

AMS/GSS Extended Health and Dental Plan Committee

Date: December 18, 2020

Time: 11:05 am - 1:06 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), Nevena Rebic (GSS), Kevin Kang (AMS)

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

Guests: Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Bahareh Jokar (Studentcare), Charlie Tajnay (Studentcare), Brent Delveaux (Hub International Insurance Brokers), Natasha Norbjerg (Hub International Insurance Brokers), Aleena Sharma (AMS Funds & Grants), Mary Gan (AMS AVP Finance), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: Cole Evans (AMS President)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 11:05 am.

2. Annual Claims Report, 2019-20

Bahareh:

- COVID year: shift.
- Dip in claims experience, most prominently for dental claims.
- Premium holiday from insurance company in April.
- 23% reduction in overall claims.
- 2018-19 had been an active year.
- Increase in enrolment beneficial for the plan, spreading the risk.
- But then reduction in claims because of COVID.
- Surplus produced because of reduced dental claims.
- Last year we increased psychological benefits and saw shocking numbers for usage.
- Prescription drugs remained the largest category of claims, though there was a slight reduction in 2019-20.
- Psychology almost doubled in usage after we increased the benefit from \$300 to \$500:
 - It was a timely benefit enhancement for these trying times.
- Slight increase for other paramedical categories.
- Vision care remains predictable.
- Uptick in sleep apnea claims.
- On the dental side, every category showed a reduction: students were not actively using dental services during the four months of COVID.

- Enrolment increases: anticipating these continuing, except perhaps for a slight blip for COVID.

3. Change of Coverage, August-October 2020

Bahareh:

- September intake right on target.
- AMS members spent an average of 6 minutes on the website (the global average was 3 minutes).
- Slight reduction in family enrolments.
- Most reached the website from studentcare.ca. The second most came from calendar.ca.
- The introductory email was opened by 41% of recipients. 16% clicked on the links. There's an 0.07% rate of opting out from receiving emails.
- Shift from on-campus support this year. Next year hoping to have the office open.
- Types of questions received:
 - General about the plan.
 - Opt-outs.
 - Claims.

4. Survey on Surplus

Lucia:

- Raw data.
- Ranked the seven options by means and variance.
- Going by means, the top three options are:
 - Offsetting any cost increase in the plan for 2021-22
 - Expanding mental health support
 - Expanding the subsidy program.
- We gave out \$20,000 in subsidies in the first term; this term we'll probably give out \$60,000.
- The option of a subsidy for international students (for their MSP premiums) received many first choices, but even more last choices.
 - Presumably, international students voted for it and domestic students voted against.

Nicolas:

- I received a delegation from the Faculty of Medicine asking for more mental health coverage.
- Re international student subsidy: Speaking as an international student, I'd say this is not the way to do it.
 - The fee is collected equally from everybody, and I'm not inclined to make part of it go to an international-specific purpose.

Nevena:

- The idea of pooling money is to address those most in need.
- What is the dollar amount for covering MSP?

Aleena:

- Students pay \$75 per month for MSP.
- Three months coverage would cost \$225 per student.
- With \$30,000 we could pay for 133 students.

Nicolas:

- Bursary: we approve for those not in as much need as others.
- Be careful about whether we're helping those in most need.
- Just lowering the barriers to mental health makes more sense.
- The real solution is for the VP External to lobby to get rid of the MSP fee.

Aleena:

- What about a temporary COVID relief program?

Lucia:

- Would not use the current system for bursaries to identify who's in need for the MSP subsidy; would want a new rubric.

Aleena:

- The new fee rubric would be a guideline to follow, but would also allow flexibility:
 - The grader evaluating an application could apply a human touch.
- Used rubric on CampusBase: students could upload documents when applying.
- The Funds & Grants Administrator went through the documents.
- Once you grade for one subsidy for a student, that score can be used for all the subsidies they're applying for.

Nevena:

- Wondering about burden on the evaluator and bias (how do they look at application 1 as opposed to application 50?).
- Some things could be automated.

Aleena:

- We could reduce the number of documents we ask for.

Lucia:

- Might have a second person read the applications to counter bias, and they would start with application 50.
- This is the first time we've used the rubric.

Nevena:

- A rubric is fantastic.

Nicolas:

- Automate as much as possible to remove bias.
- But this is off topic: we're assuming we're going to set up this MSP subsidy for international students, but we haven't decided that yet.

Aleena:

- The mental health subsidy is next, so this is relevant.

5. Mental Health Subsidy

Aleena:

- Looking into services the current benefits don't cover, e.g., art therapy, or longer coverage than is currently supported.
- Counselling can last a year.
- We could provide a subsidy of \$700 or \$1400 per student.
- At \$1400 we could cover 119 students.
- The cost would be \$500,000 over three years, or \$166,000 a year.

Lucia:

- The current Plan covers the bare minimum for counselling: 4-5 sessions.
- For a person suffering trauma, that's not enough.
- I thought this subsidy plan was a good idea.
- Also looking at increasing coverage overall.
- Piloting it and if popular could perhaps get external funding; the VP Academic could help lobby for that.
- This is in line with the AMS/GSS history of being innovative.

Aleena:

- And this would give students a chance to choose the type of service they want beyond traditional counselling.

