of Ontarians of all ages:

- Record number of Ontarians remain without primary care providers, which is increasing with the retirement of many providers and a lack of new recruits,

notwithstanding the advances made in the first year of the Primary Care Action Plan

- Extreme delays or lack of availability of care at home and in the community
- Unacceptable wait times in hospital emergency rooms, sometimes leading to adverse health outcomes and even unnecessary deaths
- Unacceptable long waiting times for diagnostics such as MRIs, access to surgeries and to hospital beds
- Inadequate mental health and addiction services, affordable/appropriate housing, including supportive housing, support for other social determinants of health and for aging in place.

As one example of empirical evidence, the results of the Niagara Council on Aging recent survey of over 1,200 older people (age 50+) across all 12 municipalities in Niagara identified the three top issues for quality of life:

1. Supports to aging at home
2. Health and wellness promotion
3. Increased housing options

These top three issues would certainly be well served with priority investments in health care as identified in the following recommendations.

Recommendations for Priority Health Care Investments in the 2026 Budget from the OACA Board of Directors

Further to the positions on related health care policies already recorded by the OACA, and shared with all provincial party leaders and featured in opinion editorials in several Ontario newspapers, the OACA Board accordingly recommends increased funding of the following strategic aspects of the health care system (with corresponding accountability for outcomes to achieve optimal return on these recommended investments):

1. Adequately invest in the Primary Care Action Plan and related initiatives for the next three years to improve access to primary care for all Ontarians and strengthen the role of effective gatekeeping to the broader health care system:

- adequately fund and support Ontario Health Teams to enable them to implement the Primary Care Action Plan at the front lines
- support health care professionals that are trained abroad
- increase interprofessional health care teams
- incentivize family practice and rural health

2. Adequately invest to improve access to home and community care:

- increase human resources for in-home support, and long-term care home placement services, as applicable, to effectively support individuals and their caregivers at home or close to home

-prevent or postpone the need for costlier long-term care or other health care solutions

3. Adequately invest to relieve pressure on hospitals to achieve timelier outcomes:

-increased human resources for emergency rooms

-increased number of hospital beds to at least meet the beds per capita ratio of other provinces

-optimal use of hospital operating room capacity to avoid higher cost per unit of service in for-profit community operating sites

-timely MRI access and other diagnostic imaging

4. Adequately invest to increase support for preventive health programs, aging in place and social determinants of health:

-Improve access to multiple housing options, including supportive housing, co-housing, home sharing (including intergenerational), expansion of non-market rental housing, rent supplements, and rent banks to mitigate homelessness and pressure on long-term care homes

- Improve support for mental health/addictions to avoid harm, deaths, and prevent or postpone more costly health care

Closing Statement

The OACA Board acknowledges that there are many competing demands and a complicated process for identifying priority budget items. However, as Ontarians' good health and access to good quality affordable health care is the foundation of good quality of life, this premise must be the baseline for investing adequately in the identified health care priorities for the 2026 budget.

Many of the OACA recommendations are proactive investments in preventive health measures, home care, aging in place and social determinants of health that will reduce and possibly avoid more expensive health system measures.

Ontario is a leading force in Canada and must demonstrate leadership in the federation to boldly invest in urgently needed health care measures now to achieve the desired health outcomes for Ontarians of all ages. The time is now to invest the substantial amounts of available federal health funding transfers in Ontario for today and for generations to come to sustain and improve Canada's treasured public Medicare system.

These OACA recommendations are the product of lived experience before Medicare in Canada which forced many families to postpone or deny health care due to lack of money, and after Medicare which enabled access to health care irrespective of financial ability. This generation of Ontarians with this lived experience is now, at this critical tipping point for Canada's health care system, raising the alarm for urgent priority health

care investments that will sustain our valued public health care system for generations to come.