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Mr. Phil McColeman

Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

Tuesday, October 28, 2014

• (1100)

[English]

The Chair (Mr. Phil McColeman (Brant, CPC)): Good morning, ladies and gentlemen. Welcome to the 34th meeting of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

Today is Tuesday, October 28, and we are here to begin our consideration of private member's Bill C-247, an act to expand the mandate of Service Canada in respect of the death of a Canadian citizen or Canadian resident.

We have another three-part meeting today. For the first half-hour, we have the mover of Bill C-247, Mr. Frank Valeriote, the member of Parliament for Guelph.

Mr. Valeriote, welcome. You have 10 minutes, and then we'll open it up for questioning.

Mr. Frank Valeriote (Guelph, Lib.): Thank you so much, Mr. Chair. I appreciate the opportunity to appear before you.

Colleagues, before you today is my private member's Bill C-247, an act to expand the mandate of Service Canada in respect of the death of a Canadian citizen or Canadian resident.

As a parliamentarian, I believe one of our foremost responsibilities, both to our constituents and to all Canadians, is to find ways to ease their burdens. Where we can, we should provide relief and facilitate interactions with the federal government, especially during difficult times.

Few would argue that without doubt the loss of a loved one, family or friend is among the most difficult times a person can face. Beyond the pain of loss and the considerations surrounding arrangements for mourning and burial, there are multiple notifications to various authorities required.

Currently, a bereaved Canadian husband, wife, child or estate representative may have to contact many separate federal government departments and send death notifications to each because Canada has no single point of contact for the information to be submitted and processed. This process, which can involve the repetition of submitting the same information to different departments, can often be at the very least confusing and tedious, and just as often, painful for a grieving individual.

When I chose to champion this particular bill, I felt it was important to put forward non-partisan legislation for the grieving

seniors, survivors, caregivers and estate representatives who are responsible for settling those obligations. We can and we must deal with the issue of bereavement in a professional and compassionate way. Bill C-247 will improve a federal government service and reduce the burden on Canadians during a difficult life transition. This bill will call on the Minister of Employment and Social Development to implement all measures necessary to make Employment and Social and Development Canada, and more specifically Service Canada, the single point of contact for the Government of Canada programs for all matters relating to the death of a Canadian citizen or resident. From consultation with department officials, I understand that there will need to be some further specification to provide that this is for government programs authorized to use the social insurance number of the deceased.

Allow me to offer a few scenarios which necessitate changes such as those that I'm proposing.

According to the Service Canada website, the department must be contacted with the notification of date of death when an old age security and Canada pension plan beneficiary passes away. They would also have to be contacted for the application of any survivor benefits. If the deceased was receiving employment insurance benefits before their death, the legal representative must also complete a form to cancel those benefits. If the deceased person had not applied for EI benefits to which they were entitled, the legal representative may apply for the benefits in the name of the deceased person. If a deceased individual had lived in Canada and in another country, their survivor could be eligible to apply for pensions and benefits because of a social security agreement.

Besides Service Canada, a legal representative would also have to make a separate effort to contact the Canada Revenue Agency to provide a deceased's date of death. In addition, the estate is responsible for the completion of final tax returns and making arrangements to stop payments on any GST or HST credits. If the deceased was receiving the Canada child tax benefit, the universal child care benefit, or the working income tax benefit, those benefits must be stopped and, if applicable, survivor benefits can be applied for.

This labyrinth of possible contacts is often frustrating and difficult to navigate in the immediate wake of someone's passing. When I practised law, often clients would come to me to do this work on behalf of estates because of the confusion and aggravation faced by family and estate executors, who were simply trying to carry out the last wishes and settle affairs. What many Canadians find is that often the requisite information provided by departmental websites is not comprehensive. In fact, the Auditor General of Canada found similarly in a recent report under "Access to online services" and said that the integration of service delivery and the sharing of information among departments are "limited". Individuals must work with departments separately, which frequently requires them to provide the same information multiple times. Moreover, the Auditor General found that instructions provided on the Service Canada website about the process for certain life events were incomplete. He noted:

...departments are focused on delivering the statutory programs and mandates for which they are accountable. There is no incentive for departments to share information.

● (1105)

This is particularly important when it comes to death notifications, where the Auditor General found:

When a death occurs, for example, someone must contact each department separately and follow different processes, as this information is not generally shared and departments do not offer the ability to do this online. This makes it difficult for users who may be trying to stop the payment of certain benefits to prevent overpayments...while trying to apply for others...

Committee members may be aware that our G-7 partners in the United Kingdom already have the Tell Us Once registration process, and France has the online service portal mon.service-public for death notifications, which assist their respective governments to address many of the concerns highlighted.

It is estimated that Tell Us Once in the U.K. will save the government over \$300 million over the decade. It is my hope that Bill C-247 could similarly save the Canadian government millions of dollars.

Service Canada, located within Employment and Social Development Canada, already gives Canadians access to a range of federal governmental services and benefits and is ideally situated to improve the delivery of those services. It was already created to serve a single window for Canadians to access government programs and services. Bill C-247 is a practical expansion of Service Canada's mandate and the logical choice for bereavement reporting.

The absence of a government-wide strategy on something so universally experienced by Canadians certainly interferes with any government's ability to move towards cost savings and the reduction of red tape while improving client services and addressing the needs of Canadians.

For their part, the Minister of State and officials at Employment and Social Development Canada recognize that gaps exist in the provision of information, even where programs exist, and have signalled a willingness to make this clearer for Canadians. Moreover, ESDC signalled as recently as this year's report on plans and priorities the importance of making changes such as this.

The minister's message states:

ESDC will focus on achieving service excellence for Canadians by further modernizing service delivery, focusing on its core business priorities and increasing the use of technology. Through Service Canada the government will ensure that Canadians quickly receive the benefits to which they are entitled and access to a wide range of programs and services.

It continues later stating:

Service Canada will continue to work with other departments so that Canadians can better access more Government of Canada services through Service Canada.

The creation of one point of contact at Service Canada would remove the guesswork for survivors and estate administrators who are not fully aware of the deceased's obligations to the federal government. A first contact to Service Canada would trigger a notification process to all relevant departments, which would then communicate to the deceased's estate representative the responsibilities for the cancellation of benefits, the return of identification documents, and access to any survivor benefits.

Bill C-247 would also reduce the costs of the administration of estates, making it good consumer legislation as well.

You'll note that this bill has the support of groups like the Funeral Service Association of Canada, the Bereavement Ontario Network, and Hospice Palliative Care Ontario. I believe it is significant that these groups, which deal most closely with Canadians in the immediate aftermath of losing a loved one, support the bill before us today.

As I draw to a close, I sincerely would like to thank a former colleague of ours, Bryan Wilfert, who initially put forward this legislation. I genuinely wish to thank the Minister of State for Social Development and her officials who were welcoming of the aim of this bill and who provided truly meaningful guidance on ways we can improve the bill before us.

Canadians expect their legislators, both government and opposition, to work together to improve services and access while reducing the burden and red tape. I believe this bill can and will be a powerful vehicle for modernization and that passage of this bill will make a real and substantial difference in the lives of all of our constituents.

I'm honoured and thankful for the consideration that you will give it. Thank you so much.

● (1110)

The Chair: Thank you very much, Mr. Valeriote.

Now we'll open it up to five-minute rounds of questions.

Go ahead, Madam Sims.

Ms. Jinny Jogindera Sims (Newton—North Delta, NDP): Mr. Chair, first of all, I think I would be remiss if I did not acknowledge the anguish, I would say, of the whole nation today as the funeral for Corporal Nathan Cirillo carries on. We all mourn the tragic loss of a life taken too soon. Our thoughts and prayers are with his son and his family and those he served with and, I would say, with the Canadian people today because Canada's attention is on that today.

Carrying on with the business of the day, thank you, Mr. Valeriote, for bringing forward this piece of legislation. I think it's long overdue and I do support the intent of this bill. Every one of us wants to remove the red tape, as you said, that stands in the way of families when they experience the loss of a loved one. At the same time, I appreciate the intent of this bill, but I also do have some serious concerns.

We've noticed significant cuts to services for Canadians both under the previous and the current governments, and those losses have led to the system being truly stretched inside. I think that the previous governments and the current one do bear some responsibility that things are so cumbersome in the first place. However, for all of us now it's very important to support accessible, less cumbersome services for families in mourning, which I believe this bill tries to do.

I am concerned about some vagueness in the bill. I'm hoping that we will be able to address some of that vagueness.

It doesn't specify all services it would encompass under the single point of contact within the Government of Canada. It does give us some examples. For example, it lists CRA, passports, social insurance number, old age security, Canada pension plan, and veterans benefits. This allows us to deduce which departmental services would be consolidated, but the bill includes the caveat "not limited to". As a person who has dealt with and read legislation many times, collective agreements as well, whenever you get language "not limited to", it actually creates more questions than answers.

