

AMS/GSS Extended Health and Dental Plan Committee

Date: August 19, 2020

Time: 1:06 – 2:53 pm

Venue: Virtual meeting

Present:

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

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

Guests: Nicolas Romualdi (GSS VP University & Academic Affairs), Vivian Tan (GSS General Manager), Bahareh Jokar (Studentcare), Kristin Foster (Studentcare), Sheldon Goldfarb (AMS Clerk of Council)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 1:06 pm.

2. Agenda

The agenda was approved.

3. International opt-out

Kristin:

- Goal is to allow international students to make the best possible choices.
- Trying to provide the greatest number of options.
- But group plans are highly regulated, and opt-outs are usually only allowed in cases of other coverage.
- But that doesn't work in this unusual situation: A student may not have other coverage, but they also can't take full advantage of the plan.
- Been working with the insurance companies to come up with something accessible, electronic, easy to provide, and allowing choice in these unique circumstances.
- We came up with allowing opt-outs on the basis of not being able to fully access coverage.
- This will be for those who self-identify as international students.
- The best time to opt out is September, but this creates a burden for those who don't know what their situation will be like in January.
- We want to allow these students to defer the decision and let them make a retroactive decision.
- The insurance companies were reluctant at first, but we now have full approval from all our insurers.
- Now we're coming to you with the plan, which will let students opt out in September and get credit if they know they're not coming in January and (if they don't know) it will also offer retroactive credit if they need more time to decide.
- We will have to make sure they don't make any claims in that period.

Lucia:

- When is the date for the regular opt-out?

Kristin:

- The same as it's always been, in September and in January.

Bahareh:

- September 8-29 is the regular opt-out period.
- There's also a regular opt-out period in January.
- This new plan will provide an exceptional retroactive July opt-out: July 5-19, 2021.

Nevena:

- Why July?
- Sometimes we offer grants to cover fees: are we taking that into account?

Kristin:

- We can certainly take that into account for the July cohort.
- We will doublecheck that they've made no claims and also that they haven't been granted a bursary.
- Why July?
- We started with eight possible weeks, and did lots of consultation, but then just decided.
- Has to be after May to fit year-ends for institutional partners.
- And the insurance companies had requirements, a verification process.

Bahareh:

- International students still can't apply for subsidies?

Lucia:

- Not set in stone, but if they opt out, we don't want them to apply for a subsidy, and there's no way to check if they've opted out.

Bahareh:

- If you want to allow them to qualify for the subsidy, we do have metrics.
- If you haven't made a final decision, we can do this.

Lucia:

- We want a level playing field.
- Want to be fair for domestic students as well as international students.

Bahareh:

- Next step is to notify parties.

Nicolas:

- Still thinking about this deferred, retroactive opt-out period.
- Don't think we should advertise it yet; push the regular opt-out period instead.
- It will be hard for Enrolment Services.
- Better if students opt out early.
- There are challenges to reimbursing outside Canada.
- Not sure I want to tell them you can wait till next year.

Lucia:

- We agree with that: push for opt-out now.
- UBC prefers that model too.

Kristin:

- International students opting out because they're in their home country: not sure they'd change bank accounts mid-year.
- I do see not promoting the July 2021 opt-out, except I'd feel compunction about not giving the choice: in September is it fair to make them choose now?

Nicolas:

- Why not allow them to re-enroll in January?

Kristin:

- Cannot be done.
- Regulatory concerns about group association plans: against re-enrolling after opting out.
- Anti-selection concerns.
- A hard wall on that one.

Nicolas:

- Is it a Studentcare issue or Blue Cross?

Kristin:

- It is the regulatory environment and system capacity.
- If you don't want July, we could put more emphasis on September.
- I wouldn't hide July; could certainly say September is preferred.

Bahareh:

- Applying credit is different from paying.
- It's probably only a small group that will want payment.

Nevena:

- Need to provide informed consent: give people adequate information to make the decisions they need to make.
- We need to make clear we're providing another opportunity.
- If I opted out in September not knowing I had another option, I'd be frustrated.
- If someone is graduating and we need to pay them, just tell them to hold onto their Canadian bank account.
- It's a pandemic; we should try to make things seamless.

