



Student Society  
of UBC Vancouver

### AMS/GSS Health & Dental Plan Committee

#### Membership:

1. AMS president (Marium [president@ams.ubc.ca](mailto:president@ams.ubc.ca))
2. AMS VP Finance( Kuol – [vpfinance@ams.ubc.ca](mailto:vpfinance@ams.ubc.ca))
3. AMS Councillor (Amy - [msamykwan@gmail.com](mailto:msamykwan@gmail.com))
4. GSS President (John – [president@gss.ubc.ca](mailto:president@gss.ubc.ca))
5. GSS Councillor (Soheila Zarei - [soheilazareie@gmail.com](mailto:soheilazareie@gmail.com))
6. Plan Administrator Rep. non-voting, (Bahareh – [bahareh@studentcare.net](mailto:bahareh@studentcare.net))
7. AMS/GSS Health and Dental Plan Coordinator, non-voting (Ahmed – [health@gss.ubc.ca](mailto:health@gss.ubc.ca))
8. Regent College Rep. Non-voting
9. VSTSA Rep. Non-voting , (Katie, - [katiecollinsallenbach@gmail.com](mailto:katiecollinsallenbach@gmail.com))
10. AMS Managing Director, Non-voting, (Keith – [keithhester@ams.ubc.ca](mailto:keithhester@ams.ubc.ca))

#### 2018/9 First Meeting:

### AMS/GSS Health & Dental Plan Committee Minutes of May 17, 2018.

#### Attendance:

Present: Kuol (AMS VP Finance), John Ede (GSS President) Amy (AMS Councillor), Soheila(GSS Councillor), Brent (TRG), Natasha (TRG), Ahmed (Health and Dental Plan Coordinator), Keith (AMS Managing Director, Bahareh (StudentCare)

Recording Secretary: Bahareh

#### Agenda:

- Introductions
- Renewal report presentation - TRG
- Overview of vaccine policy decision
- A.O.B

#### Call to Order:

The meeting was called to order at 9:05am

#### Minutes:

#### Renewal report

- Brent
  - Explanation of Refund Accounting Model
  - For the 2018/19 year the rates need to be increased by 3.86%
  - The student Health and Dental Plan Fee for 2018/19 will \$244.69 with a premium rate of \$242.04.
  - Explanation of inflationary impacts on the Health and Dental Plan provided by TRG
  - Discussion of the impact of the reduction of generic medication by 40% and how it has been taken into consideration for the renewal projection as raised by Amy.
  - Data collected in the 2017/18 policy year till the end of January is showing an upward trend on claims, to continue to be monitored by TRG.
  - In reviewing Pharmacare Drugs in comparison to Non-Pharmacare drugs, TRG to request detailed breakdown of top drugs in Non-Pharmacare category and present to Committee at a later date.

- Brent
  - Review of Flu Vaccine Policy Decision
  - The Health & Dental Plan saw a spike in flu vaccine claims in the 2015/16 policy year.
  - When reviewing the data, the spike in claims was determined to be triggered by the Shoppers Drug Mart on campus. The coverage levels were reduced for the 2016/17 policy year from 100% coverage to 70% in an effort to prevent Shoppers from promoting "free" flu vaccines and charging flu vaccines to the plan. In the 2018/19 policy year we saw that the shoppers and other on campus pharmacies were increasing their dispensing fees and markups in an effort to recoup their lost revenue.
- Amy
  - Elaborated on the different levels of coverage provided by BC MSP, and followed up on the dispensing fee practices of pharmacies.
  - The committee will review policy recommendations to better manage the flu vaccines.

**Options to consider are the following:**

- o 100% reimbursement, \$15 dispensing fee cap, 17% markup, \$25 plan year max: plan impact - 0.5%
- o 70% reimbursement, \$15 dispensing fee cap, 17% markup, \$25 plan year max: plan impact - 1.39%

Discussion on Flu Vaccines:

- o Mixed feeling about both options being propose to committee members.
- John
  - Requested the decision be tabled to the next meeting to allow the committee more time to review options and to make decisions.

**Adjournment**

Meeting at adjourned at 10:07am and final Decision on Flu Vaccine policy decision to be made at the next meeting to be schedule for either May 28, 2018 Committee Meeting.