For clarity, do you think the bill ought to include all the services beyond those listed which the bill would potentially affect?

Mr. Frank Valeriote: First of all, thank you for the question. I too was going to open with acknowledging that our hearts and minds are with WO Patrice Vincent and Corporal Nathan Cirillo and their families today. I know all of us are thinking of them and their families, and I thank you for saying that.

With respect to the first part of your question, particularly in times where restraint has to be shown and where there are cuts, I know from my previous practice of law and having various businesses, you had to think of ways to utilize the services that you did have. I think this is a tremendous opportunity for us to refine those processes so that in the age where we have to be very cognizant of our spending, this gives a perfect opportunity to eliminate some of the difficulties, the hurdles that exist right now. By eliminating some of those hurdles, we refine the system and work more effectively and not only for our constituents but also more cost effectively for the taxpayer.

The words "not limited to" were intended to explain exactly as I expressed in the bill; that is, we didn't want to be exhaustive in the bill, because frankly, I don't know, none of us know, all of the services that exist today or may exist tomorrow or a year from now that could be integrated into this one point of contact system. I also have become aware, thanks to the minister, that there are some departments that we will not have access to through this legislation. The legislation has to be currently restricted to those that use the SIN, the social insurance number. It is the intention over time to have all departments eventually aligned so that the SIN would be used and this would apply, indeed, to all the departments with whom a

deceased representative would have to communicate on behalf of the deceased. There was nothing nefarious about the use of the words "but not limited to". I just know as a lawyer who has worked on legislation and interpreting legislation that you try to be broad so that if you've missed something, it's not excluded later.

• (1115)

The Chair: Thank you for that.

We move to Mr. Armstrong, for five minutes.

Mr. Scott Armstrong (Cumberland—Colchester—Musquodoboit Valley, CPC): I want to thank my colleague for bringing forward this legislation and working so cooperatively with the minister and the department to try to put forward a piece of legislation that is going to provide excellent service to Canadians.

In your opening remarks, you touched on the process that currently exists for someone who tries to work their way through a labyrinth-like federal government when a family member dies. The goal of this legislation is to try to make that a little easier, to have a single point of contact to deal with the many phone calls. You talked about it in technical terms, but could you talk about it in layman's terms? If someone currently passes away and a family member is dealing with the federal government, provincial government, and other authorities as they're trying to deal with the grief as well, just what do they have to go through to try to deal with this as it's currently set up?

Mr. Frank Valeriote: Thank you for that question. It's a very practical question.

I practised a lot of estate work and I'll put myself back into that role for a moment and give you a picture of what can happen as a lawyer. I certainly know what funeral directors go through as well.

Somebody would come into my office after one of their family members had died. Some of them were well aware of what the affairs were of the deceased. Some were completely unaware of what the affairs of the deceased were. Some had been given documents from the funeral director, thankfully, who told them to fill the documents out and apply for a death benefit or any other benefits that may be available. Some funeral directors help them with the completion of that documentation. Some don't have the resources to do that.

Some who hadn't filled them out would come to my office. I naturally would encourage them to do it themselves, because you don't want to pay a lawyer to do these things. Some of them don't have access to a computer, or if there is a computer, they don't know how to use it. If they do know how to use it, they're confused and confounded by what might appear on the Service Canada website. Even the Auditor General and the minister said it can be confusing. There are those who still go to the blue pages in the telephone book; I know I've used those recently. Some of them will try to make the phone call. Some of them will leave the work with the lawyer.

We're at that stage of already a daunting task and confusion. They may have to apply for Canada pension plan or OAS either for payments that are owing to them or in another situation returning the payments because no notification was given. You'll hear later of circumstances and I've seen it week after week after week where months of payments are made because nobody advised the government that the person was deceased. You have to apply separately for the HST or GST credit to stop, depending on the province you're in. You have to apply separately with the CRA to notify them of a death. Each department might require different documents. Some want just the death certificate. Some want the will and the death certificate.

That in general is the confusion, the matrix that someone, the representative of the deceased, faces when someone dies. That's the practical perspective. It's our obligation I think, and I think you agree with me, to help them through that by having one single point of contact, one single amount of information that has to be given, and given once.

● (1120)

Mr. Scott Armstrong: Thank you for those comments.

Basically what this legislation will do is take some of the onus, which at some point can be quite troubling for someone who is actually going through a very difficult time, off the family member and put it on the shoulders of Service Canada, who quite frankly are equipped to deal with this if they only have the information. As you said, not every department right now can use this information, but it's sure going to make things a lot more streamlined than they currently are. Would you agree with that?

Mr. Frank Valeriote: Absolutely, I agree with that perspective. It relieves the grieving estate representative of the task at the moment, so it's compassionate legislation. Frankly it will relieve them of having to pay a lawyer, like myself in my previous life, to do it, so it's good consumer legislation. It places it at the doorstep of the government, but in a good way. While the government will relieve them of the burden, the government will refine its processes in such way I'm sure as to reduce the costs overall in the system and make it far more efficient.

The Chair: Mr. Cuzner, you have five minutes.

Mr. Rodger Cuzner (Cape Breton—Canso, Lib.): Mr. Chair, this is more of a comment than a question. I want to thank Frank. I'm still having trouble thinking that a lawyer is pushing any billable time back across the table to have somebody fill out their own forms, but listen: I know you're a noble guy and a great colleague.

My comments are just that you did include caucus and me as the critic early on in your discussions, when you were looking at bringing this bill forward. I want to thank you for that. Also, I know that your thanks to the minister and her staff was genuine, and I know she's excited about this piece of legislation coming forward. This is just what private members' bills should be about. I look forward to asking a couple of questions of the officials, but I just wanted to commend you and thank you for bringing this bill forward.

The Chair: Mrs. McLeod, you have five minutes.

Mrs. Cathy McLeod (Kamloops—Thompson—Cariboo, CPC): Mr. Chair, I too want to congratulate Mr. Valeriote. I think

it's rare that private members' bills get to this stage. To have something that so clearly, at least on the surface, is seen to make a lot of good sense to everyone....

Interestingly, I was on the Red Tape Reduction Commission, which was focused on the business world. In many ways this is very similar, but it's more focused on the personal elements.

We certainly heard consistently that Tell Us Once wants interaction and how difficult and time-consuming it is for businesses to deal with government. I think we can all imagine what happens when someone who's grieving and the difficulty of finding out many months down the road that they have to pay the government back. That's extremely challenging. It's better to get that stopped in the first place.

This might be a better question for officials, but perhaps I will send it your way to see if you've had any thoughts. In my role with Canada Revenue Agency we looked at the implementation. It created the need for some systems and structures to be put in place that weren't already there. Have you had any conversations with officials around the practical implementation of this particular measure?

● (1125)

Mr. Frank Valeriote: It's interesting that you mention CRA, because when someone dies, you have to contact CRA and stop any HST credit that might be coming. You have to contact them with respect to a terminal return. Also, if income was received after the date of death, you have to contact a completely different department within CRA, which may require different documentation. I called my old law firm this morning and spoke to the estate section to confirm my memory, and that indeed is the case.

I have not had a conversation with the department you speak of specifically about that, but I have had practical experience with it. I know this bill will encourage them to refine those systems, and that would be a good thing.

Mrs. Cathy McLeod: You indicated you had a good conversation with the Minister of State and some of her officials. Could you talk a little about their guidance, suggestions, and comments?

Mr. Frank Valeriote: They raised one specific issue, and that was the fact that not all the departments will be able to immediately engage in this Tell Us Once application simply because they do not all use the social insurance number. One such department, I believe, is Veterans Affairs. I know the minister and her department are anxious to expand it to Veterans Affairs so that they too can be included in the system I speak of, the single portal, but until then, those who die and our veterans will not benefit from it. They made it clear that there may have to be an amendment to that effect, so that reference to departments that use social insurance numbers is found in the legislation, and as more departments start to use the social insurance number, they will fall into the single portal through Service Canada.

Mrs. Cathy McLeod: You gave a good example with Veterans Affairs. Are there some other departments that would be significant that currently do not use social insurance numbers?

Mr. Frank Valeriote: From what I understand, National Defence doesn't for survivors' benefits. Aboriginal Affairs and Northern Development Canada doesn't. Our first nations are entitled to separate benefits, so they wouldn't fall in there. Those are just a few more examples. Fisheries and Oceans doesn't, I understand. I'm talking about these large fishing licences that people have on the east and west coasts. They don't fall into the system, and they would have to be included over time as well. Those fishing licences could either be terminated, or if they were sold, a notification of their sale could be accommodated.

The Chair: Thank you. I think we'll end it there. That's the end of our first round of questions. We won't move on to the second round.

