



HEALTHCARE ASSISTANCE INDEX 2026

Canada's Shift from Coverage to Confidence

Measuring Canada's ability to access, understand, navigate, coordinate, and utilize healthcare services.





FOREWARD

Canada's healthcare system is among the most recognized public institutions in the country.

For generations, healthcare discussions have focused on **access, funding, wait times, provider supply, and outcomes**. These remain important measures of healthcare performance.

Yet increasingly, Canadians are experiencing a different challenge.

Not whether healthcare exists.

Not whether services are available.

But whether they can successfully **navigate the system**, understand their options, coordinate care, and confidently determine what to do next.

At **Novus Health**, we believe this challenge deserves its own measurement.

The **Healthcare Assistance Index** was developed to assess a dimension of healthcare performance that is often discussed but rarely measured:

The ability of individuals to successfully access, understand, navigate, coordinate, and utilize healthcare services.

This **inaugural report** reviews healthcare assistance performance during 2025 and identifies the emerging trends likely to shape healthcare delivery, benefits, navigation, and member experience in 2026 and beyond.



EXECUTIVE SUMMARY

HEALTHCARE ASSISTANCE INDEX

Canada's Score

51/100

**Functional but difficult
to navigate.**

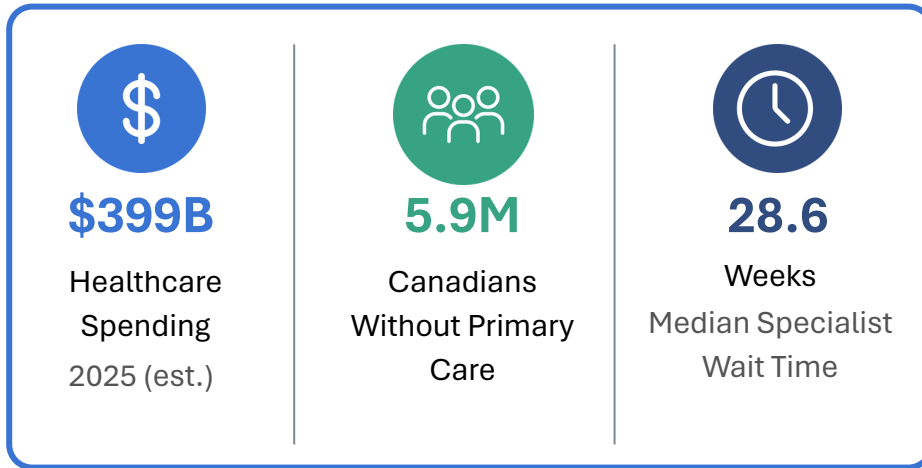
Canada's healthcare system remains broadly functional and highly valued.

However, growing complexity, workforce pressures, access challenges, and fragmentation continue to create significant barriers for individuals attempting to navigate care.

While digital health access improved meaningfully in 2025, gains were largely offset by continued deterioration in primary care attachment, persistent wait times, and declining confidence in healthcare decision-making.

The result is a healthcare system that remains capable of delivering excellent care but is becoming increasingly difficult for many Canadians to navigate.

Key Findings



- **Healthcare spending** reached approximately **\$399 billion** in 2025¹
- Approximately **5.9 million Canadians** remain **without access to a regular primary care provider**²
- Median **specialist wait times** remain near historic highs at **28.6 weeks**³
- **Digital health** access improved significantly
- **Healthcare navigation** remains a major system challenge
- Confidence in **healthcare decision-making** declined
- Overall **Healthcare Assistance** performance remained largely unchanged



