

AMS/GSS Extended Health and Dental Plan Committee

Date: November 5, 2020

Time: 10:05 am – 12:01 pm

Venue: Virtual meeting

Present:

Voting Members: Lucia Liang (Chair, AMS VP Finance), Nicolas Romualdi (GSS VP University & Academic Affairs; proxy for GSS President Kimani Karangu)

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

Guests: Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Bahareh Jokar (Studentcare), Natasha Norbjerg (TRG-Hub), Aleena Sharma (AMS Funds & Grants), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: Cole Evans (AMS President), Nevena Rebic (GSS), Kevin Kang (AMS)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 10:05 am.

2. Agenda

The agenda was agreed to by those present on the motion of Nicolas and Lucia, but it was noted that quorum was not present.

3. Bursary report

Ahmed:

- Expected large number of applicants, but received only 365.
- Need to come up with threshold for this year.
- Last year's threshold was \$8,000 for those living away from their parents and \$5,000 for those living with their parents.

Lucia:

- If we approve last year's threshold, then we will go over the \$50,000 we have for bursaries.

Ahmed:

- There would be 289 students eligible (248 living away from parents, 41 living with parents).
- At \$255 each (the amount of the Health & Dental fee), that comes to approximately \$74,000.
- That's more than the \$50,000 available.
- This is more students than last year.
- We can use the reserve.

Nicolas:

- We lowered the threshold before and ended up disbursing \$60,000.

Ahmed:

- Yes, we went into the reserve.

Nicolas:

- We do have a surplus; we can use it.

Lucia:

- \$60,000?

Ahmed:

- No, the \$50,000 from Studentcare.

Keith:

- We take \$50,000 from the fees we collect.

Bahareh:

- It's not from Studentcare anymore.

Keith:

- There's excess in there.
- We haven't been distributing the full \$50,000.

Nicolas:

- I don't want to be conservative, even if we have to tap into the reserve this year.

Lucia:

- So give out \$70,000 this year and then more later?

Ahmed:

- Don't expect that: last year was an exception because we allowed people to apply in both terms.

Nicolas:

- I thought we want to do that.

Lucia:

- That would mean giving out \$90,000.
- That's not a No.
- This would be the year to do it.

Nicolas:

- Just let people know this is something unusual for difficult times.
- It won't continue.

Lucia:

- So approving that?

Lucia said she would take a motion (moved by herself and Nicolas) to an email vote, since there was no quorum at the meeting.

4. Health & Dental Surplus

Lucia:

- Possible uses for the surplus:
 - Mental Health Subsidy for COVID, to be administered by the AMS or the GSS.
 - Creating a portal to collect documents, a system to allow faster processing.
 - MSP subsidy for international students.
 - Free masks in the Nest: lots of pressure on the AMS to do that, but we're projecting a deficit; money would have to come from funds; we're working with UBC on that;

there's a verbal understanding; not quite sure of the amount; not sure if UBC will provide enough; if not, will need money.

- Do nothing: and thus don't increase the fee by CPI next year.

Nicolas:

- I suggest we set up a system for the bursary – we keep talking about it.

Lucia:

- How much would it cost?

Bahareh:

- Depends on the specifications and on if there's a provider who already has it.

Aleena:

- Does anyone know any providers?

Lucia:

- We can explore options; there must be a system out there.

Keith:

- Depends on what we want the system to do.
- And it's not just cost, but who will do it?

Bahareh:

- Would this be specifically for the mental health bursary, or for other purposes?

Lucia:

- It should serve more than the Health & Dental Plan.

Nicolas:

- Yes, other bursaries.
- We could just build a system for data transfer.
- Would lead to cost reduction by removing redundant and inefficient systems.

Lucia:

- Who would facilitate?

Nicolas:

- Can we use the money to hire someone?

Keith:

- Hiring a part-time person would cost maybe \$20,000, but we'd still need someone in the AMS and the GSS to facilitate.

Nicolas:

- Probably both the AMS and the GSS.
- Different bursaries.
- On the GSS side, me for now, but later Vivian?

Vivian:

- Have we had this position in the past?
[The answer was No.]

Lucia:

- Could this be the new AMS Financial Analyst?

Keith:

- There's lots for them to do, but potentially.

Aleena:

- I'd be willing to work with them.

- I know these systems.

Lucia:

- Lots of research. A few months.

Nicolas:

- The problem is we need someone with familiarity with the AMS and GSS bursary processes.