Mr. Valeriote, thank you so much for first of all introducing the bill. As we know, there's unanimous support around the table for this. Anyone who has been through the situations you've mentioned is very appreciative of your initiative to simplify things and to eventually streamline and save government money all at the same time. Thank you so much for being here.

We'll take a short recess while the government officials come up as witnesses.

- _____ (Pause) _____
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- (1130)

The Chair: Welcome back, ladies and gentlemen. We're continuing with witness testimony on Bill C-247.

We are joined by officials from the Department of Employment and Social Development for the next half-hour. We welcome Mr. Robert Frelich, the acting director general for identity policy and programs, and Ms. Bev Davis, the director of policy and partnerships.

We'll pass the floor over to you.

Mr. Frelich, please proceed.

Mr. Robert Frelich (Acting Director General, Identity Policy and Programs, Department of Employment and Social Development): Mr. Chairman and committee members, as stated, my name is Robert Frelich, and I am the director general of identity policy and programs within Service Canada. I'm pleased to be appearing before the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities to assist you in your review of Bill C-247.

I will begin by explaining how the current process works with respect to death notification, what Service Canada does in the event of a death, some key issues in implementing Bill C-247 as written, and improvements we are making to better communicate with Canadians with respect to death notification.

[Translation]

As director general for Identity Policy and Programs at Service Canada, one of my duties is to administer the social insurance number program. This program is underpinned by the social

insurance register, which houses the information on SIN holders. This register is where we store death information received electronically from provincial vital statistics agencies.

[English]

Through interjurisdictional agreements, Service Canada currently receives daily death information electronically from nine provincial vital statistics agencies. Implementation in the 10th province, Saskatchewan, is planned for fiscal year 2015-16. This approach was implemented following the Auditor General's report on the social insurance number that recommended Service Canada make better use of authoritative sources of information. With respect to death information and death data, those are the provincial vital statistics agencies.

The department began to sign agreements in 2005 with all 10 provinces, starting with Ontario, to develop electronic links between the vital statistics agencies and the social insurance register.

[Translation]

Under these agreements, we are able to validate the information found on provincial birth certificates, as well as to receive death data from provinces. This allows the department to identify records of deceased individuals, and to prevent further payments from federal programs from being issued, which is important as it avoids overpayments.

- (1135)

[English]

Service Canada discloses death information to key Government of Canada benefit programs, including the Canada pension plan, old age security, the employment insurance program, the Canada student loan program, the Canada Revenue Agency, as well as Veterans Affairs Canada through an agreement with the old age security program. These programs then, according to their own processes, update their client files or suspend benefits. These programs cover the Government of Canada benefits program that are of the greatest importance to Canadians in terms of numbers.

With respect to the bill as currently drafted, there are four key implementation considerations that I would like to bring to the attention of the committee today.

First, there are technical issues related to data matching that must be considered. To be able to match data accurately, to be able to say with certainty that the John Smith who has died is indeed the right John Smith, we need to have a unique identifier. For the purposes of the federal government, that is the social insurance number; however, not all federal departments and programs are authorized to use the social insurance number. It is currently limited to specific programs, and authority is granted through legislation or regulations. To implement the bill as drafted, all departments and programs that want to receive death notification would need to become authorized users of the SIN.

The second consideration relates to service delivery. The bill introduces the notion that the representative of the estate would be the one communicating information on death to Service Canada. By prescribing this specific mechanism, implementing Bill C-247 would require the introduction of new measures to ensure that the representative is who they say they are, that they are the official representative of the state, that the death information is accurate, and that the representative has all the required documentation.

From a client perspective, this process will be more cumbersome than what is currently in place. We receive information on deaths directly through nine provinces through the vital events linkages. For deaths in jurisdictions where the vital events linkages system is not in place, or for deaths outside of Canada, we require official documentation on the death, that is, a death certificate, but we do not require the individual to prove their own identity or authority as the representative.

[Translation]

The third consideration is the time that would be required to implement the bill as drafted. To protect the privacy of Canadians, there are specific legislative requirements that authorize the disclosure of information. To be able to disclose information—such as the fact that an individual is deceased—departments must enter into information sharing agreements. Our vital events linkages agreements with provinces, for example, took between three months and over a year to finalize, depending on the complexity of the negotiations and capacity of the partner, in addition to time for proper implementation.

[English]

The last consideration I would like to bring to the committee's attention relates to the cost of implementing the process proposed in the bill. There would be cost implications for Service Canada and all federal departments requesting death information. To allow electronic transmission of the information as our current processes allow, new connections to Service Canada's social insurance register would need to be established. This would cost up to \$900,000 per link and \$50,000 per connection for annual maintenance.

[Translation]

The current system works well, but we recognize there is a need to improve communication to Canadians about how it works and what they need to do when faced with the death of a loved one.

[English]

Modifying the bill will allow for quicker implementation and demonstrate a level of responsiveness to Canadians. We recognize that there are gaps in the information that Service Canada currently provides to Canadians on what to do following a death, so we are currently improving our website to increase coherence and consistency of our messaging regarding the processes in the event of the death of a Canadian resident or Canadian citizen.

[Translation]

We are also working with key stakeholders, such as the Funeral Service Association of Canada, building on existing practices and identifying opportunities to better inform survivors of which federal

programs and departments are automatically informed of the passing, which other programs and which departments survivors may need to inform, as well as which benefits survivors may be eligible for and for which they may need to apply.

[English]

In closing, I would like to underline that as a client-facing organization, Service Canada continues to be committed to improving services that better meet our clients' needs and expectations.

I thank you for the opportunity to appear before the committee, and I would be pleased to answer any of your questions.

• (1140)

The Chair: Thank you, sir.

Are you going to speak, Ms. Davis? Okay, thank you.

We'll move on then to our first round of questioning.

Madam Groguhé.

[Translation]

Mrs. Sadia Groguhé (Saint-Lambert, NDP): Thank you, Mr. Chair.

I would also like to thank our guests.

Clearly, this private member's bill will simplify the lives of many of our constituents when faced with the death of a loved one. We agree on that. That being said, you pointed to quite a number of constraints.

How will this single point of contact guarantee easy access for everyone if it does not require access to an online or telephone service?

I am thinking of seniors and persons with disabilities in particular.

How can additional constraints be avoided in this bill?

[English]

Mr. Robert Frelich: Mr. Chairman, I can say that with any service that Service Canada provides, there are considerations made for in-person, using the Internet, as well as telephone availability through 1-800-O-Canada, etc. With any type of service that Service Canada puts in place, that is available.

Any type of service with respect to death notification would be the same as well. If we were to provide information using, for example, the network of funeral directors, similar information would be available on our website, in Service Canada centres in person, as well as the 1-800-O-Canada network. It would be available for all, in all different channels of service.

[Translation]

Mrs. Sadia Groguhé: You listed the constraints and there seem to be many.

If this bill is passed, what are the main administrative obstacles that will need to be overcome for this single window to be set up?

[English]

Mr. Robert Frelich: The first consideration we have is the authority to use a social insurance number.

It may be helpful to explain in layman's terms how the current process works. If an individual passes, the death certificate is filled out by the funeral director. The death certificate is sent to the vital statistics agency of the province. That information is then verified and uploaded into the social insurance register.

What happens then is that the programs we have now update their programs electronically. We receive the electronic link from the province. The programs that use the social insurance number, for example, the Canada pension plan and the old age security program, update their programs electronically by using the updated information in the social insurance register. Currently that process is only limited to those programs and departments that are authorized to collect the social insurance number. To be able to expand this to other programs, one of the major considerations would be that we would have to expand the authority to use the social insurance number to other programs and departments.

[Translation]

Mrs. Sadia Groguhé: Do you have any idea how long it will take to implement this single window?

You talked about restructuring costs, but do you have any idea how much time would be needed to implement a program like this?

[English]

Mr. Robert Frelich: It would be difficult to speculate on how long it would take. For example, for certain programs, to get authority to collect the social insurance number would require legislative change or regulatory change. That can take some time, so it would be difficult to say. It would depend on the number of programs and departments.

We have done some initial work to look at which programs and departments actually require death notification. In our discussion with some programs, it's not only whether they'd be interested—some departments say they'd like to know—but whether or not they need it and the number of people that would use it. Volumes are important as well to ensure that if we're going to move forward with expanding the number of departments that actually use the SIN for this purpose, it's a good use of resources, in terms of the volume of information and the people who would use that information, to require that department to be informed of an individual's passing.

• (1145)

The Chair: We move on to Mr. Maguire, for five minutes.

Mr. Larry Maguire (Brandon—Souris, CPC): Thank you to the presenters for being here today to enlighten us with regard to the types of criteria you would require to have changed to move forward.

