

AMS/GSS Extended Health and Dental Plan Committee

Date: May 14, 2020

Time: 1:05 – 2:46 pm

Venue: Virtual meeting

Present:

Voting Members: Lucia Liang (Chair, AMS VP Finance), Cole Evans (AMS President), Kimani Karangu (GSS President), Nevena Rebic (GSS)

Non-voting member: Ahmed Mtiraoui (Health Plan Coordinator)

Guests: Keith Hester (AMS Managing Director), Nicolas Romualdi (GSS VP University & Academic Affairs), Vivian Tan (GSS General Manager), Rehana Bacchus (Faculty of Graduate and Postdoctoral Studies), Kirsten Cameron (Faculty of Graduate and Postdoctoral Studies), Sophia Haque (Studentcare), Bahareh Jokar (Studentcare), Sheldon Goldfarb (AMS Clerk of Council)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 1:05 pm.

2. Agenda

The agenda was approved.

3. Summer eligibility

Nicolas:

- Most grad students start in the fall, but some start in the summer, and some start in February, March, or April and are not covered by the health and dental plan.
- Can they opt in?

Rehana:

- Plan eligibility allows access right away for those entering in January.
- Looking into May.

Kirsten:

- The vast majority have a formal start date in September.
- It's pro-rated if you start in January.
- May is also a formal start date for UBC; it's probably just been overlooked for the Health and Dental Plan.
- There's also a start date in July.
- In September 2019, the number of grad students entering was 2995; in January 2020, there were another 460; in May, 354.

Lucia:

- How long will implementation take?

Sophia:

- It's definitely possible. We do need to capture May.
- May have to look at the original referendum question.

- If the referendum didn't mention summer intake, either you'll have to go to referendum or allow students to self-enroll.
- The latter does create more risk for the plan.
- There are a few different ways to make it happen.
- Is there any formal intake of undergraduates in the summer?

Lucia:

- Not sure if it's formal.
- Can reach out to the University.

Bahareh:

- Do May and July intakes pay AMS fees?

Lucia:

- Half fees.

Nicolas:

- Should fix for undergraduates and grads at the same time.
- There's also the issue of international students and their IMED health insurance.

Sophia:

- They can still access the plan.
- There are two options:
 - Automatic intake
 - Set up a process for students to opt in.
- Medical students start before September and we capture them.

Lucia:

- Let's revisit next month.
- When would implementation happen? What would it look like?

Sophia:

- We're already into the summer cohort.
- If this is a priority, we could start self-enrollment.
- Could check with our team.
- Could do it retroactively and cover May through August.
- But during COVID, not sure.

Lucia:

- Don't think we want to do it right now. It's a summer project.

Nevena:

- Do we have to wait for a March referendum?

Lucia:

- We can do a referendum any time. We'll plan it together.

Nicolas:

- No time to do a referendum this year.
- Can do opt-ins for the summer.
- Maybe never go to referendum, just do opt-ins.
- How long to do opt-ins?

Sophia:

- Give us a couple of weeks.

- Pitfall of self-enrollment: we don't get to communicate with them directly about deadlines, etc.
- Not as smooth a process.
- Have to go through the institution.

Nicolas:

- If we do it soon enough, we could send an email to students telling them to opt in.

Sophia:

- To cover May-August? Retroactive?

Nevena:

- For two-month periods?

Sophia:

- Many students pay for two months.
- We need a conversation about intake.
- SFU has three distinct intakes:
 - September, January, May: fees pro-rated.
- Calgary does a rolling intake, rolling start and end dates.

Nevena:

- Could we do a hybrid?
- July-August two-month period?

Sophia:

- It's possible, but there would be ramifications.
- Benefits would not be pro-rated: the student would pay less, but would have access to full benefits.

Nicolas:

- Need to find a way to protect the plan.

Sophia:

- Automatic intake sidesteps that.