Lucia:

- My staff are fully booked up.

Nicolas:

- Just earmark the money and do the project when we have time.
- Or leave it to Keith and Vivian.

Lucia:

- Will do research on the portal.
- What about subsidies?

Aleena:

- I think we should go ahead with that.

Lucia:

- Counsellors can be expensive.
- We have \$500,000.
- At \$900 each, we can support 555 students.
- We haven't had more than 400 students apply for any of the subsidies, so we have enough.
- But I suggest we do promotion this year.

Nicolas:

- Can also do partial subsidies and double the amount of students we can support.
- What will be the criteria?
- Any international student?

Lucia:

- Any international student who can prove financial need.
- Can send current rubric for other subsidies. Would be the same.

Nicolas:

- This will only be for international students?
- But it's from domestic students' fees.

Lucia:

- There's also a mental health subsidy for domestic students.
- May want to focus on those really in need.
- Domestic students pay taxes.

Nicolas:

- International students do pay taxes.

Lucia:

- Another requirement we can set is to be in Vancouver for MSP.

Keith:

- This is from the Health & Dental surplus, not the \$500,000 premium reduction.

Lucia:

- Yes, but it may include that.
- Need to find a sustaining model for subsidies.

- Money will run out.
- May have to break down the \$500,000: \$100,000 a year for five years.
- Then the committee can do research into finding money, or the subsidy will be over.
- Or if it's popular, we see if we can find sustainable funding.
- I'll find a breakdown of the number.

Nicolas:

- What about Indigenous-related health needs?

Lucia:

- Should we consult the Indigenous Committee?
- They have an Indigenous fee.
- Can ask: mostly their money is going to COVID support.

Nicolas:

- If we neglect the Indigenous population, that's awful.

Lucia:

- I'll send an email and see how they're feeling.

5. Overview of Benefits

Bahareh:

- If thinking about the surplus, a revision of benefits is an option.
- Some things have not been touched for years.
- Is there an appetite for enhancing benefits?
- The travel product: currently few or no claims are being processed with Pacific Blue Cross (PBC).

Keith:

- We've had no discussion on this.

Bahareh:

- Just looking for the best way.
- The AMS has a standalone product with PBC.
- Is there appetite to look at benefits? Enhancing them?
- Is that of interest to the committee?

Lucia:

- Regarding travel, that can wait. There's uncertainty.

Aleena:

- Talking of launching a mental health subsidy.
- Currently, students can have five sessions.
- Some might need more support.

Nicolas:

- Do we want a mental health subsidy or do we want to expand the \$500 benefit?

Bahareh:

- We noticed an increase in uptake when we last expanded the benefit (to \$500).
- Currently, you can get 3-5 sessions, depending on the counsellor.
- Good point: subsidy or expand the benefit?
- As to travel, true, most students are not travelling.

- Still paying out travel claims that are not COVID-related. Just a question of asking PBC if they're covering non-COVID travel claims.

Nicolas:

- Can we get a projection of the cost of expanding the benefit from \$500 to \$700?

Natasha:

- We did run the numbers.
- Since expanding, we've had a 25% increase in the number of claims (a 33% increase in dollars).
- We've projected for greater expansion.

Bahareh:

- Will soon have the claims report.
- It was great to increase mental health benefits in 2019.
- It led to an increase in claims.
- But the increase has not kept up with inflation.
- Can look at the impact of further expansion.

Lucia:

- If we increase the benefit, that will increase the percentage of cost.
- But not everyone would use the full \$700 and an across-the-board benefit increase would not help those in the greatest need.
- And I don't think we can absorb the volatility.

Natasha:

- To go to \$700 would increase the cost per student from \$254.99 to \$262.80.

Nicolas:

- If there's a clear need, we should explore.

Bahareh:

- That becomes a management policy decision.
- The option always exists.
- If the committee wants to dramatically increase benefits, you could go to referendum.
- But you never want to have to cut benefits.

Nicolas:

- The word referendum always causes nightmares. No referendums.

Bahareh:

- You can offload onto the Student Assistance Plan, which is now completely run by UBC.
- There's been large uptake, and it removes the barrier to access: students don't have to pay upfront.
- You can point to that as a supplement.
- If there are other areas of coverage you want to explore, Natasha can consult PBC.
- I can report next meeting.

Nicolas:

- I'm really not inclined to fund something travel-related when we need mental health coverage.