I'd like to acknowledge first-hand the good work of Service Canada a couple of weeks ago when we held a local passport clinic in my hometown. Thanks to those officials as well back in Manitoba.

You have outlined some of the processes. I have a question with regard to key challenges in establishing Service Canada as a single point of contact regarding matters that Mr. Valeriote brought forward

in Bill C-247 to simplify the whole process of informing people as to a death in Canada.

Could you elaborate on what regulations and legislation may be required?

Mr. Robert Frelich: Treasury Board authorizes the use of the social insurance number under the directive of the use and operation of the social insurance number. Departments can obtain that authority either through the Treasury Board through regulation or they can do it through the departmental legislation. It is not for each department. Departments have to demonstrate a need to collect it, and what they would want to collect the SIN for. Given that the SIN, and more importantly the social insurance register, holds a lot of sensitive personal information about Canadians, only those departments which can demonstrate a need for it collect it. There is a process to go through to determine which departments and programs would like to collect the social insurance number and for what purpose.

Ms. Bev Davis (Director, Policy and Partnerships, Department of Employment and Social Development): If I may add to that, we also have to negotiate information-sharing agreements which lay out what kind of information is disclosed and for what purpose. That's another element that goes along with the Treasury Board directive on the use of the social insurance number.

Mr. Larry Maguire: Would this require many more resources to accomplish those goals? Could you elaborate on that as well?

Mr. Robert Frelich: As I stated in my opening remarks, we have done an initial estimate. To bring another department online to the electronic link that we have to allow us to upload that information out of the social insurance register, our estimate is about \$900,000 per department and then about \$50,000 a year to maintain it.

To give you some idea, with the vital events linkages process that we've put in place with the provinces, it has cost us about \$17 million since about 2006.

Mr. Larry Maguire: Do you foresee any savings, though, in the amalgamation of some of these processes, or at least of the information flow to the other departments?

Mr. Robert Frelich: At this point it would be difficult to say what any potential savings would be. However, there would definitely be an increase in efficiencies for the department to our current processes right now.

Mr. Larry Maguire: Yes, and it certainly is an expansion of the services, of course, to those who are involved in it at a very trying time in their lives.

The Chair: Mr. Cuzner.

Mr. Rodger Cuzner: Thanks very much to the witnesses for their testimony.

Regarding the question posed by Mr. Maguire and the cost of implementation, you peg it at about \$900,000 per link. You had indicated in your preliminary discussions on this topic that there were departments that would like to have the information, and then there are departments that feel it's necessary.

Could you give us a profile of the departments that think it would be nice and the ones that deem it would be necessary?

• (1150)

Mr. Robert Frelich: In our initial analysis, we've determined that some departments that currently do not have access to the social insurance number for this purpose would benefit greatly from it.

One would be Passport. It's demonstrated in the need to be informed upon a death. Passport Canada wants to know of someone's passing so that the passport is remitted.

Citizenship and Immigration Canada would also benefit greatly from this, especially with respect to permanent and temporary residents. They have to remit their documentation and their permanent resident card or their immigration documentation.

Finally, the other major beneficiary would be Aboriginal Affairs, for benefits conferred on those with Indian status. Because of the benefits associated with Indian status, they would also require death notification in a timely fashion.

Those are the three principal departments we have identified at this point, based on the requirements of their programs. There are others. Fisheries and Oceans was mentioned, but we haven't been able to determine whether there's significant volume and whether it would be worth the investment to put that department online.

Mr. Rodger Cuzner: Frank had mentioned Fisheries and Oceans and Veterans Affairs as well.

Have you had discussions with Veterans Affairs?

Mr. Robert Frelich: We have an agreement with the OAS program right now concerning Veterans Affairs. They get the information from the social insurance register and then they are allowed to inform Veterans Affairs Canada of deaths for those individuals who are on OAS.

However, in the rare case where a veteran is not in receipt of OAS, they are not part of that agreement. If, for example, a veteran were to pass away who is too young to be in receipt of OAS, they would not be part of that electronic link. That's why Veterans Affairs is one of the other departments we looked at and have determined has a need to benefit from this type of arrangement.

Mr. Rodger Cuzner: You commented about some ongoing conversations with the funeral home owners, and we're going to get testimony on that today.

Do you see their role as being more of a conduit to the portal as opposed to any kind of assumption of responsibility, or do you see it as just directing them to the portal?

Mr. Robert Frelich: I think what this process has highlighted for Service Canada is that there are some improvements to be made in how we communicate what needs to be done and what is automatically done upon the death of an individual.

Using the funeral association is a big part of that. Through our discussions with them, I believe they said that over 99% of all individuals who die within Canada go through a funeral home due to provincial requirements for that. Since they are the people on the ground dealing with survivors and people who are in mourning and whatnot, they are best placed to tell us if what we are doing is helpful and whether we can improve the process.

What we are currently looking at, based on one of the suggestions of the funeral home directors, is providing information to the funeral directors that they can provide to their clients, which will set out what programs are informed automatically. For example, if you had Indian status, that's currently not informed automatically. It would set out which programs you need to inform yourself about until we're able to potentially put them under the social insurance number and make them part of the system, and also any potential benefits that people may be eligible for, as well as highlighting how to apply for those.

We would use the funeral home association network, and we've been working with the association to provide that information across the country. We would equally provide that same information both on our website as well as at 1-800-O-Canada, and in Service Canada centres as well.

The Chair: Mr. Armstrong.

Mr. Scott Armstrong: I want to thank our officials for being here.

In Mr. Valeriot's opening remarks, he talked about the U.K.'s Tell Us Once system. I don't know how familiar you are with that. One of the components that he talked about was that in the next decade they anticipate it will save them \$300 million.

You talked a bit about the cost of implementing this program for the departments that will have access to it. I think it's \$900,000 per department, and \$50,000 every year for the maintenance and upkeep of that connection. From your knowledge of that program, where are they finding these savings? Do you anticipate some of the same savings from the system that would be implemented if this legislation passes?

You might not know, but—

• (1155)

Mr. Robert Frelich: No, I don't, unfortunately. I'm not in a position to say where the U.K. government is anticipating those savings. I know that in our current process it will provide us a much greater efficiency in terms of the largest programs that affect the most number of Canadians. One of the important parts of that also will be providing information to the Canada Revenue Agency. We currently provide a copy of the social insurance register every week to the Canada Revenue Agency for tax purposes. They do have the information. We just need to make sure that we are coordinated and make sure that we have that information, the system in place to do that.

As for the savings, it's difficult to say at this point, since we don't have the full system in place. Tell Us Once is definitely something we're looking at. We're looking at the experience of the *Directeur de l'état civil* in the Government of Quebec. They have a similar Tell Us Once system provincially as well.

Mr. Scott Armstrong: There might be some concern out there as we move towards a more unified system of the social insurance number with the potential of identity theft and people maybe causing mischief by misinforming. I think, for the vital statistics network that the provinces have set up in conjunction with the federal government, there's protection against that already built into the system.

Mr. Robert Frelich: Yes, there is. The securest way for us to receive information is through an electronic network. It has the IT protections. Also, more importantly, it's the authoritative source. That means after the death certificate goes to the vital stats agency, they validate the information so that we know that if an individual is marked as deceased, it is the correct individual. The worst thing we could do would be to identify a wrong individual as deceased. That's one of the most important things. It is secure and it is accurate. That's why we want to focus on electronic transfer of data and try to limit as much human interaction as possible.

Mr. Scott Armstrong: Those are all my questions, thank you.

The Chair: Thank you.

I'm going to end it at this round of questions and give us some time to make the transition.

I have one question which was brought up through Mr. Armstrong's questioning and it's on the interface currently with CRA. If you've been through this process, which I have for a parent, the interface with CRA seemed to be where the disconnect was when I was administering my mother's affairs.

Can you tell us, with the way the system is currently set up, where you can see greater efficiency in terms of making sure that that improves?

Mr. Robert Frelich: I can't really speak for my colleagues at CRA, but I can speak from our point of view.

As I said earlier, we provide the information, a copy of the social insurance register, each week to CRA so they have the information. They will have an updated version of the social insurance registry, which will contain their most recent updates to individuals who have passed. They have that information. We have also, through the process of this bill, discovered that really that is where one of the disconnects currently exists and we are already in discussions with our colleagues at CRA to see how we can best address that.

I can't speak to what adjustments they would have to make on their end within their department, but as I said, we're already in discussions with them to try to address that, because they do have the information and we just have to make sure that it gets to the proper systems and it should be able to be updated automatically.

The Chair: Thank you very much for being here.

We'll take a short recess while we receive our next panel.

• _____ (Pause) _____

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• (1200)

The Chair: Welcome back to the final hour of our meeting today. We're continuing with our review of Bill C-247. Joining us until 1 p. m. we welcome Mr. Steve McCuaig, the national president of the

Canada Employment and Immigration Union, and Mr. Jim Bishop, chair of the government relations committee at the Funeral Service Association of Canada. Welcome to our committee, gentlemen.