Lucia:

- Staffing resources? Is this a manual process?

Kristin:

- Not actually a manual process. Typically automated. Opt-outs are easy. Answering questions is the area we use the most resources. Also submitting claims.

Nicolas:

- We would tell students they can opt out later, but we might pay them a subsidy in September.

Kristin:

- Studentcare won't process an opt-out in July for someone who received a subsidy.

Nicolas:

- I want opt-outs done before bursaries.

Bahareh:

- My only concern is penalizing international students in Canada.
- Is it possible to have a disclaimer saying they're out of the country?

Nevena:

- If we wait to pay bursaries in July ... The point is to help in September.

Nicolas:

- If we process opt-outs after bursaries, someone who could opt out might instead apply for a bursary and get money that could have gone to someone else.

Nevena:

- That's assuming students will try to game the system.
- There would only be a small number doing that.
- I don't like taking that stance.
- We can say opting out won't be available if you take the bursary.
- We should be empowering students.

Bahareh:

- You have to demonstrate financial need to get a bursary.
- Can we verify if someone is out of the country?

Lucia:

- It's an honour system.
- We won't be requiring all the documents.

Kristin:

- Will it help if we say that if you get a bursary you can't opt out?

Nicolas:

- I'm worried about people not being able to get help because we gave the bursary to somebody else.
- I don't want people to apply now for a bursary and opt out later; that restricts who can get the bursary.

Bahareh:

- We assume students want coverage, but students abroad can't access the medical system.
- There's a liability issue.
- This is a way to give students an opportunity to choose.
- If you need money now, opt out now: in September.
- We want to allow them to use the plan on arrival in Canada.

Lucia:

- The policy is that if you receive the bursary you can't opt out in July?

Kristin:

- Yes.

Nicolas:

- Yes, but once the bursary is disbursed, the money is gone.

Nevena:

- We're thinking too negatively of people's intentions.

Lucia:

- We administer \$60,000 and just received \$500,000.
- We can use that for subsidies and tap into reserves.
- We should give priority to Term 2 applicants.

Bahareh:

- Only 200-300 receive bursaries out of 15,000 international students.

- Thinking of the collective rather than the small group applying for bursaries should be at the forefront.

Cole:

- I tend to agree with Nevena: make it a low barrier.
- I'm trying to understand Nicolas's concern: are we missing something?

Nicolas:

- We get a lot of applications for bursaries from people with low assessed need.
- I don't want to waste the resource on people who don't need it.
- We're saying: You can either get this for free (by getting a bursary) or opt out.
- People will say: I'll take it for free (give me the bursary).

Cole:

- So we'd be directing people to what's comfortable rather than most fitting.
- Maybe Phase 1 could be for opt-outs and subsidy for domestic students.
 - Then Phase 2 could be subsidy for all.
- Part of it is just communication.

Nicolas:

- Some international students genuinely need the bursary.

Cole:

- Maybe we need to explain in our communications:
 - Here's when you should apply for the bursary, and here's when you should opt out.

Nevena:

- So many people already self-select and don't apply.
- How you communicate matters.
- Some who are abroad might think they're going to come to Canada, so they apply for the bursary, but then they don't come.

Nicolas:

- Be very lenient with the bursary, but if they don't come to Canada that may affect the plan.

Bahareh:

- Your logic makes sense.
- It's too early to tell if there will be a large number of international students opting out.

Ahmed:

- I think some number will still apply.
- If we distribute \$60,000, we should be fine.

Cole:

- The easiest thing is to ensure effective communications: can Studentcare develop that?

Bahareh:

- For the bursary or for the July opt-out?

Cole:

- Both.

Bahareh:

- We don't promote the bursary – that's AMS/GSS.
- We can clearly outline the opt-out and tell people if they're unsure they can defer their decision until July.

Nicolas:

- Need to communicate that if you apply for the bursary, you can't opt out.
- Or should it be if you **receive** the bursary, you can't opt out?

