

AMS/GSS Extended Health and Dental Plan Committee

Date: December 4, 2020

Time: 12:04 pm - 1:04 pm

Venue: Virtual meeting

Present:

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

Guests: Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Nicolas Romualdi (GSS VP University & Academic Affairs), Lev Bukhman (Studentcare), Bahareh Jokar (Studentcare), Kristin Foster (Studentcare), Brent Delveaux (Hub International Insurance Brokers), Natasha Norbjerg (Hub International Insurance Brokers), Aleena Sharma (AMS Funds & Grants), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: Ahmed Mtiraoui (Health Plan Coordinator), Cole Evans (AMS President)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 12:04 pm.

2. Travel Coverage

Lev:

- The AMS Health & Dental Plan has travel provisions.
- The AMS Plan is done directly with Pacific Blue Cross (PBC).
- Others do it differently, through Studentcare.
- The AMS Plan contains exclusions relevant to the current situation:
 - Travel to countries for which Canada has issued a travel alert are not covered.
 - Medical issues related to a pandemic are not covered.
- Since the pandemic is not affecting young people that much, that exclusion is not a big issue.
- But Canada has issued travel alerts for the whole world, so travel anywhere is not covered at the moment.
- Studentcare asked PBC: If travel is not covered, what is the point of paying for coverage?
- We did not get a good answer.
- We discussed removal of the exclusion, but PBC said they would not remove it.
- So coverage is zero or close to zero, but you're paying the cost.
- Options (none of them perfect, and the situation is evolving):
 - Terminating or cancelling the coverage.
 - But students have been promised coverage.
 - Some students will not hear if we cancel.
 - Students may have decided to opt in or out based on there being travel coverage.

- Switch to the national program Studentcare has for other schools with PBC.
 - We've made recent changes to that program because of COVID and other things.
 - Resulted in a higher cost.
 - The AMS could take the lower cost version without the additional rebuilds since COVID, but it's not clear this version will continue.
- If PBC won't change the coverage, perhaps it will change the cost.
 - The AMS would have a strong case for adjustment, either partial or full depending on circumstances.

Nicolas:

- There's a surplus in the plan.
- We ran a survey asking what students would like it spent on.

Brent:

- PBC mirrored wording from a Manitoba plan; it's not standard.
- PBC is willing to discuss rates, but is not willing to change wording during the pandemic.
- If it makes sense to join the national plan, then ...

Nicolas:

- This is a lot of information we've just received.
- Need side by side comparisons.
- Any change should be in line with the survey results.

Bahareh:

- We're not expecting a decision today; we're just presenting information.

Lucia:

- I'm curious about the possibility of negotiating with PBC to reduce the price.

Lev:

- All options are on the table.
- It's a fluid situation.
- None of us here are from PBC.

Nevena:

- Any other large groups affected?
- Governments historically have got involved for other sorts of insurance.

Brent:

- This is a specific clause in the contract.
- Every travel product will have something like this.

Nicolas:

- Graduate students may be forced to travel for research.

Nevena:

- Can we push PBC to be more lenient?

Lev:

- These are exclusions.
- Expenses caused by COVID-19 are not covered.
- Also not covered: travel to anywhere there's a Canadian government travel advisory.

Bahareh:

- Can send out documents and a comparison for next meeting.

Lev:

- There are administrative challenges resulting from any change in coverage.
- Only the final option avoids those: if you are just negotiating price and leaving everything else as is.

Lucia:

- For next meeting, can we get PBC to say how much they would reduce the price?

Brent:

- Will discuss.

3. Legal Service Survey

Bahareh:

- Proposed service especially for students.
- Uncapped model.
- Covering housing, employment, academic rights.
- Providing legal representation and a legal hotline.
- Implemented in the East and has been moving westward.
- A survey would ask students if they want such a service. [Bahareh circulated a proposed survey.]
- There would be a cost per student; there would have to be a referendum to approve it.
- The survey would see if there's a need and if the fee would be palatable.
- There's also the idea of support over human rights violations, a fourth area in addition to housing, employment, and academic rights.

Nicolas:

- Are you seeing this as an AMS service or a joint AMS/GSS service?

Bahareh:

- Ultimately, you have to decide how you want to structure things.
- I see a role for the GSS.
- The service would absolutely apply to graduate students.
- The goal is to change the rhetoric or power dynamic, and provide more than campus ombuds services.
- How it's implemented would be up to the AMS: I hope the GSS is involved.

Nicolas:

- It would still apply to grad students either way.
- The only question is whether the GSS would join the governance.
- My inclination is to include.

Kristin:

- If the AMS does this, the conversation should be between the AMS and the GSS.
- It's your policy, your bylaws.
- Also, just because it's Studentcare offering this, that doesn't make it fall under Health & Dental.
- Studentcare is moving into other services.
- It could be an AMS service covering grad students or an AMS/GSS service.
- And is the Health & Dental Committee the right committee?

Nicolas:

- This committee is not necessarily the one.

Kristin:

- You're the committee we've worked with.
- Give us some input.
- You can meet among yourselves.

Nevena:

- Maybe ask demographic questions.
- Grad/undergrad.
- Which groups see this as important?
- Which are opposed?
- Also use an equity lens to see how marginalized and under-represented communities respond.

Kristin:

- I'm very much for looking through an equity lens.

Nevena:

- Important to get culturally appropriate care to Indigenous and Black students.
- The Equity Office has produced surveys with questions we could use.

Nicolas:

- We can get demographics from enrolment data through Qualtrics.
- Qualtrics can also make sure we're getting only one answer per student.

Bahareh:

- Want to tailor to student minority groups.
- As to how to do a survey, the institution can try to give us a representative list.
- You can do your own survey, but there may be statistical wonkiness in it.

Kristin:

- The advantage of having Studentcare involved in processing the data is that we can do cross-referencing and be careful about commingling.

Lucia:

- I'm happy with the questions.
- How many people will take the survey?
- A target of 300?
- Or can we send out to the whole school while Studentcare does a targeted one?
- We could compare results.

Nevena:

- How would we capture students not in the Health & Dental Plan?

Bahareh:

- We would include students not in the plan.

Kristin:

- For statistical purity, you want a randomized list, and you have to ensure everyone answers only once. Then you have a representative sample.
- But that's not an engagement tool.
- A broader survey is an excellent way to show members you're trying something new.
- That has implications for social justice and advocacy.

- You can do one or the other, unless you follow Lucia and do both: one statistically pure analysis and then the other survey.
- I love the idea of doing both, one for data and one for engagement.

Lucia:

- Engagement is important.

Bahareh:

- You will have to ask for a fee increase in a referendum.
- Any engagement is helpful.
- Can take the two approaches.
- Statistical to show what students want.
- The broader survey as an advertising tool.

Kristin:

- You want to do the randomized sample first, before the survey for the general public.
- To avoid cross-contamination.

Bahareh:

- Studentcare can do the controlled group survey.
- Then the AMS/GSS can take on the general survey.

Nicolas:

- Can the two of you present to GSS Council?
- We can ask our council whether the GSS should be involved in the governance of this new service.

Bahareh:

- Timeline: aiming for February.

Nicolas:

- I'm fine with the questions and demographics.

Bahareh:

- Can create demographics questions.

4. Next Meeting

Lucia:

- Next week we can discuss travel, the survey, the claims report.

The meeting adjourned at 1:04 pm.