HEALTHCARE ASSISTANCE INDEX SCORECARD

2024 vs 2025

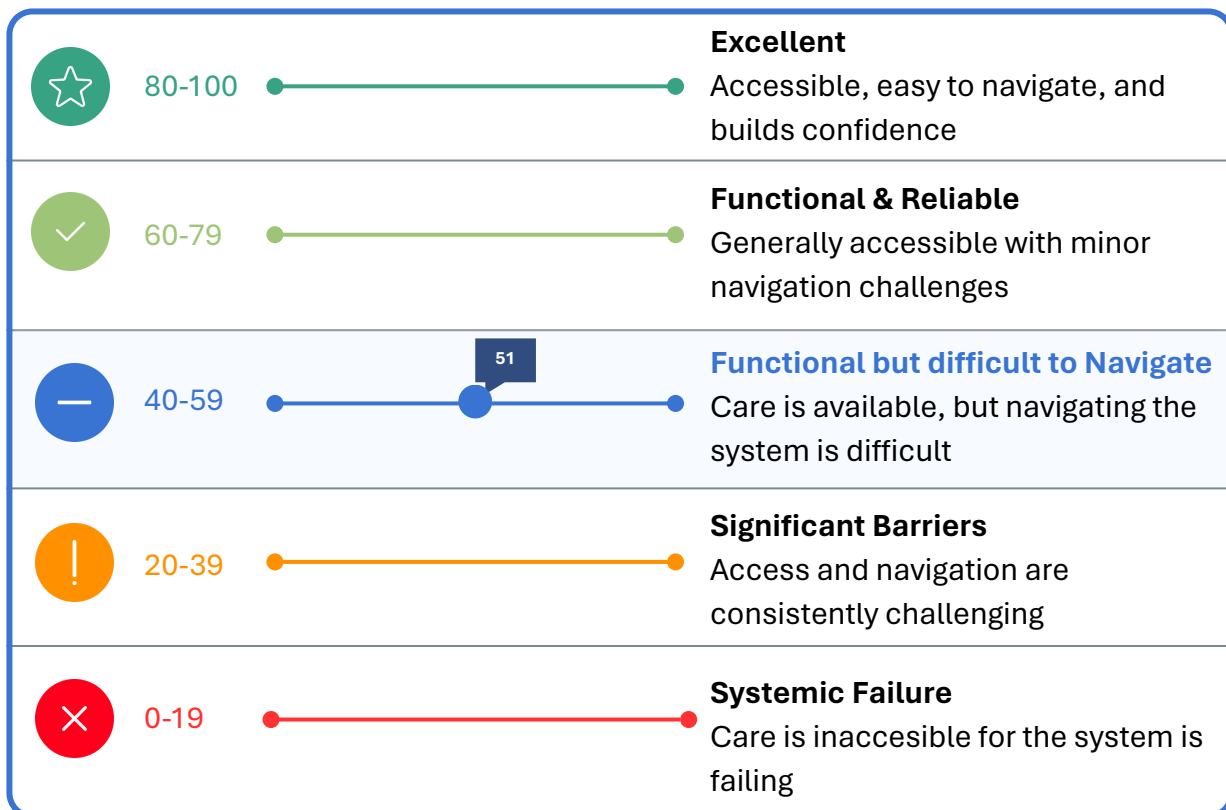
Indicator	Weight	2024	2025	Trend
Primary Care Attachment	15%	70	68	↓
Timely Access to Care	15%	44	42	↓
Specialist & Diagnostic Navigation	10%	40	38	↓
Mental Health Access	10%	46	47	↑
Digital Health Access	5%	73	78	↑↑
Care Navigation	15%	46	45	↓
Care Coordination	10%	44	43	↓
Health Literacy & Understanding	5%	57	58	↑
Benefits & Healthcare Integration	5%	50	52	↑
Confidence in Healthcare Decisions	10%	50	48	↓



Overall Healthcare Assistance Index

2024 SCORE	2025 SCORE	2026 FORECAST	TREND
52	51 -1 pt from 2024	54 +3 pts from 2025	 Slight decline in 2024

Index Interpretation



Canada's 2025 Healthcare Assistance Index score places the healthcare system in the category of:

Functional but Difficult to Navigate

2025 YEAR IN REVIEW



Record Spending, Modest Progress

Canadian **healthcare spending** is projected to reach approximately **\$399 billion in 2025**, representing approximately **12.7% of GDP and \$9,626 per Canadian**.¹

This represents one of the highest levels of healthcare spending in Canadian history.

Despite continued investment, many of the challenges facing Canadians remained unchanged.



Healthcare Assistance Insight

The relationship between spending and confidence is no longer linear.

Healthcare systems can become larger while simultaneously becoming more difficult to navigate.