Each of you will have time for a presentation. Which one of you would prefer to go first?

• (1205)

Mr. Steve McCuaig (National President, Canada Employment and Immigration Union): I'll allow my colleague to go first.

The Chair: Mr. Bishop, you're first and you have 10 minutes.

Mr. Jim Bishop (Chair, Government Relations Committee, Funeral Service Association of Canada): Good afternoon, and thank you all for welcoming me.

My name is Jim Bishop and as was just stated, I am the government relations chair for the Funeral Service Association of Canada, or FSAC, as it's commonly known. I'm also the owner and operator of Bishop's Funeral Home, which is a family run, independently owned funeral home in Fredericton, New Brunswick. I'm the third generation of my family to operate there. I've been working as a funeral director for 25 years now.

I'm grateful to be here today to discuss Bill C-247. I would also like to say on behalf of all of our members that our thoughts and prayers were with all of Ottawa during the events of last week and how proud we are that our democratic institution was quickly back up and running.

When this bill was first debated in June, the sponsor of the bill reached out to seek the support and the input of FSAC. We were only too pleased to join this conversation. As funeral professionals, we are often the first point of contact after the loss of a loved one and so regularly field questions about the steps required by the estate representatives to register the death of a Canadian.

Under the current system, to register a death, representatives from an estate must contact multiple offices, departments, and agencies. There is no single point of contact or form to keep this process straightforward and simple. In 2014, with all the technology we have available, Canadians deserve better. Each step in the existing process can require different documents and use a different process. This is confusing, costly, and inefficient. What's more, the government should work to minimize the burden and stress of bureaucratic red tape while Canadians are dealing with deeply emotional and exhausting circumstances. Bill C-247 could streamline this process and reduce costs, confusion, and stress for Canadians.

In order to gather information and express our support for this common-sense piece of legislation, members of the FSAC board of directors met with a number of members of Parliament as well as policy staff in the offices of the Minister of Employment and Social Development as well as the Minister of State for Social Development. These proved to be important meetings where both FSAC and the ministry responsible for social development were able to share information and pose questions about the existing processes.

During this discovery phase, FSAC learned of the vital linkages system whereby under the Constitution matters of birth and death are within the purview of the provinces, and vital statistics agencies, or VSAs, are the authoritative source for information on births and deaths in Canada. The challenges there are that departments at the provincial level must be identified, and there are also many departments at the federal level. Also, each Canadian has a unique profile that would require the different registrations to happen at different departments. For example, Canadians need to notify Public Works and Government Services Canada, Citizenship and Immigration Canada, Elections Canada, the RCMP, and Passport Canada, as has been previously stated.

In chapter 2 of the 2013 fall Auditor General's report entitled "Access to Online Services", Canada's Auditor General examined the federal government's online services offered by federal organizations. This was spoken to by Mr. Valeriote earlier. Following the initial meetings held in June by me and a number of my fellow FSAC board members, we participated in two teleconferences with Service Canada to explore the finer details of what the proposed bill involved and to seek ways that we, as funeral directors and the government, could better serve Canadians.

Canadians experiencing the loss of a loved one don't need the added stress of trying to navigate an outdated system with multiple layers. FSAC is committed to providing quality service for clients, and this includes simplifying the death notification process. Service Canada brought forth to our attention that, while the vital linkages system exists, they are facing the challenge of receiving death data from the provinces in a timely manner. They indicate that the length of time between the date the death takes place and the date on which the registration is finalized with the province ranges from 7 to 48 days.

Throughout our work with Service Canada, it has become clear that there will likely have to be some amendments to the bill to strengthen it. For example, not all departments have access to SIN card information, changing the process by which the registration of a death to that department would have to occur. FSAC understands the need to protect the privacy of Canadians and of confidential documentation such as the social insurance number.

• (1210)

We are open to continuing to work with Service Canada to find ways to improve the system. FSAC represents more than 85% of all the deaths in Canada. We are more than willing to support Canadians by conveying information about this process to them. Ultimately our goal is simple. We would like to see the government provide a better road map for the death registration process, proper instructions, and a clear outline of the process.

Service Canada indicates that by updating the social insurance register in a timely fashion, Service Canada can reduce the chance of someone else using the deceased individual's social insurance number fraudulently or inadvertently, the burden of the survivors reporting the death to multiple government agencies, and the chance of overpayment of government benefits and the burden placed on survivors in correcting these problems once they've occurred.

I have a story I'd like to relate to you regarding that point. A while back in my funeral home, I was dealing with a gentleman who was looking after the estate for his wife's father. What happened in that case was we had the funeral; he took the documentation and notified the agencies he thought he should notify. He did not notify Canada pension plan, so the cheques kept going into the account, which was still open for nine months. He updated the passbook for this gentleman and saw all this money in there. He called me in a panic. There's all this money. There have been deposits going in. He didn't realize he had to let Canada pension plan know. I called Service Canada on his behalf. They were very cordial. They were very understanding. They said that this happens a lot. They acknowledged that to me. He just had to return the money to Service Canada and then everything was fine in that case.

I was shocked to learn how often this does occur.

There's something else I wanted to mention with respect to the proof of death that was mentioned earlier. With funeral homes, we issue what's called a funeral director's statement of death. It's like a death certificate from the province but it's issued by us. As funeral homes, when we're in contact with families making these arrangements the onus is on us to verify the validity of the person who claims to be the person in charge of the estate for the family. Canada pension plan accepts our statements of death as a proof of death. With that time gap that's involved with the registration being done provincially through vital statistics, to expedite the affairs for a family is probably one of the reasons I would assume that Service Canada accepts our statement of death as proof of death to finalize those arrangements.

To summarize, we believe that this bill is smart, will reduce red tape for Canadians, and will save the government money in the long term. It's also worth highlighting that this is just one of the areas that FSAC is working on to simplify the burden of end of life paperwork. Though outside the context of this bill, we have encouraged the government to allow individuals to assign their CPP death benefits should they choose to do so directly to funeral homes. Individuals often use these funds to plan and pay for the cost of a funeral, though currently they must receive the funds themselves before paying them to a funeral home. Allowing Canadians to assign the benefits directly to a funeral home would simplify the process for individuals and their families.

Again, thank you for allowing the Funeral Service Association of Canada to be a part of this process on this important piece of legislation. I look forward to your questions.

The Chair: Thank you, Mr. Bishop.

We move to Mr. McCuaig for up to 10 minutes, sir.

Mr. Steve McCuaig: My name is Steve McCuaig. I'm the national president for the Canada Employment and Immigration Union. I represent the workers who would actually deliver this service. I'm here to speak about the practicality of that idea in the bill. CEIU certainly is pleased to see a very thoughtful bill like this one, and we hope for the success of it.

With that in mind, our workers at Service Canada right now simply can't take on a whole lot more work without there being more of an investment in Service Canada. Over the last five years, we've seen our membership decrease by roughly 5,000 employee members. The workers who are there now have as much as they can handle; they can't do more. If in fact this is going to proceed, and from the looks of it, it is a bill that has a lot of support and looks like it's going to pass, and I commend the government for doing this, just be prepared for the implementation process. Make sure there are enough resources for the employees to do the job because, as Mr. Bishop has already expressed, it's a difficult time for Canadian citizens to be dealing with government when they're talking about someone who has passed on. Whether or not it's one department or several departments, if there's still any red tape whatsoever, it's not going to have the desired effect that this bill is intended to have.

As I said earlier, we've lost a large number of members. They need to have the ability to do their job. To do that they need the numbers that are required to do it. The recent cuts in all of the federal public services were done, in my opinion, in a way that didn't really put emphasis on where those cuts should have been made. They simply gave the direction to the senior management and senior management went and cut where they felt was the easiest. Oftentimes that's at the operational levels.

Right now our members who work the call centres are unable to address all of the calls that are coming in. At one point, I believe on the EI side of our business, there were only about 30% of the calls getting through. With CPP and OAS the numbers may be better, but not by much. If someone who is in dire straits is calling and calling and can't get through, then this bill, as well intended as it is, will not have the desired effect.

My reason for being here today is to speak about the need to increase the number of people that you have doing this work. It would add an incredible amount of workload. It's going to be a very specialized workload. For those reasons, not only would you have to invest in the resources in terms of human resources, but you would also have to invest in a training program that is robust and addresses all of the needs this bill intends to cover.

As you can see, I'm not here with prepared notes. These are all things that I have in my heart and I am pleased to be able to present this information to you.

I'm ready to receive questions.

•(1215)

The Chair: Thank you very much, Mr. McCuaig.

We'll move to the first round of questions with Madam Groguhé.

