The Annoyance Economy

By Philip A. Baer, MDCM, FRCPC, FACR

I can date the start of this specific annoyance exactly: Saturday of the 2026 CRA ASM in Halifax, shortly after noon. I receive an email supposedly from my bank.

"Dear Philip,
On a regular basis, our bank reviews customer transactions, profiles and accounts. Our review identified missing/unverified information in your profile. This information is needed to ensure proper operation of your account(s) and ensure the Bank is compliant with current regulatory requirements.

If you are currently in North America, we would like to set up a phone appointment with you to review your profile. It will take approximately 10-20 minutes. Please respond to this email with a date, time and phone number that is convenient for you."

The email went on to provide the first name of the supposed sender, a toll-free number to call and an email address.

Of course, I was immediately suspicious. Anyone can spoof the bank's logo. Bank employees usually aren't working or e-mailing on weekends. There are only six big banks in Canada, so the fact my actual bank was mentioned could be random luck. Moreover, I had very recently visited my actual bank branch twice regarding some other matters that actually required updating, and I was then told there was nothing else outstanding.

I ignored the email and within an hour I received a voicemail with the same request. I ignored that as well.

I returned from Halifax and dropped in a few days later at my bank branch, which is fortunately very close to my home. I showed them the email on my phone. They confirmed that the employee's name, phone number and email address looked legitimate. They also reviewed my account and once again confirmed everything was up to date and nothing needed to be done.

Case closed. However, within two weeks, I received an email from someone else at the same bank:

"Hello XXX Medicine Professional Corporation,

Hope you are doing well. My name is XYZ, and I am a Personal/Business Banker at your bank. I would like to say thank you for doing business with us. To be stronger as a community, I am reaching out to clients around the neighbourhood, offering any help in regards to their banking. I am following up with you to see if you have any inquiry or need any assistance in regards to your banking. Please do not hesitate to contact me in case of any banking request."

This time the email was signed with a full name, not just a first name. The branch mentioned is one I use occasionally, but not my home branch. The email phrasing wasn't very professional, with a lot of extra spaces preceding commas and periods. I ignored this one as well.

So, what is going on? Why am I wasting time reading unsolicited emails and listening to voicemails, trying to distinguish spam from reality, and making an extra trip to the bank to sort things out?

Well, this is all part of what has been termed "The Annoyance Economy." I first encountered the term while reading the *New York Times* in April of this year. The term apparently was coined in a February 2026 report by two American economists working for the Groundwork Collaborative.[1] As stated in their introduction:

"It's become a defining feature of modern life: the steady grind of small hassles that eat away at our time, patience, and wallets. Everyday interactions that should be simple too often turn into fraught ordeals, leaving people feeling overwhelmed, ignored, or jerked around.

We call it the "Annoyance Economy"—what we pay in time, fees, and irritation to navigate our daily lives. These costs show up in many forms: hours spent on hold with customer service or lost in convoluted insurance paperwork; the relentless ping of spam calls or political messages warning of doom unless we donate; the steady creep of extra fees and surprise surcharges on everyday transactions. Each year, the Annoyance Economy costs American families at least $165 billion in wasted time and lost money."

This study was oriented to Americans, with a very different healthcare system, but it was interesting that health care figured prominently in the toll taken by the annoyance economy. The authors estimated that calls with health insurance administrators cost $21.6 billion and waiting for medical services such as doctors' appointments and tests accounted for $19.4 billion.

Interestingly, the annoyance economy itself creates the need for new services and new jobs aimed at prevailing against it. The study noted that "an entire cottage industry of so-called "healthcare concierge" services—available for a fee, of course—has emerged to spare consumers from the friction and frustration built into nearly every step of the health care experience."

This theme is familiar if you watch any Canadian television networks. Ads for Felix, My Rocky, and other companies show frustrated patients leaving the waiting

Continued on page 5

The Annoyance Economy

Continued from page 3

room of a doctor's office to obtain medications for weight loss, hair loss, and erectile dysfunction via an app, with discreet delivery to your door. If you watch American networks, you can add in ads for Ro, Him & Hers, and others. Whether this type of less annoying on-demand medical care is as good as an in-person visit is debatable, but it seems to be thriving. At the same time, concierge-style private medical practices are not uncommon in Quebec and may be coming soon to Alberta as well.

Meanwhile, rheumatologists are quite familiar with the impact of the annoyance economy on our practices. Administrative burden and burnout are the main ways we experience it. Special authorization forms, exceptional access programs, and compassionate use programs put us through hoops to obtain the treatments our patients desperately need and deserve. In the vast majority of cases, patients eventually do receive authorization, but the delays are burdensome for everyone involved and potentially worsen outcomes. Requirements for specific stop and start dates for disease-modifying antirheumatic drugs (DMARDs) initiated decades ago, and definitions of treatment naïveté that consider a single proscribed tablet taken years ago as an exclusion factor are examples well-known to Ontario rheumatologists. I am sure similar examples exist in other provinces and territories. Private insurance plans are often less transparent than public formularies, and forms are not standardized between companies.

The authors of the study also suggested the creation of a "Health Care Sludge Unit" charged with "monitoring and rooting out needless friction throughout the health care experience—leveraging tools like "blind shopper" experiments, public feedback lines, and direct engagement with industry to surface and fix barriers that waste patients' (and providers') time and erode trust." In Ontario, we do have a Ministry of Red Tape Reduction, and the Ontario Rheumatology Association is exploring how that might help with some of the challenges we face daily.

Meanwhile, my banking saga was not over. A few days later, I received a phone call from an actual person who worked at my home bank branch and whose name I recognized. Despite everything I had been told on my prior branch visits, there actually was a form they needed signed urgently to prove my corporation was Canadian rather than American. We managed that with DocuSign the same day, and I haven't heard from the bank since. I hope the silence is maintained for a long time.

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References:
1. Taking on the Annoyance Economy. Chad Maisel and Neale Mahoney. Available at *https://groundworkcollaborative.org/work/taking-on-the-annoyance-economy/*. Accessed July 24, 2026.