Nearly Six Million Canadians Without Primary Care

According to the **OurCare national survey**, approximately **5.9 million Canadian adults** continue to report lacking access to a regular family physician or nurse practitioner.²

Statistics Canada has reported declining attachment to regular healthcare providers in recent years, with access pressures expected to continue.⁴



Healthcare Assistance Insight

Primary care providers do more than diagnose and treat illness.

They serve as navigators.

As attachment declines, complexity increases.



Wait Times Remain Historically High

The median wait from referral by a general practitioner to specialist treatment reached **28.6 weeks in 2025**.³

Although modestly improved from 2024, wait times remain substantially above historical norms.



Healthcare Assistance Insight

Patients are not only waiting for care.

They are waiting for clarity. The longer the wait, the more valuable guidance becomes.



Canada's Access Challenges Persist

CIHI continues to report that Canada trails many peer countries in access to primary care and timely healthcare services.⁵



Healthcare Assistance Insight

As access becomes more difficult, navigation becomes more important.

Individuals increasingly require support determining where to go, what options exist, and what actions should be taken.



Digital Health Continued to Expand

Virtual care, pharmacy-based services, online scheduling, symptom assessment tools, AI-enabled healthcare technologies, and employer-sponsored health platforms all expanded throughout 2025.⁶



Healthcare Assistance Insight

Healthcare information is becoming abundant. Healthcare interpretation remains scarce.

BIGGEST MOVERS OF 2025



Digital Health Access (+5)

Digital Health Access demonstrated the largest improvement of any category.

Virtual care, online healthcare tools, digital triage, and remote services continued rapid adoption.



Key Observation

Access improved faster than understanding.



Confidence in Healthcare Decisions (-2)

Confidence in healthcare decision-making declined. Canadians increasingly report uncertainty regarding:

- Where to seek care
- What services are appropriate
- Whether alternatives exist
- What to do while waiting



Key Observation

Healthcare information increased faster than healthcare confidence.



Primary Care Attachment (-2)

Primary care attachment remains one of the most influential Healthcare Assistance indicators.

Without a trusted clinical entry point, individuals increasingly self-navigate a fragmented healthcare environment.

WHAT WE LEARNED IN 2025



LESSON ONE

Healthcare Has Become Easier to Find and Harder to Understand

- ✓ Canadians have access to more healthcare resources than at any point in history.
- ✓ Determining which resource is appropriate has become increasingly difficult.



LESSON TWO

Navigation Is Emerging as a Healthcare Service

- ✓ Helping individuals determine what to do next is becoming a measurable healthcare intervention.
- ✓ Navigation influences outcomes, utilization, confidence, and healthcare costs.



LESSON THREE

Access and Assistance Are Different

-  **Virtual care solved an important problem:**
Can I see someone?
-  **Healthcare Assistance addresses a different problem:**
Am I seeing the right someone?



LESSON FOUR

Point Solutions Have Reached Saturation

Employers and insurers have invested heavily in:



**Virtual
care**



**Mental
Health
Support**



**Health
Coaching**



**Wellness
Programs**



**Disease
Management**



**Specialty
Services**



**The challenge is no longer availability.
The challenge is integration.**

THE HEALTHCARE ASSISTANCE GAP



Novus Health defines the Healthcare Assistance Gap as:

The difference between healthcare services available to an individual and that individual's ability to effectively utilize those services.

The gap increasingly appears as:

- Delayed treatment
- Disability claims
- Employee absence
- Benefit underutilization
- Caregiver burden
- Avoidable emergency utilization
- Frustration and confusion
- Reduced confidence



Implications for Employers

Healthcare challenges increasingly present as workplace challenges.

The Healthcare Assistance Gap contributes to:

- Productivity loss
- Disability duration
- Employee frustration
- Manager burden
- Healthcare spend
- Benefit dissatisfaction

Employers increasingly require solutions that improve healthcare confidence, not simply healthcare access.



Implications for Insurers

Historically, insurers funded healthcare.

Increasingly, they are expected to facilitate healthcare journeys.

Future healthcare value will increasingly be created through:

- Navigation
- Coordination
- Guidance
- Engagement
- Confidence

Not solely through service availability.

