

Media Briefing Note
Keith Martin live-to-air phone interview with Libby Znaimer, host of Fight Back with Libby Znaimer
Monday, July 29, 2019 – 12:25 pm (ET)

12.23 pm (E1)	
Journalist	Libby Znaimer Host of Fight Back with Libby Znaimer, Zoomer Radio (Airs on 740 AM and in downtown Toronto at 96.7 FM)
Time & Logistics	Interview starts at 12:30 (ET), Monday, July 29 Live to air phone interview between Keith Martin and Libby Znaimer. Keith to call the show's studio line at 12:25 for preparation.
Contact Information	Studio line: 416-367-5353 ext. 487 (Backup number: 416-360-0417) Show producer: Ziv Haddi Email: <u>z.haddi@mzmedia.com</u>
Format & Rules of engagement	The second segment of this one-hour show will be about travel medical insurance and the Government of Ontario's decision to cancel OHIP out-of-country coverage. You are the only confirmed guest as at this point, but the producer has calls out to Marit Stiles, MPP for Davenport (NDP) and Christine Elliott's office (Minister of Health). We will get confirmation of other confirmed guests as soon as confirmed. You and any other participant will be interviewed separately it will not be back and forth on the same line. The dynamic of both NDP and PC participation would set the stage nicely for you to avoid criticizing anyone (they will do it to each other) and allow you to focus on the best way to implement the change from a consumer friendly perspective if it has to be done. If 3 people do participate, your interview time will likely be in the range of 5-7 minutes. There are no call-ins from listeners. The producer (Ziv) has our news release on travel medical insurance and understands our position about if it has to be cancelled, then delay implementation and undertake an aggressive communication campaign to ensure consumers understand the change and are properly prepared. I also gave Ziv your biography.
Libby Znaimer Background & Bio	After working in television broadcasting covering business and politics for two decades, Libby Znaimer joined MZ Media in 2006. She serves as Vice-President of News and Information for both The New Classical FM and Zoomer Radio. She is the host of the Zoomer Week in Review – a weekly roundup of all things Zoomer, and a daily consumer advocate talk show called Fight Back with Libby Znaimer. Libby also writes a regular column for Zoomer Magazine.

She has contributed to numerous publications including Reader's Digest, More Magazine, the Globe and Mail, and the National Post, where wrote a popular series on breast cancer called "The Lump." Her first book, In Cancerland – Living Well Is The Best Revenge – was published by Key Porter in October 2007.

Libby broke into print journalism with The Associated Press in Tel Aviv. She then moved into television, with stints at Global Television, KSTP-TV in Minneapolis, and WNBC in New York. She covered Parliament Hill for three years, then moved to reporting and anchoring daily news coverage for ground-breaking television stations Citytv and CablePulse 24. She was also an on-air host for ROBtv (now Business News Network.)

Libby is active in a number of cancer-related causes. She is the national spokesperson for Pancreatic Cancer Canada, and co-Captain of Team Zoomer, which raises funds for The Princess Margaret Hospital Foundation. Libby is married to Doug Goold.

Key messages for interview:

- Canceling OHIP's out-of-country medical coverage is a decision for elected officials to make, not me. Having said that, if we have to lose our coverage, let's do it in a way that gives consumers as much time and information as possible to prepare for the change.
- One of the consequences of ending OHIP out-of-country coverage too quickly and without sufficient communication is that people travelling abroad in future may not have adequate insurance coverage. We believe a one-year transition period is the minimum time frame needed for a significant change like this, instead of the current plan to stop coverage on October 1.
- Even without this change, many Ontarians travel outside of Canada without adequate travel health insurance and without realizing they are at risk of incurring major financial costs. For example, according to the U.S. Centers for Medicare & Medical Services, the average cost of a three-day hospital stay in the United States is approximately US\$30,000, and comprehensive care can run up costs of several hundred thousand dollars or more.
- Allowing more lead time for implementation of this change will ensure consumers are aware they will no longer be covered by OHIP when they travel outside of Canada.
- We believe a robust communications campaign by the Government that supplements what the insurance industry is already doing will be critical in mitigating the risk to the travelling public of this change in insurance coverage. That communications campaign should emphasize to Ontarians the importance of having travel health insurance in place

Key Messages

before travelling outside Canada, so that they and their loved ones will have immediate access to emergency medical care and related assistance, and can avoid exposure to potentially catastrophic and lifealtering financial costs.

- We know from independent research that travel medical insurance is a cost-effective and effective way for Canadians to safeguard against the high-cost of out-of-country medical care.
- For example:
 - 1. The experience of Canadians with travel medical insurance is very high, with at least 80% satisfied with the product and the value it provides.
 - 2. Travel medical insurance in Canada has a high rate of pay-out, with 98% of people who made claims getting fully or partially paid
 - 3. Canadians have a good understanding of travel medical insurance. For example, 89% say their knowledge of policy terms, coverage and limitations is reasonable.
 - 4. Consumer confidence in the travel medical insurance industry and its ability to meet their needs is also high. For example, 91% of claimants were satisfied with their experience from initial contact to final outcome.