6. Removal of Permanent Opt-Out

Bahareh:

- The permanent opt-out was introduced ten or more years ago.
- The intention was to support students: they were asked if they wanted to opt out annually or do so permanently (with a fee to pay if they decided to return).
- An issue is that we can't distinguish if a student has graduated and then returns.
- If they made a permanent opt-out as an undergraduate, they can come back as a graduate student, but the system still records them as being opted out.
- This has caused complaints.
- Things have changed in the last ten years: people are taking longer to graduate and are aging out of their parents' plans.
- The system is not serving students as it used to.
- Our recommendation is to remove the permanent opt-out and make opt-outs annual only.
- It's a straightforward process to opt out; you simply click.
- And with no more permanent opt-outs, there's no administrative fee to re-enroll someone who seeks to return.

Nicolas:

- This can be perceived as an attempt to cheat students who forget to opt out.

Bahareh:

- We can allow the current students who have permanently opted out to remain opted out, but going forward not let anyone opt out permanently.
- Or we can get rid of the permanent opt-out retroactively and be lenient if someone doesn't realize their permanent opt-out is gone.

Nicolas:

- I'm not inclined to eliminate past permanent opt-outs.

Bahareh:

- It depends a bit on UBC's capacity.
- We want this year to be the one when we rip off the Band-aid.

Lucia:

- I agree with Nicolas that if they have already permanently opted out, leave it.
- We'll get pushback.

Bahareh:

- If you can review this as a motion and let us know ...
- Aim is to talk to UBC in January/February and review communications in March.

Lucia:

- If we remove permanent opt-outs entirely, then there's no 50% fee when they return?
- And opt-ins? Still a fee?

Bahareh:

- Let me look into that.

Nicolas:

- Let's check how the AMS and the GSS feel about eliminating permanent opt-outs.

Bahareh:

- It needs explaining.
- It's administrative.

- It's recognizing that re-enrolling is coming up for more and more students

Nicolas:

- Maybe we can ask you to present to GSS Council on this.

Bahareh:

- Happy to do so.
- It doesn't need to be a political issue.

Nicolas:

- Often it's the little things that provoke controversy.

Lucia:

- Maybe come to AMS Executive too.

7. Community Engagement during COVID

Bahareh:

- We're doing what we can.
- It's so different from previous years.
- Is there anything we can do to support you?
- At an earlier meeting we talked about not bombarding students with emails.

Lucia:

- Usually there's a usage report that goes to Council.
- Not last year because of the RFP process.

Bahareh:

- We can make a full report to the committee.
- A micro-report/snapshots to Council. High level.

Lucia:

- Why not put it on the website?
- Would it do any harm?

Keith:

- If you publish on the website, you'll get an awful lot of questions.

Nicolas:

- High level is fine: what's being collected and what it's spent on.

Keith:

- High level could connect to the new style quarterly reports.

Bahareh:

- High level is what we do. We talk about there being \$8-10 million in claims.

Keith:

- Health and Dental is almost half of our fee intake, so we should advertise that.

Lucia:

- Graphics? About usage? For the website, social media?

Bahareh:

- Two years ago we used pie charts.
- They provide a clear representation of claims.
- Want to work with your councils and leaders.
- We had a flooding issue which we're dealing with; it's been making it more difficult to deal with students.

- But if you see spaces where we can help, let us know.

Lucia:

- How many international students opted out with the special opt-out?

Bahareh:

- Don't have that number for UBC.
- It's not an exorbitant number.
- All we have is a global number.
- Need to work with UBC to get clean data.

Lucia:

- Can you contact students? Increase engagement?

Bahareh:

- We can reach out to the International Student House.
- In July we can reach out more easily, in our email conversation.
- If there are departments you want me to reach out to, I'm happy to do so.

Nicolas:

- We could schedule a meeting, but last time attendance was disastrously low.

Bahareh:

- If I get International House and the Global Centre, that can lead to more engagement.
- And even if only three students show up, that's fine.

Lucia:

- What's the email schedule?

Bahareh:

- Included in general information emails.

Lucia:

- So January?

Bahareh:

- Correct.
- And probably a reminder in June.
- Can work with AMS Communications.
- It's more enticing if it comes from the AMS.

Lucia:

- It may be useful to have a video in January and then in summer just before the opt-out is open.