**Agenda of the AMS Health & Dental (Date: May 29, 2018 )**

**Attendance**

- Present:
1. AMS president (Marium [president@ams.ubc.ca](mailto:president@ams.ubc.ca))
  2. AMS VP Finance( Kuol – [vpfinance@ams.ubc.ca](mailto:vpfinance@ams.ubc.ca))
  3. AMS Councillor (Amy - [msamykwan@gmail.com](mailto:msamykwan@gmail.com))
  4. GSS President (John – [president@gss.ubc.ca](mailto:president@gss.ubc.ca))
  5. AMS/GSS Health and Dental Plan Coordinator, non-voting (Ahmed – [health@gss.ubc.ca](mailto:health@gss.ubc.ca))
  6. AMS Managing Director, Non-voting, (Keith – [keithhester@ams.ubc.ca](mailto:keithhester@ams.ubc.ca))

Regrets:

1. GSS Councillor (Soheila Zarei - [soheilzareie@gmail.com](mailto:soheilzareie@gmail.com))
2. Plan Administrator Rep. non-voting, (Bahareh – [bahareh@studentcare.net](mailto:bahareh@studentcare.net))

Recording Secretary: Amy Kwan

**Call to Order**

The meeting was called to order at 9:40am

**Agenda Items**

1. Approving the Minutes of May 17th: Moved by Kuol and seconded by John.

2. Introduction
3. Flu Vaccine Policy Decision:

Committee approves of PBC to cover 100% reimbursement of flu vaccines, with \$15 dispensing fee cap, 17% markup, up to an annual maximum of \$25.

### Next Meeting

The next scheduled meeting is TBA.

### Adjourn

1. Moved \_\_\_\_\_ Seconded \_\_\_\_\_

There being no further business the meeting was adjourned at 9:28am.

VOTED YES OPTION:

1. **100% reimbursement, \$15 dispensing fee cap, 17% markup, \$25 plan year max: -0.5%**
  - a. **With an increase in reimbursement to 100%, we expect an increase in claims as a result. Example: prior to 2016 change, there were over 5,000 claims. With the 2016 change, claims were just under 4,000. With a 100% reimbursement, we expect the volume to increase but not to the extent of the 2015 numbers.**
  - b. **The plan has also seen a steady growth of 4-5% in enrollment**
  - c. **We hope promotion efforts in the summer/fall can drive members to seek flu clinics available on campus, thereby reducing claims. PBC will track behavior change this fall/winter.**

### Sept 26<sup>th</sup>, 2018: Health and Dental meeting

Present: Kuol, Amy, Marium, Ahmed

#### Updates:

- Kuol spoke to Ryan (associate of shoppers drug mart on campus) to discuss new vaccine coverage and he accepts it
- EmpowerMe: Will look up report to see if will be continued for upcoming year
  - o AMS pays half
  - o UBC pays half
  - o If want to continue next year, AMS will pay 100%
- AMS/GSS health and dental subsidy applications review currently in process (decision hopefully end of this month)
- Funds are currently largely being unused
  - o Will extend this year's application round to October 15<sup>th</sup> (under extraordinary circumstances only—students to hand in application directly)

Priorities:

- Tabled until GSS representative is present

Any other business:

Oct. 24<sup>th</sup>, 2018: Health and Dental meeting

Present: Kuol Akuechbeny(AMS VP Finance), Marium Hamid (AMS President), John Ede(GSS President), Soheila (GSS Councillor), Bahareh(Plan Admin),

Regrets: Ahmed( AMS/GSS Health and Dental Plan Coordinator), Amy (AMS Councilor), Keith(Managing Director)

Meeting call to order at 12:07pm

Agenda items:

Moved: Soheila Seconded: John : Unanimously approved.

1. EmpowerMe updates

Bahareh provided the background of the EmpowerMe program and shared summary of the progress for a year. Services available to students for free under Health and Dental plan and in partnership with Aspiria.

The usage was over 4,000 hours (1-2 session per student) and was good up take for the first year. Printed report shared with H&D members provide statistics on the usage.

Soheila: Are students automatically enrol into the EmpowerMe program)

Bahareh: It's benefits under health and Dental and all students enrolled in the plan are available. Will be confirm whether it will be available to all students soon.

New cases: 89% and the rest was re-using the services

72% Female and 28% male.

