Multi-Employer Benefit Plan Council of Canada

The expert voice of multi-employer benefit interests in Canada

June 1, 2026

The Honorable Justin Wright
Minister of Primary and Preventative Health Services
227 Legislature Building
10800 – 97 Avenue
Edmonton, AB T5K 2B6
PPHS.minister@gov.ab.ca

Re: Alberta Bill 11, Changes to the Alberta Health Care Insurance Act

Dear Minister Wright:

On behalf of MEBCO's Alberta members, we are reaching out to you to inform you of their great concern regarding certain elements of Bill 11, which proposes significant changes to the Alberta Health Care Insurance Act.

About MEBCO

The Multi-Employer Benefit Plan Council of Canada (MEBCO) was established in 1992 to represent the interests of Canadian multi-employer pension and benefit plans (MEPs). MEBCO consults with provincial and federal governments regarding proposed or existing legislation and policies affecting these plans. MEBCO is a federal no-share capital corporation, operating on a not-for-profit basis.

MEBCO began discussions with Minister LaGrange in March 2026 when the threat to private sector health plans in Bill 11 became evident. Minister LaGrange and her staff listened intently to MEBCO's concerns.

MEBCO's Earlier Work with the Ministry of Primary and Preventative Health Services

Minister LaGrange asked for details regarding the extent of the Alberta population that would be impacted by Bill 11. Using the statistics of Alberta Treasury Board and Finance which captures information about Alberta pension plan members, particularly those negotiated under a collective agreement, we estimate that the impacted population approaches 1 million people. Of these, we estimate 1/3 at least (300,000) are retired members who would be immediately and negatively impacted by Bill 11's proposal that a private plan become the first payor for a person over age 65.

Beyond that initial 300,000 retired members who are, as you know, very inclined to vote, we have active the spouses of those retired members and an estimated 700,000 working members and their spouses and dependant family members.   Working persons, although not retired, would be immediately impacted negatively by Bill 11.

MEBCO knows that our members' populations rely on their private health (and pension) plans to maintain their good health while they are working and to help them enjoy a secure retirement. Bill 11 threatens the sustainability of these health plans and could likely impact Albertans' pension plans as well.

None of these outcomes is wanted nor will be positive for Albertans whose health care benefits are derived from a private sector collective bargaining agreement, their families, nor the entire Alberta economy.

Private sector collectively bargained health plans are funded by negotiated contributions from participating employers. The contribution to a health plan is part of a larger wage package that is then divided into health benefit money, pension money, etc. Even if contributions were changed in the future, the money would come from pensions or wages – again which would have both immediate and long-term negative effects on the Alberta economy and health of its population and health care system.

Collectively bargained private sector health plans rely on core Government provided health care benefits as a key underpinning of coverage. Bill 11 proposes to remove that security, making the private plan the plan of first resort.

Based on preliminary estimates from insurers, Bill 11 will increase the cost of extended health care just for active members (not even the direct population Bill 11 is intended to impact) by approximately 7%. We also estimate that the cost of providing retiree health care benefits under Bill 11 would increase by 20% to 30%.

Suffice it to say, this would make these plans unsustainable. The persons responsible for the governance of the private sector, collectively bargained health plans, would only be able to point to the Alberta government as the reason their health care benefits are cut or terminated.

If the security of Government benefits on which collectively bargained private sector health plans are built is removed, these plans will be forced to reduce or eliminate health care coverage significantly for both active and retired members.

MEBCO's members advise that they would have to consider some or all of the following actions immediately (including for currently retired persons living on fixed incomes):

1. Tightening eligibility criteria to reduce overall costs by reducing the number of members eligible for health plan coverage.
2. Rationalizing the list of healthcare services eligible for plan coverage, thus forcing members to pay more for out-of-pocket costs.
3. Negotiating higher health plan contributions at the expense of members' wages and pensions.
4. Eliminating programs for retirees if the plans cannot provide meaningful coverage at an affordable cost.

Retired and nearly retired members, in particular, have counted on their collectively bargained health plans for decades. They form a part of their retirement planning and security for their futures. Many of MEBCO's member plans have provided retiree health care benefits for more than 50 years.

It is impossible to remove key healthcare benefits from retired persons, as this not only threatens their financial security but also their mental health, as they would need to adapt to life without key health benefits.

Naturally, this would be challenging to say the least for Alberta’s economy, as we believe the province will experience dire financial need, reduced life expectancy and likely an immediate greater weight on the Government’s provincially funded medical system.

We appreciate the due diligence your Ministry has done in connection with Bill 11. Respectfully, we think that the needs of our members and the impact on the Alberta economy have been overlooked, yet they will be the most impacted in a negative way by Bill 11.

We ask that Bill 11 not be enacted without further consultation with MEBCO. This request is not one of self-interest but in the interest of all our members and their families, and by extension, Alberta’s economy and all Alberta citizens.

On behalf of MEBCO’s members and their Albertan active and retired members and their families, we remain

In solidarity,

Alex McKinnon
President

cc: Sayid.Ahmed@gov.ab.ca
Sayid Ahmed, Chief of Staff, Minister of Primary and Preventative Health Services (PPHS)