8. Needs Assessment

Bahareh:

- Looking at doing a regional needs assessment survey.
- Prompting students to answer questions about issues like academic performance, mental health, financial status, housing: how all of this has been impacted by COVID-19.
- Also for international students, immigration.
- For us it will provide a sense of the needs.
- And our partners can use the data to advocate.
- We did one before on mental health, which led to Empower Me.
- On the basis of that survey, our partners advocated.

- Is the AMS interested?
- We regularly do surveys for you.
- Happy to share questions beforehand.

Lucia:

- Pretty happy.
- Good to get feedback, information on usage.
- Might as well add this as a discussion at AMS Executive.
- Georgia will be really interested, since she loves surveys.
- Will it be done before our referendum deadline?

Bahareh:

- Hope to do it in January or even December.

9. Legal Program

Bahareh:

- Talked to you before about expanding services.
- In 2015 we brainstormed this as a service, asking how it could help students; also asking what already exists.
- Currently the legal system is hard to access; there are restrictions on what can be accessed.
- The AMS does have a \$1 fee to go to legal services.
- Our legal service has developed, changed.
- The idea now is to give access to legal supports in housing, employment, and academic issues.
- Things like discrimination in the workplace, sexual harassment, accusations of plagiarism.
- Housing is a massive issue: unsafe living conditions, wrongful evictions ...
- This sort of service can change power dynamics; there would be someone in the student's corner; there would be no more threshold or financial barrier.
- Plus we'd offer a legal hotline for anything, which could be especially useful for international students and immigration.
- This would not be law students or a small firm. It would be lawyers in mid to large firms.
- Would need to go to referendum to introduce a new fee.
- Would cost \$27 to \$28 per student.
- Can't be included in the Health and Dental Plan.
- Can be opt-outable.
- This is one of a kind, especially at this price.

Keith:

- Sounds like a wonderful product.
- At \$27 or \$28 for 57,000 students, that's a lot of money.

Bahareh:

- I understand.
- Scalability.
- There's some risk tolerance involved.
- Being able to support all the cases, support the student through to the end of the case, to administer without a cap on costs.
- That's where we're at.

- It's been implemented at some other institutions.

Keith:

- In Western Canada?

Bahareh:

- Not in BC.
- I think Manitoba.
- Also Waterloo.
- This year there's more interest because of COVID-19: people can't make rent; they lose their jobs.

Keith:

- Does it work like the Health and Dental Plan?
- Is it insurance?

Bahareh:

- No, it's proprietary.
- Studentcare runs it.
- No insurance company.

Keith:

- Maybe submit a brochure to the committee.

Bahareh:

- We have a subject matter expert on this.
- I'd love to bring him in.

Keith:

- Would it be a local Vancouver law firm?

Bahareh:

- Our goal is to meet the cultural variables students need.
- In Montreal it's the firm that represented the protesters.
- We would find someone that fits.
- If the AMS is involved, we would consult the AMS.

Keith:

- Call centre?
- What time zone?

Bahareh:

- BC-based, during business hours.

Keith:

- If someone calls from abroad ...

Bahareh:

- Great question.
- Something we'll have to address.
- We will find a solution.

Lucia:

- Can you provide any data on the program?
- Usage?

Bahareh:

- Absolutely.

- There's a website.
- If there's student need, it's something to explore.

Nicolas:

- I'm inclined to be cautious.
- Have to look at needs and how to address them.
- Lots of systems already address this at UBC.
- And there's a limit of \$1,000 per student?
- And is a call centre best? What are the legal needs of students?

Bahareh:

- Not sure where you found the \$1,000 limit.

Nicolas:

- On the website. Expert fees of up to \$1,000.

Bahareh:

- I'm a strong proponent of determining need.
- I've been around this service. I'd love to have a service like it.
- Our research shows that students don't qualify for the free services that exist.

Natasha:

- The \$1,000 is the cost to bring an expert to the trial.
- That's separate from the lawyer costs.

Nicolas:

- Will access be contingent on students being part of the Health and Dental Plan?

Bahareh:

- It's a standalone service not tied to the Plan.

Nicolas:

- Is it contingent on Studentcare being our provider?

Bahareh:

- No. As much as we want to continue with the AMS on the Health and Dental Plan, it's not dependent on that.

10. Next Meeting

Lucia:

- Later this month?
- To go over these topics?
- Or early December?
- I'll send out an email.

Bahareh:

- Either late November or the first week in December.

The meeting adjourned at 12:01 pm.