Ahmed:

- Apply.

Nevena:

- Receive. If they apply and don't get it, they can opt out.

The consensus was "receive."

Kristin:

- Studentcare can verify whether students have received the bursary.
- Studentcare will take responsibility.
- Want to get moving on this.

Before the meeting Studentcare had submitted a proposed policy dated August 13 and titled: "International Student Exceptional Opt-Out Policy Relating to COVID-19 Pandemic."

The third paragraph of the policy reads:

3. In July 2021, Studentcare's exceptional request online system will be configured to allow international students to self-identify and individually choose whether to opt out of their student Health & Dental Plans on the basis of two factors:

1) Documentation of international student status (provided by the student)

AND

2) No claims paid by their student Health & Dental Plan (verified by Studentcare with the information made available by the insurer)

Bahareh and Kristin suggested adding a third factor to say "No bursaries received."

This was agreed to.

MOVED NEVENA, SECONDED KIMANI:

"That the International Student Exceptional Opt-Out Policy Relating to COVID-19 Pandemic be accepted as amended."

... Carried

4. Email campaign

Bahareh:

- The campaign schedule is in line with the last five years.
- Cole has said he would like the number of emails sent out reduced.
- Ones that can be removed are the Empower Me ones because Empower Me is actually done by UBC; they are UBC emails.

- Then there is the September intro, the January intro, network emails, a Fair Pharmacare email, an email to graduating students about purchasing continuing coverage post-graduation.
- Our click rates are well above standard; there's lots of student engagement.
- It's not as if they're receiving too many emails: the opt-out rate is 0.01%.
- But it's up to the AMS and GSS.

Cole:

- Personally, I think this is an obscene number of emails to be sending out on a weekly basis.
- Also, the AMS has a policy restricting how many emails we can send out a month: two a month, maybe a third.
- Willing to entertain some of these: the Intro emails are super-important.
- But beyond that, nothing jumps out at me as valuable.
- There should be no more than a single email per month to comply with our policy.
- Several of these could be condensed into one.

Bahareh:

- One thing to note is that the emails have been fine-tuned.
- We don't put copious amounts of information into an email.
- And one consequence of removing emails will be to put the onus on students to find information on the website.
- If students are unaware of things such as our networks, that may make their claims experience more expensive and affect the plan.

Nevena:

- Does the AMS policy apply to these emails?

Cole:

- These are emails being sent on behalf of the AMS.

Nevena:

- May be able to condense.
- Send only one Image Optometry email per term?

Bahareh:

- Image is a local optician.
- The PsyVitaliti email can be removed.

Nevena:

- Can we put two Vision ones together?

Bahareh:

- Five of these are really important: e.g., the claims deadline email.
- Also the two Intro's and Pharmacare.
- Rexall is there for the flu shots and lower costs generally.

Cole:

- We're also not supposed to promote commercial enterprises, so Rexall is a problem.
- Would like emails reduced to a monthly basis.

Bahareh:

- I completely understand, and can create a new schedule.
- Our intention is to encourage students to go to cheaper providers
- Can remove the summer Rexall email.

- Can combine the two vision emails: Image and Vancouver.
- Should continue the Continuum: the grad/alumni plan.

Cole:

- We probably need to see a new proposal.
- This needs to go to the Executive Committee.

Bahareh:

- We want to make sure students have the information relevant to them, especially in the year of COVID-19 and given the lack of in-person engagement.

Cole:

- I did go through each of the emails and thought a majority were not needed.

Nevena:

- Could there be a single email about the networks?

Bahareh:

- Absolutely.
- I think our team can condense.
- If the goal is to reduce the total number of emails, we can do that.
- I will send a revised list.

Kimani:

- At the GSS our experience is that condensing emails means information is not read.
- It's better to have separate emails.
- Be cautious: don't deny students what they need to know.
- Students need as much information as possible.

Lucia:

- We will have to postpone the third discussion, on the bursary/subsidy amount.

The meeting adjourned at 2:53 pm.