[Translation]

Mrs. Sadia Groguhé: Thank you, Mr. Chair.

Your testimony on this issue is very interesting.

My first question is for Mr. Bishop.

You talked about the challenges with death notifications and with receiving death data in a timely manner. What do you intend to do to adjust this type of information, which I think goes beyond what the bill proposes?

[English]

Mr. Jim Bishop: In reference to what I was saying, what I was referring to is the time gap between vital statistics and when we have finished meeting with the families to make our arrangements. We fill out the civil portion of the registration of death with the family. That in turn is turned over to vital statistics. The gap that lies within is the fact that once we've filled out our registration information, we turn that document over to the family physician of the person who has died. The physician fills out the cause of death and signs that, and then it's turned in to vital statistics.

That gap can cause a problem in the linkage system within the provinces. They don't get to register that until they receive it from the doctor's office. Sometimes there is a delay in doctors signing these documents. In some provinces they won't release the body from the hospital until there's a signed registration, but that's not universal across the country. That issue remains in different provinces.

[Translation]

Mrs. Sadia Groguhé: Okay.

My second question is for Mr. McCuaig.

As you said, tangible investments will need to be made in implementing this type of program. You talked about investments in human resources and equipment. Could you be more specific? If possible, how many people and how much equipment would it take to implement this type of unique program?

•(1220)

Mr. Steve McCuaig: I'm not the best person to do that analysis.

As the employer, it is important for the federal government to look at the impact of the program. Do you expect this service to apply to the provinces as well or just to the federal level? Will the municipalities be included, since they surely have responsibilities related to deceased persons? That is why I cannot answer your question and give you the magic formula. I can only point out that, in the past, we have seen a number of federal initiatives that were inadequate, especially ambitious initiatives like this one.

I think that, if you are going to undertake this initiative and implement it, you need to invest the necessary effort in the planning, which has often failed in the past. Take the time to carefully examine the situation, see what the tasks are and which parts you are going to bring together. Once you have that information, you will be able to determine how many employees and what types of tools you will need.

As I said before, I cannot stress training enough. There is a training gap, not only at the federal level, but also in terms of many other employers who do not invest in the resources needed for the training of employees.

[English]

The Chair: Okay.

[Translation]

Mrs. Sadia Groguhé: I have one last question, a very short one, for either or both of you, in relation to what the administration people said. I am referring to the links that we should create between the various services. One of the previous speakers talked about electronic links in particular. Do you know what is happening right now? How can the changes be made?

[English]

The Chair: Actually, I'm going to have to ask our witnesses to hold their responses to that question for another round. We are at our time limit here.

Mrs. Sadia Groguhé: Okay.

The Chair: We move to Mr. Butt.

Mr. Brad Butt (Mississauga—Streetsville, CPC): Thank you, witnesses, for being here today.

One of our representatives, from Employment and Social Development, I believe, had a statistic that 99% of all Canadians use a funeral home or funeral director for their death, which means that obviously most of the certificates that are being written up, as I believe you indicated, are already accepted by Service Canada, CPP, etc.

I quite like Mr. Valeriot's bill. I think it makes a ton of sense to move forward with this. It would seem to me that we should be trying to utilize the expertise of the individuals, the companies, and the funeral homes across the country, which are already processing this paperwork to our advantage, as Service Canada, as the Government of Canada, to make this as seamless as possible for the families of the individual who has passed away.

Do you see your members having an enhanced role in the notification to Service Canada if this bill is passed? How potentially could you see that working? Would it be something for which you could simply go online and enter the details and the certificate number and send it right in to Service Canada and let Service Canada do its bit? Do you see your members having a role in this?

Mr. Jim Bishop: Ultimately the goal would be to have an online system set up that way down the road. I'm not sure about the logistics of the implementation of that. I do see our role in this increasing.

• (1225)

Mr. Brad Butt: How does it happen now if you're doing it on behalf of your client when you're notifying? Are you phoning somebody? Are you sending a letter? How are you making the notification now?

Mr. Jim Bishop: With respect to Canada pension plan, there are forms that are online which we print up on behalf of the family. Some families will ask us to help and sometimes we will offer that help initially to help them fill those forms out and submit them. Some families prefer to do it themselves because there are certain affairs of the deceased that they don't feel we should be privy to, which is fine, but there are families that want us to help them fill this paperwork out because for a lot of people this is the first time they've had to deal with this. They're looking at us and saying, "You do this countless times for a lot of families and you have experience with it, so we'll trust you and have you help us." I can see that becoming

more and more of a role in the funeral industry because it's another service you can provide to those families beyond the other things that you're doing for them. So, yes, I see our role expanding as time goes on.

Mr. Brad Butt: What's the difference between the certificate that you folks issue and the actual death certificate that the province is issuing? What's the difference in those documents? Are they relatively similar looking? Across the country do different provinces do it wildly different or are they relatively the same?

Mr. Jim Bishop: It's slightly different from province to province, but in most cases there's a wallet size and a certificate size, and they're issued the same way that birth certificates and marriage certificates are issued. Of course they're all done in the same departments in most provinces. The funeral director's statement of death has the same information on it that the provincial death certificate has. The only difference is ours is issued by our funeral home and the other one is issued by the province. The provinces have a fee per document and it's at the discretion of the funeral home whether they choose to charge for these documents or include them as part of their service.

Speaking for myself, we include the documents and we'll give the family as many of those as they require. Some people have different-sized estates to settle so they may need more proofs of death in some cases and some may need less, which brings me back to the importance of this bill. If you were to simplify some of those reports, you wouldn't need as many of those proofs of death. Somebody, in a case where they had to deal with the province and get a provincial death certificate, may be incurring hundreds of dollars' worth of costs to notify all of these agencies. With the single point of contact, you'd have one. Where the funeral homes are already accepted, I don't see why that wouldn't be the document required down the road.

Mr. Brad Butt: I think you mentioned that different provinces have different processing times. I think you said it was from seven days to up to 48 days. Do you have any idea why it would take provinces that long to process that kind of thing? I find it incredible that it would take 48 days to process something like that.

Mr. Jim Bishop: As I mentioned earlier, one of the key delays is the time the doctor takes to fill out the cause of death, sign off on the death certificate, and then forward it to vital statistics. It doesn't come back to the funeral home for us to forward. The doctor does it. Once we've filled out the civil portion that we're required to do and we forward it to the doctor, the onus is on him to get it to vital stats. You have different timeframes based on whether it sat on his desk for 10 days or whether he looked at it right away. There are a lot of different factors.

The Chair: Our next questioner is Mr. Cuzner.

Mr. Rodger Cuzner: To continue on that line, is the statement that the funeral home owner issues, the funeral director's statement, a legal document?

Mr. Jim Bishop: No. It has our incorporated seal on it, but banks, insurance companies, Canada pension plan, all the agencies that people deal with accept it. We qualify who the legitimate person making the affairs is. We'll ask for the first page of the will to see who the named executor is so that we know. We can't just take word of mouth to assume that this person said they're in charge and so they are. We look for proof. When they receive a statement from us, and it has a responsible party's name listed on those statements of death, we've done the homework with the family to ensure that the person who says they're in charge is in charge.

Mr. Rodger Cuzner: This probably would have been better directed at the officials, but you may know this, Jim. What are we looking at annually as far as what this might save? Scott had mentioned the savings in the U.K. with overpayments of benefits or program moneys. If we're able to get ahead of this with this legislation, what kind of money are we looking at each year?

• (1230)

Mr. Jim Bishop: I couldn't give you specific figures, but as far as those benefits are concerned, you would have a situation whereby somebody's overpaid. What if that responsible party didn't realize that's where that source of income came from and they spent some of that money? Then you have to recoup that money from the government because it's owed back to you. There are instances like that when it's going to be expensive to get your money back, and there's paperwork involved, and the headache.

Mr. Rodger Cuzner: I guess that bleeds into Mr. McCuaig's situation. What you shared is absolutely real, and I appreciate that. Having had an opportunity to speak with some people who do EI processing, I know the turnaround time would be about three weeks. With 600 fewer bums in the seats, we're seeing that five, six, and seven weeks aren't uncommon.

The people who are phoning in, the ones who get through—I agree with you; I think 30% is probably a low number—but more than half for sure are being dropped. When people do get hold of somebody, the anxiety level is far greater.

Are your people now being asked to try to recoup some of the money on these overpayments? Is that one of their functions in this?

The officials had identified \$900,000 per link. Would salaries be a part of that \$900,000, do you think? Again, that was probably a question we should have asked the officials.

Mr. Steve McCuaig: No, they haven't come to the union and had that conversation, so I don't know. The amount of \$900,000 doesn't sound like a whole lot, in my mind, for what this is entailing.

As I said, when I mentioned 30%, that was at an all-time low. If you can imagine that as an all-time low—it has happened—then let's be realistic: it could become that again if we don't invest the proper amount of resources into the workforce.