WHAT HIGH-PERFORMING HEALTHCARE ASSISTANCE ORGANIZATIONS DO DIFFERENTLY

High-performing organizations don't simply provide access to services. They create a connected experience that helps members navigate the healthcare system with confidence.



Organizations achieving strong Healthcare Assistance outcomes typically:

- ✓ Support primary care attachment
- ✓ Facilitate specialist navigation
- ✓ Reduce uncertainty during wait periods
- ✓ Combine digital and human support
- ✓ Coordinate services around the individual
- ✓ Measure outcomes rather than transactions



Why It Matters

Organizations that focus on coordinated healthcare assistance help employees spend less time navigating the healthcare system and more time getting the care they need. This can improve the member experience while supporting healthier, more productive workforces.



OUTLOOK FOR 2026

Forecast Healthcare Assistance Index™

Indicator	2025	2026 Forecast
Primary Care Attachment	68	67
Timely Access to Care	42	42
Specialist & Diagnostic Navigation	38	39
Mental Health Access	47	49
Digital Health Access	78	82
Care Navigation	45	48
Care Coordination	43	46
Health Literacy & Understanding	58	60
Benefits & Healthcare Integration	52	56
Confidence in Healthcare Decisions	48	50



FORECAST OVERALL SCORE

2026 Forecast: 54 / 100

The greatest opportunities for improvement lie in **navigation, coordination, healthcare literacy, and healthcare confidence.**



THE NOVUS HEALTH PERSPECTIVE



Canada's healthcare challenge is no longer solely one of **access**. Increasingly, it is a challenge of **confidence**.



Canadians need **healthcare services**.



Canadians also need **guidance, coordination, interpretation, and support**.



Healthcare Assistance exists between healthcare availability and healthcare action.



The future of healthcare will not be defined by how many services exist but by **how easily people can use them**.

APPENDIX A

Healthcare Assistance Index Methodology

Purpose

The **Healthcare Assistance Index** measures a dimension of healthcare performance not captured through **traditional metrics such as spending, utilization, provider supply, or clinical outcomes.**

The Index evaluates the extent to which individuals can:

- ✓ Access care
- ✓ Understand options
- ✓ Navigate pathways
- ✓ Coordinate services
- ✓ Make informed decisions
- ✓ Move confidently through the healthcare system

Framework

Access



- Primary Care Attachment
- Timely Access to Care
- Mental Health Access

Navigation



- Specialist & Diagnostic Navigation
- Care Navigation
- Health Literacy & Understanding

Coordination



- Care Coordination
- Benefits & Healthcare Integration

Confidence



- Confidence in Healthcare Decisions
- Digital Health Access



Weighting Methodology

Indicator	Weight
Primary Care Attachment	15%
Timely Access to Care	15%
Specialist & Diagnostic Navigation	10%
Mental Health Access	10%
Digital Health Access	5%
Care Navigation	15%
Care Coordination	10%
Health Literacy & Understanding	5%
Benefits & Healthcare Integration	5%
Confidence in Healthcare Decisions	10%

Rationale

Primary Care Attachment, Timely Access, and Care Navigation receive the highest weighting because they are foundational drivers of Healthcare Assistance.

Digital Health Access receives a lower weighting because digital tools function primarily as enablers rather than outcomes.



Future Development

Future editions may incorporate:



Employee
surveys



Member-reported
experience
measures



Employer
benchmark



Insurer
benchmark



Provincial
comparisons



Longitudinal
trend
analysis

Definition of Healthcare Assistance

Healthcare Assistance is defined by Novus Health as:



The support, guidance, coordination, expertise, and resources that help individuals understand their healthcare options, access appropriate services, navigate healthcare systems, and confidently determine what to do next.



REFERENCES

1. Canadian Institute for Health Information (CIHI). National Health Expenditure Trends, 2025.
2. OurCare National Primary Care Survey, Canadian Medical Association.
3. Fraser Institute. Waiting Your Turn: Wait Times for Health Care in Canada, 2025.
4. Statistics Canada. Access to Regular Healthcare Providers in Canada.
5. Canadian Institute for Health Information. International Health Policy Survey Results.
6. Canada Health Infoway. Annual Digital Health Survey Results.