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United Nurses of Alberta

Key Points About Bill 11

Alberta's United Conservative Party government passed Bill 11, the *Health Statutes Amendment Act 2025 (No.2)* in the Legislature on November 24, 2025. It is now law in Alberta.

Bill 11 creates the legal framework for American-style, two-tier health care and the establishment of private health insurance, while allowing private payment for medically necessary care. This law will cause gross inequities in access to health care in Alberta and it threatens public health care across Canada.

"Dual practice"

- Bill 11 establishes an unprecedented model of two-tiered health care access in Alberta by allowing physicians to work in both the public and private systems concurrently, including charging patients out of pocket.
- Countries that already allow dual practice have no better wait times than Canada, and some actually have longer wait times.
- A two-tier health care system draws resources out of the public system and allows wealthy people to pay out of pocket to jump the queue, increasing wait times for the majority of people.

Private insurance

- Bill 11 creates Canada's first private insurance market for medically necessary care – which will drive up health care costs.
- Bringing U.S. style private health insurance into Alberta, including expanded workplace plans, will not stop at the Alberta border.
- Bill 11 will feed a market of private health insurance that will use every method it can to expand across Canada.
- Allowing this foothold in Canada would mean our single-payer health care will no longer be protected from trade agreements with the United States.
- If we keep health insurance public, we can stop the U.S. private health insurance industry from moving in.

Privatization costs more

- Privatization inevitably costs patients and governments more money than a single public health care system does.
- Private health insurance costs more. Employers and employees will face new private health insurance costs, driving up the cost of business in Canada. Costs will increase and be passed on through co-pays and deductibles to employees.
- Unions will bargain for health insurance coverage that will replace wages, pensions and other benefits, and will increase costs to employers.

Did Albertans vote for this?

No. Premier Danielle Smith's UCP government promised to preserve the public health care system, not privatize it. Albertans didn't vote for a two-tiered health care system or private health insurance.

What should the federal government do?

- The federal government must act and enforce the Canada Health Act to ensure no Albertan is forced to pay out of pocket for the health care that they require.
- The federal government has a responsibility to uphold the Canada Health Act and the shared national values on which our public health care is built.
- The Canada Health Act was written to ensure that all Canadians are provided needed health care on equal terms and conditions, without financial barriers.

Where do I learn more?

The Canadian Centre of Policy Alternatives and the Parkland Institute have prepared more information in easy to read and access reports.

The End of Canadian Medicare? Report by the Canadian Centre for Policy Alternatives and the Parkland Institute

Alberta's new two-tier system is not "European" health care. Report by the Canadian Centre for Policy Alternatives

NO TWO TIER
AMERICAN-STYLE HEALTHCARE