To say that I can tell you exactly how much is needed, again, until we....

Jim is speaking from a perspective of what's happening right now. You're asking me what things are going to look like in the future. I don't know. All I can give you is this example. Veterans Affairs had nine offices close across the country and those services were sent over to Service Canada. Our members were very proud to take that

on—don't get me wrong—but the amount of time that was put into this was approximately three months from the day that the announcements were made to when the offices were closed, if I recall correctly. If it wasn't three months, it wasn't much more than six. I think you're talking about a very short period of time. I'm sure you recall the anxiety it caused the veterans, and the demonstrations that it created.

All I'm saying is take the time to do this right. Put in the proper investment. I'd like to see it succeed. That's the way it's going to happen.

The Chair: Thank you, Mr. Cuzner. That's your time. I know it goes fast, but that's the way it goes.

We go to Mr. Mayes for five minutes.

Mr. Colin Mayes (Okanagan—Shuswap, CPC): Thank you to the witnesses for being here today.

I want to thank Mr. Bishop for his opening remarks. As one who was just metres away from the event last Wednesday, I thought I was going to be a client of one of your members for a while and I'm thankful to be here today to be asking questions.

We talk a little bit about the process. Mr. Butt took some of my questions away.

Your family, Mr. Bishop, has been in the business for some time. I'm sure there was a time when there was a form that had to be filled out and it had to be mailed and it literally could take months to get to the right department. Things are speeding up, are they not?

Mr. Jim Bishop: For sure.

Mr. Colin Mayes: Yes. I guess that's the issue: with the number of files that Service Canada takes care of, such as veterans, EI, and those types of things, the Government of Canada has tried to speed things up by allowing people to fill out their forms on the Internet. There always is a transition, and it always causes a little bit of a problem with clients. It's just like when they came out with banking whereby you could do everything with a card; you didn't have to go to a teller. I was not a big supporter of that when it first happened. I wanted to see somebody, but now I wouldn't even want to go inside a bank. It's just great to go to the bank machine. These are all transitions that we're going through. I see that as part of what this bill is bringing forward: to modernize the system to make it more efficient and be more user friendly for the Canadian public, who are our clients.

You have been a representative of FSAC for a number of years. Is there a mechanism that you have been able to use to talk to the department about some of these issues before this bill came forward? Is there that communication to enable you to let the department know exactly what some of the challenges are with regard to this reporting?

•(1235)

Mr. Jim Bishop: In the time that I've been with FSAC, we haven't really had a go-to person beyond our normal lobbying with the government on the different issues that we run into, but the introduction of this bill definitely opened the door to a discussion that was long overdue as far as we're concerned. We never had a point of contact that we were able to go to and say, "This is what the issue is."

A lot of times the provincial associations have talked to their provincial governments about issues, but at the federal level, before this bill we didn't really have a chance to discuss this particular issue the way we are now.

Mr. Colin Mayes: That's great. I thank my colleague for bringing this bill forward because that is the issue, really: being able to move these things forward. I think we all appreciate that and are very supportive of trying to improve the service to customers. I think that's great.

I don't have too many other questions. I just think that this is a very prudent move.

To address Mr. McCuaig's point, I really believe there's going to be a transition and that it's going to take a few bodies, but the fact is that once it's in place, you won't need those bodies anymore and it becomes a matter of just doing the entries. We have to be careful that we don't overreact and hire a number of people, and then all of a sudden there are too many people. I have faith in the department to analyze that and determine what is necessary to make this transition.

Thank you for your comments. I appreciate that.

Thank you, Mr. Chair.

The Chair: That ends our first round of questioning. We move on to the second round now.

Madam Sims.

Ms. Jinny Jogindera Sims: I want to thank both of you for coming to present to us. As Mr Mayes said, we appreciate your thoughts, especially with last week and this week. It has been a very emotional and difficult week for everyone.

It also makes you reflect. One of the key things I hear about from everybody nowadays is how expensive it is to die. They look at the cost of funerals and all the pain and agony about communications. That is definitely a key concern, especially for seniors. I hear from them all the time. They're worried about how their expenses are going to be covered.

At the same time I want to thank, through you, all the people who do the job that you do and who work in the funeral homes and memorial homes in order to make that time as reasonably palatable as possible. It's a very difficult time, and I appreciate the emotions.

I want to talk about the stress on the system. There is no doubt that over the last number of years our public services, especially at the federal level, have felt a horrendous squeeze. Whenever we get a new program or a consolidation announced, there is the idea that because you pass a piece of legislation everything is going to happen just like that, but as with anything, once you have new legislation

there needs to be an implementation plan that's reasonable and which has training.

Mr. McCuaig, I'm very sensitive to the comment you made that it's about staffing. It is about staffing, but it's also about the training that is required. To receive a phone call from someone, or to be in contact with someone who has just lost a loved one...my experience has been that it doesn't matter whether it's your child or your parent or your siblings, when you lose a loved one, you're very vulnerable, very emotional. The person at Service Canada is going to need training in order to interact with people who are phoning in. I absolutely agree that we will need to have that kind of training in place.

In the long term, maybe five or ten years down the road, maybe even sooner, there might be savings with this model, but I don't think this legislation was brought here by Mr. Valeriotte because he is trying to save dollars. I believe he brought this legislation here because it's the right thing to do. It will alleviate a lot of personal pain. With respect to people receiving pensions when they shouldn't because their loved one has died, I hear about that all the time, and the kind of angst that places on the families.

The other issue is when they get phone calls from people like us. There are deceased people who are still on the Elections Canada list. Someone has to say, "Sorry, my dad passed away". You feel bad. There is a lot of work that we can do to coordinate.

My question is for you, Mr. McCuaig.

What kind of a timeline would you like to see, and what kind of a transition process would be the most acceptable when you're dealing with sensitive legislation that aims to make life less onerous for those who have lost a loved one? We want to do it right.

•(1240)

Mr. Steve McCuaig: Absolutely. I think my experience has shown that anything less than a year is probably too ambitious. I am actually a product of the Social Security Tribunal, which amalgamated four tribunals into one, and that was done over the course of a year. It was ambitious and today it seems to be okay, but it certainly had a lot of growing pains in the meantime.

If it's going to be as ambitious as that, that tells me you need to take at least a year and perhaps more. Again, I'm not clear as to what is being amalgamated. Will it be strictly the federal side, or will it include parts of the provincial and possibly the municipal governments as well? How many of the branches of the federal government would it bring together? It's difficult until we know exactly what the amalgamation is going to consist of, but at the very least it would have to take a year.

The Chair: Thank you for that.

Mr. Maguire, you're our next questioner.

Mr. Larry Maguire: We have a lot of questions here. It seems that it's a very straightforward bill that Mr. Valeriotte has put forward.

One thing that caught my ear, Mr. Bishop, was your comment that maybe isn't related as much to the bill but that currently, they receive the funds themselves before paying the funeral home and you want to redirect the CPP death benefits to funeral homes.

Do you experience a delay in getting payment on these kinds of claims now?

Mr. Jim Bishop: Quite often we do, unfortunately. What appears to be the case in some estate matters is that the family don't view it as a death benefit that's there to assist in the payment of a funeral, but rather money in the estate that can be used for whatever purposes they see fit.

Oftentimes funeral homes advance money to families ahead of time to cover disbursements that they're paying on the family's behalf. It's not part of the funeral service invoice. There are times when they'll wait on that \$2,500. They'll pay the rest of it and say, "Well, in six weeks or five weeks when that comes in, we'll bring it in to you." Sometimes it does and sometimes it doesn't.

It's also one less thing that a family would have to bother with. If their intent was for that death benefit to go towards the payment of a funeral expense with a funeral home, if that can be assigned through their approval directly to the funeral home, that's one less step that these people would have to take. That's part of that simplification process, which was why I kind of segued that in through my opening notes.

•(1245)

Mr. Larry Maguire: One of your comments as well was you wanted a better road map for death certificates, for that whole process. You've outlined that somewhat.

I was shocked, as was my colleague, that there would be delays in some of the provinces of up to 48 days in having this type of turnover, particularly as my colleague, Mr. Mayes, indicated, with today's technology. I would assume that the actions, no matter if it takes a few months to get in place, at least if the bill was to pass and come into force in Canada, this would certainly be an opportunity to streamline some of those processes. That's the intent of the whole bill.

You're certainly in agreement with that. Could you maybe indicate to us the logistics of how you see that streamlining it? We've had some comments on that, but I'd like to hear your views as well.

Mr. Jim Bishop: Part of the delay... I'm not trying to put this all on the doctors and say the doctors are negligent in their timely fashion of filling out that paperwork. There are also cases where there has been an autopsy and people are waiting for the toxicological results; they're waiting for the inquest from the pathologist. Some of those things will cause delays in certain instances. That's something that can't be helped because how do you speed up the autopsy process? That's something that I haven't even begun to try to fathom.