Bahareh:

- It's commonplace for self-enrollment to price out higher because of consumer choice.

4. Subsidy

Ahmed:

- We usually allocate for the bursary in September.
- This year we also did it for Term 2.
- This was the first time we allowed students who began in Term 1 to apply for the bursary in Term 2.
- There were 382 applications: 291 from students living on their own, 91 from those living with their parents.
- We ranked based on assessed need, based on criteria established by the committee in the past.
- Term 1 subsidy of \$8,000 for those living on their own; \$5,000 for those living with parents.
- It was quite a lot.
- It's up to the committee to decide on the cutoff.
- We have \$50,000 for bursary funding.

Keith:

- Nearer to \$400,000.

Ahmed:

- We add in \$50,000 a year.
- The \$400,000 is what has accumulated.

Keith:

- We distribute \$30-35,000 a year.

Ahmed:

- Maybe less.
- This year it would be \$48,000.

Nicolas:

- That's still below the \$50,000 we put in for the year.

Ahmed:

- No, we already paid \$23,000.

Nicolas:

- I want to avoid a referendum.

Lucia:

- We opened it up in Term 1 and got more applications.

Nicolas:

- We said we should be careful..
- We need to talk about how much we want to spend.
- We have \$50,000 coming in for the year, but we have a reserve.
- If we give too much in Term 1, what about people applying in Term 2?
- There won't be enough.

Ahmed:

- Not everyone who applies gets the bursary.
- This year some who applied had opted out of the plan, but the bursary is only for those in the plan.
- Some who applied for second term had already received money in Term 1 and were asking for a second term:
 - We said no: only once a year.
- Some were missing documents (proof of rent payments, tuition fees, etc.).

Nevena:

- Do we follow up if they're missing documents?

Ahmed:

- In the past, yes; this time no: there were so many applicants.

Lucia:

- Is there a way to distinguish ones who missed the deadline in Term 1?
- Can we separate by intake time?
- We should give priority to Term 2 applicants.

Ahmed:

- That's what we did.

Lucia:

- We don't have to go over \$50,000.

- We gave Term 1 students a second chance to apply.
- We just need to calculate how much of the \$50,000 is left and not go over, not use from the reserve.
- Tapping into the reserve is unfair to other students: is that a good way to administer the reserve?

Nicolas:

- But then the money in the reserve is going to waste.
- We just have to be responsible about how much we use from the reserve.
- I disagree with not going over \$50,000, but we need to be careful about how much over.

Kimani:

- The \$400,000 is sitting somewhere.
- Why do we have it if it's never to be used?
- We need to revise how students can access that money.
- We need to simplify.

Nicolas:

- Want to be conservative about this.
- Our current threshold is too high.
- We're giving to students who don't need the money that much.
- Have to think how we can reach those who really need it.

Kimani:

- How can we help those who didn't apply?

Nicolas:

- We quadrupled the number of applicants by making one simple change.
- We could give out \$60,000 or \$70,000 this time.
- But we should not be giving out money just because we have it.

Kimani:

- We need to reassess how we spend.
- Should tap into the \$400,000 so we don't have this money sitting there.
- No one is benefiting from it sitting there.

Nevena:

- Maybe we should have two cutoffs: one for unmet need (\$5,000 and \$8,000) and also something based on how much we want to go into the bursary fund.
- If we paid out another \$15,000 a year, we'd have over 20 years.
- It's not a big issue if we can settle on a number for this year and then set a number.

Nicolas:

- Could give full subsidies and partial subsidies.

Nevena:

- Instead of two numbers based on living with or without parents, could we just have full reimbursement and partial?

Lucia:

- Hesitant to tap into the reserve.
- Need to discuss the effect of raising the cap this year.
- If we're going to introduce full and partial reimbursements, that needs to be discussed.
- We raised the limit last year because we were not getting that many applicants.

- We don't know how we want to use the \$400,000 long term.