Problems brought up;

Relationship, financials and so on.

Next: Brainstorming on how to better promote services to the students.

Only noted crisis situation in the last year.

128 Cases ended up with students not following up with the counselling services because concerns were addressed on phone.

Marium: Happy to see numbers on the program usage for the first year.

Bahareh: Would like the report and usage to the all presidents meeting that will be organized by Marium and maybe see if it can also be presented to the GSS council.

John: The service is good, and we will share soft copies to share with the council members and materials to promote the program.

Provide trainings to the resident advisors and reaching out to the Residence Life Managers.

2. Flu Vaccination in the Nest Nov. 6 and 7th

Bahareh: Students were being billed a lot more as a result of Flu Shot through the Extended Health and Dental Plan thus increasing the cost of the plan. This year, the H & Dental Plan and

partners established a 100% reimbursements for flu shot and working hard to encourage students to use free flu shot provided by the university and Health Plan. Flu organized here is cost effective and easily accessible. Next meeting, we will share data about the plan for last year.

3. Psychology Coverage

- a. Requested that TRG price out what it would cost to increase psychology coverage from \$300 to \$500.
- b. Claims report shows that psychology coverage is a heavily used benefit, and a lot of students concerned were presented during the last election.
- c. Psychology benefits are typically used for more continuous case.
- d. Still room to monitor the impact of Empower Me, and the effects of psychology benefits.

4. Setting Goals for the year and term

- a. Better promotion of the health and dental plan.
- b. Survey health and dental plan.
- c. More promotion of the Health and Dental Plan Subsidy, reviewing criteria for access to the subsidy.
- d. Creating infographics to better communicate better student
- e. Review coverage levels

Establishing a strategic ways to create awareness and letting student use the services when the need help especially during exams time

5. A.O.B

**Agenda of the AMS Health & Dental (Date: Nov.21st, 2018 )**

**Attendance:**

Present: Kuol (AMS VP Finance), John Ede (GSS President) Amy (AMS Councillor), Soheila(GSS Councillor), Brent (TRG), Natasha (TRG), Ahmed (Health and Dental Plan Coordinator), Keith (AMS Managing Director, Bahareh (StudentCare)

**Regrets:** ohn Ede (GSS President) and Soheila(GSS Councillor)

**Recording Secretary:** Marium

**Call to Order:**

The meeting was called to order at **12:10pm**

**Agenda:**

- Agenda items
- Funding Approval
- Annual Claims Reports
- A.O.B
- Minutes Approval

Ahmed:

Available fund: \$ 50,000 per year and there were 250 applications submitted in total. 127 applicants met the requirements for subsidies. The threshold to receive the funding is \$ 8000 which any increase form \$ 5000 threshold previously thus increasing the number of folks qualifying to receive the subsidies.

It seems the applications are still less and may be it's important to specified communications only for subsidies in the future to inform as many people as possible about the subsidies. The number of students applying for subsidies are generally lower in term two as most already receive subsidies during term one.

Amy: Digitizing the application process may increase the chance of students applying for subsidies because it may removed the burdens of having to print payers and scanning them during submissions process.

Marium: For sure there a lot of students with financial difficulties and would definitely benefit from subsidies if they are aware the funding and easy applications process. Clearly more need to be done to communicate subsidies to students.

BIRT That the committee approves \$31,075.63 for the Health and Dental Subsidies

Move: Amy

Seconded: Marium

Unanimously approved.

- Annual Claims Reports

Bahareh: Reviewing the report for the last FY - 2017/18. Overall, claims increased by 13.5% due to a couple of factors including increasing number of members, 100% flu reimbursements and so on.

Change of membership report. Will looks into making permanent opt-out flexible so that students can re-enrol without extra cost through penalty fee.

Keith: Can we the total refund amount for the last FY 2017 - 2018?

Bahareh: Yes. PBC(our insurer) will provide us with the specific information and amount about that.

- Minutes Approval

BIRT That the committee approve the minutes of Health and Dental Plan form May to November 2018.

Moved: Marium

Seconded: Amy

Unanimously approved.

### **Adjourn**

There being no other business the meeting was adjourned at 1:10pm.

### **Next Meeting**

The next meeting will be schedule through when2meet in January 2019.