I find that if all of the hospitals were able to make it a policy that a body could not be released from a hospital without a signed death registration by a doctor, which would dramatically speed up the process, then you would find doctors would start signing these quicker. If a funeral is delayed because we can't get the body from the morgue of the hospital because the death certificate hasn't been signed, you're going to see doctors signing, I would assume, in a faster timeframe.

Mr. Larry Maguire: You've indicated that in your profession... Obviously seeing this bill come forward, have you talked to people

who have gone through the trauma of a death in their family, and has anyone approached you in regard to this bill? Have you talked to people about it? Certainly in your association across Canada you will have.

Can you supply any feedback? What feedback have you received from them? I guess that's the question I'd like to ask, and are there any stakeholders who see many negatives from this change?

Mr. Jim Bishop: Of our membership and the people in our industry whom we've talked to about this bill, there are of course no negatives. It's a no-brainer. It seems to be a very great streamlining process for people who look after the executorship of an estate.

With the public, they are always looking for direction from us because a lot of these people have never had to be executors before. When they walk in, they're coming to see us because they need direction, guidance, and help. That paperwork process is just as much a part of that as how many days of visitation they should have, or whether they should cremate their mom or have her in a traditional casket. The paperwork is just as daunting as all the other decisions they have to make for that funeral.

They haven't been spoken to specifically about this bill, but the problem that this bill is trying to alleviate, that problem has been talked about on numerous occasions just through the course of a normal funeral arrangement.

The Chair: Thank you very much.

That's over time, so we will move to Madam Groguhé.

[Translation]

Mrs. Sadia Groguhé: Thank you, Mr. Chair.

In his opening remarks, the administration official said that we must keep in mind that the representative of the estate would be the one communicating information on deaths to Service Canada. I think this consideration is important in terms of the bill. He pointed out that, by prescribing this specific mechanism, implementing the bill would require the introduction of new measures to ensure that the representative is actually who they say they are.

Mr. Bishop, what recommendation could you make to our committee to make this process much simpler than it is right now?

•(1250)

[English]

Mr. Jim Bishop: Policy-wise, I couldn't speak to that because I'm not sure what logistics would be involved on their side. On our side, my take on it is that whatever they decide, if it's going to expedite things and make it easier for families, that would meet my main concern. As for how it goes about arriving at that point, I couldn't really speak to that as far as the logistics go. I wouldn't know.

[Translation]

Mrs. Sadia Groguhé: I am asking you this question because you mentioned the possibility of funeral services becoming a link in the chain of information. That is why I asked you that question. We are trying to see whether the bill can be passed in its current form or whether we need to amend it.

You talked about the possibility of you becoming a link in this chain. In reality, you already are a link. Should we expect to see funeral services play a different role?

[English]

Mr. Jim Bishop: No, I don't believe we need a different role. It's just that we are the people on the ground who are dealing with these families on a day-to-day basis, and we are the first point of contact for these families.

As far as streamlining is concerned, as I said, we would like to partner with you folks with respect to giving our input from our industry side, our experience. As far as the policy-makers go, they would be better suited to do the streamlining, but we certainly want to be consulted in that process. We may have some information that may be beneficial as you investigate this and move forward. In the future, as you try and logistically plan this out on how it's going to be implemented, we certainly want to partner with you on that. We'll give you all the information and experience that we have as an association through all of our funeral home members, if it helps accommodate routes that you plan to go in for the implementation of the bill.

[Translation]

Mrs. Sadia Groguhé: You also talked about the fact that the Canada Revenue Agency centralizes information and can communicate it to other departments as long as they have access to the social insurance number. Of course, with that configuration, there seem to be breakdowns in communicating information.

Mr. McCuaig, do you think that these breakdowns are the result of a shortage in staff or something else? How do you see the current breakdown at the Canada Revenue Agency?

Mr. Steve McCuaig: I personally don't represent the employees of the Canada Revenue Agency. That being said, we are talking about the possibility of bringing together about 10 or even 20 departments within the same process. However, each department has its own automated system, and they do not necessarily communicate with each other. That is often where our initiatives break down.

People in the technology sector should really be the ones involved in this. We need studies to determine whether communication is working between various departments. That is being done automatically, so not necessarily person to person. That is an important aspect. If we cannot actually manage to merge the systems, we will not be able to merge the departments and the work cannot get done.

I hope I have answered your question properly. I am not sure I completely understood it. I am not in the technical field, but I know enough about it to say that each department has its own automated system and that those systems do not always communicate with each other.

•(1255)

Mrs. Sadia Groguhé: Okay, thank you.

[English]

The Chair: We will go to Mrs. McLeod.

Mrs. Cathy McLeod: I too would like to thank the witnesses for their comments today. Perhaps I'm going to head into the weeds more than necessary, but I think sometimes it's helpful for parliamentarians to understand some of those weedy issues. Certainly at the 100,000-foot level I think we're all right here with Mr. Valeriote and this bill. Is it practicable, feasible, doable? Is the money spent worth the money to be spent?

First of all, I have a quick question out of curiosity. I believe the officials talked about 99% of people who go through a funeral home. You had an 85% number. Is that for the same thing or is that something different?

Mr. Jim Bishop: We represent 85% of the deaths in Canada.

Mrs. Cathy McLeod: The association...?

Mr. Jim Bishop: The association does, yes.

Mrs. Cathy McLeod: How does that 1%, I guess it's people who are never recovered, or where does that 1% come from?

Mr. Jim Bishop: There is that factor and then there are people who choose through religious practice in certain cases not to deal with a funeral home and they handle things internally.

Mrs. Cathy McLeod: As I understand it right now, we have information that's anywhere from 7 to 48 days, that goes from vital statistics to the federal government and then it has varying degrees of spread within the federal government. Vital statistics gives the alert and maybe the legal pieces to the public. What does the family actually have to do right now?

Mr. Jim Bishop: During that period where the—

Mrs. Cathy McLeod: Vital statistics is doing its piece and the family is...?

Mr. Jim Bishop: What we're doing during that time is we've provided the family initially at the service with those statements of death that the funeral home issues. They have the documentation they need to go ahead and settle the person's affairs. As I said, the funeral directors' statements of death are accepted by all the major agencies: banks, insurance companies, Canada pension. They can go ahead and start tackling all these affairs before that death registration gets filed with vital statistics and then is accessible to Service Canada. It's through our documents that they're able to begin in a timely fashion, within days of the funeral happening. I know in our practice and in a lot of funeral homes, we provide families with that documentation on the day of the funeral. When they leave the cemetery, the church, or the reception, they have a package with all of their documentation to do with that funeral in their hand as well as those proofs of death.

Mrs. Cathy McLeod: If a family member never does anything, is the vital statistic process going to put all those pieces into progress?

Mr. Jim Bishop: Yes, but what will happen is, until the death is registered with vital statistics, if that paper is still at the doctor's office or it has reached vital statistics and they've come in droves and it's taking them a few days to enter that information into their system, you will have the odd case for a family where they'll be dealing with an insurance company or somebody that doesn't recognize...99% of them recognize the funeral director's statement of death but you do run into that odd situation where they want a provincial death certificate which has the same information that the one the funeral home provides has. As I say, the difference is that one is issued by the province and one by a funeral home. Some of these more obscure insurance companies that some people deal with may say they want the provincial or government death certificate, not the funeral home's. There will be a delay in that happening because they're waiting for that to be filed so it can exist in the system and be generated for them to go and obtain.

Mrs. Cathy McLeod: You talked about looking at the will. Is there proof it's the latest will? Do you ever run into those kinds of issues, in terms of vital statistics having the ability to recoup more recent information, as an example? Are there any sorts of challenges with the information you get, which is voluntarily given, versus what might pass through the system?

• (1300)

Mr. Jim Bishop: The onus is on the family, obviously, to disclose the proper information to a funeral home concerning who the person is who is legally responsible for the arrangements. We make that a policy within our funeral home. It's not a mandated nationwide application, but a lot of funeral homes subscribe to that. We ask for that first page of the will so we can see the executor's name.

If that will is superseded by a newer will, how would we really know? We have to go with what they're bringing in to us. If there has been one since the one that the person is producing, until we see a newer one we have to assume that this is the correct information.

As far as funeral homes go, I would say we try to validate the person we are dealing with as best we can, so when we issue our statements and we show the person who is in charge of our documents, to our minds and to the best of our knowledge, the information is correct.

The Chair: Thank you very much. That wraps up our questioning. We are now at the end of our meeting. We want to thank both of the witnesses for taking the time to be here with us today to share their views and to answer the questions of committee members.

The meeting is adjourned.

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