Nicolas:

- We've already helped many more than we used to by the changes we made.
- Just accept the victory.
- Maybe rethink the subsidy system.

Nevena:

- In September when we make a decision, will we have the information to base that decision on?

Nicolas:

- If we spend \$60,000, what would the cutoff be?

Nevena:

- Can we quantify the difference between at home and on your own?

Ahmed:

- We've always done it that way, but the committee can change it.

Nevena:

- It seems a bit arbitrary.

Lucia:

- These are good questions to discuss over the summer.
- We can do that offline and present to the committee.
- Having spent \$25,000 first term, we would be spending \$66-67,000 this year for first and second term.
- Tapping into the reserve is still a concern.
- We're giving these people a second chance to apply.
- Doing a lot of good by giving to additional students.

Nevena:

- Don't want to penalize people for not being aware, for being late.

Nicolas:

- We're helping about three times as many people as we did last year.
- That's a good step forward.
- But let's not make any rash decisions now.
- A lot of people start in September, when there's a lot going on.
- Our current approach gives them an opportunity to apply in Term 2.

MOVED LUCIA:

"BIRT the Health and Dental Committee approve all applicants whose need is in the negative with a threshold of zero."

... Carried

5. Priorities for 2021

Sophia:

- Summer enrolments we've discussed already.
- Permanent opt-outs:
 - These started out as a wonderful thing: students only had to do it once.

- But we learned that student needs change, and students sometimes come back to second and third degrees.
- The permanent opt-out carries forward, but their life situation may have changed.
- We do make exceptions.
- Perhaps we should have a conversation about re-evaluating the policy.
- COVID:
 - We've been discussing how to handle the effects of COVID-19 on the Health and Dental Plan.
 - Given the shutdowns, not all aspects of the plan have been accessible.
 - The key one is dental, so for April students are not paying dental premiums.
 - The province is saying they hope to reopen dental, chiropractic, etc. soon, so usage will pick up, but there's the possibility of COVID becoming worse in the fall.
 - We're working on a COVID Design if the province goes to lockdown again.
 - We've been asking ourselves whether we can offer comparable benefits: e.g., online yoga classes.
 - We've been in touch with the insurers, looking at equivalent value, switching benefits, restructuring.

Nevena:

- What other benefits?

Sophia:

- Because of the inequity of Wi-Fi access, thinking about support for network providers for Wi-Fi.
- There's also our legal products for those laid off, navigating relations with landlords, etc.

Nicolas:

- Great concept, but I have no idea what to do.

Bahareh:

- This is our Doomsday Plan.

Nicolas:

- What about increasing the mental health cap.
- Can dial it back later.
- Make clear this is only for COVID.

Keith:

- The \$500,000 in premiums we're getting back: could that be put into something like this instead of being refunded to those who paid?

Bahareh:

- We can have discussions on all this.
- All good suggestions.

Sophia:

- Empower Me:
 - Changes in September.
 - Got feedback.
 - Hired a National Director.
 - Putting together a Bible of Mental Health.
 - One change: providing more access to international students before they arrive in Canada.

- If abroad, still can access Empower Me.
- Liaising with the University, planning an RFP.
- Want to continue providing stability of costs.
- Able to keep rates steady.
- Utilization has been quite high despite COVID: mostly online, not in person.

Bahareh:

- We'd like to present an orientation report to new committee members.
- Today or table?
- Discussing priorities.
- Permanent opt-outs.
- Summer students.
- Flexible plan benefits – the Doomsday Plan.

Lucia:

- We'll have different plans.
- Depends on government plans.

Nevena:

- Cap on extended drug coverage.

Lucia:

- Will draft a common goals document for next meeting.
- Permanent opt-outs, summer students, COVID plans.
- Drug coverage.
- ToR for approval process for subsidy.

Nicolas:

- Something about getting away from paper documents.

The meeting adjourned at 2:46 pm.