Nevena:

- What would an overall increase in coverage look like?

Lucia:

- I think a 2-3% increase.

Nicolas:

- I agree with the issues, just trying to figure out the best way to do this.
- We could increase coverage to pay for more sessions.
- To ask traumatized students to apply for a special subsidy may be hard; it's a barrier to those most vulnerable.
- And if it's an application process, we'll be saying No to some people.
- I'm not convinced this is the best way.
- Why are we judging who gets and who doesn't?

Nevena:

- Having to justify that you are in need is quite traumatizing in itself.
- These numbers are fantastic, but with additional barriers, fears ...
- What's the point of starting counselling if can't cover more?
- Are we going to evaluate to what extent people have been traumatized?

Aleena:

- No. It will be a simple, easy form.
- Not asking for sensitive, triggering information.
- Don't want to say No to students.
- Want it to be there for students.
- Hard to know how popular it will be.

Nevena:

- If you give people the option, they will use it, often preventatively.
- It would become first come, first served.
- There may be self-selection, self-denial.
- I'd love it to be just part of regular coverage.

Aleena:

- If we increase the benefit generally, will it make a difference?
- This is targeted.

Nicolas:

- That means you will give it to fewer people.

- I think we should open it to all.

Nevena:

- Even figuring out what therapist you need is a barrier itself.

Brent:

- You're all right.
- Increasing the \$500 to \$750: is that going to solve things for someone who needs long-term counselling?
- The proposed subsidy could be used creatively.
- Maybe we need an intake counsellor to refer people to the appropriate counsellor and subsidy.

Lucia:

- It's not an either-or conversation.
- May need more consultation and research.
- I know nothing about art therapy or counselling for Indigenous students.
- Can look into subsidy or expanding benefits.

Nicolas:

- We're conflating two things.
- I'm not against art therapy or music therapy.
- The issue is Subsidy vs. Expanding Benefits.
- I'm questioning the method of delivering resources.
- I don't want to create barriers.
- We're admitting we don't provide enough coverage and now are introducing a subsidy instead of fixing the system.

Lucia:

- The model would be like the family opt-in: letting you access more coverage for mental health.

Nicolas:

- Tier model.

Bahareh:

- We do have some schools that do that.
- There's an enhanced plan that everyone is in by default, but people can opt down.
- That's an option.
- I expect that would require a referendum.

Brent:

- That's a totally other conversation.
- Employer plans do that, but those cost \$300 a month, not \$250 a year.
- Could increase the psychological benefit by \$250.
- You could ask the University or the government to support it more.

Nicolas:

- Look at the transit subsidy.
- People complained about the U-Pass.
- We allocated money for subsidies.
- People didn't apply.
- The delivery system can affect things.

- The number using it increased 11,500% when we changed the system so they didn't have to apply.
- This system sounds great, but application systems don't work.

Aleena:

- This is not a typical subsidy; it's not U-Pass.

Nevena:

- This is even worse.
- There's a certain amount of shame in applying.
- You are your biggest barrier.

Lucia:

- How much would increasing benefits cost?

Brent:

- To increase the benefit to \$750 would cost \$340,000.
- Could probably increase it to \$1,000, or maybe \$800.
- And then in addition provide something else, not a subsidy but assistance.
- You can't solve everything.
- You can show where the water is; the question is how to get people to drink.
- Some people don't recognize they have a mental health issue.

Lucia:

- We've identified issues.
- What happens when people hit the limit?
- They need more, but can't get it.
- That's what we were thinking of in creating the subsidy.
- We'll look at this more.
- I'm going to speak to the Indigenous Committee and UBC Hospital.
- Have already spoken to SASC.
- Conversations to see what the campus needs.
- And increasing coverage overall: I totally support that.
- Want to see the pricing numbers on that.

Nicolas:

- An increase in mental health coverage.
- Then a pilot project for therapy not covered, with low barriers.

Nevena:

- Can we set alternative therapies up on the Plan?

Nicolas:

- Should be separate from the plan, so we don't have to remove it after the pilot.

Lucia:

- The number?

Nicolas:

- We have a reserve: we can run a risk.

Brent:

- Let me run the numbers.
- I'll chat with Pacific Blue Cross and see how many people have hit the \$500 limit.
- If we went to \$800, that's still more than most employer plans.

- I'll do some pricing.

Nicolas:

- How do we compare?

Bahareh:

- The AMS annual maximum is in the top tier.
- Happy to share comparisons.
- Generally speaking, it never hurts to increase mental health benefits.

Lucia:

- Let's aim for January.

6. Travel Update

Bahareh:

- Thanks to Natasha for getting the information that Pacific Blue Cross will honour (and has in fact been honouring) claims related to the pandemic or to visits to countries under a travel advisory.

7. Legal Service

Bahareh:

- Sent out an updated version of the survey, with voluntary demographic questions provided by Nevena, following UBC's model.

Nicolas:

- Needs assessment to see if need such a service.
- If there is a need, is Studentcare's the one we want?
- Are there other legal services?
- We should do comparisons.
- First establish whether students are open to paying for a legal service.
- Then explore the alternatives.

Bahareh:

- We encourage you to review the options in the market.
- Make clear how Studentcare's plan differs from other campus plans.
- We're never trying to replace, always to supplement.
- As to the needs assessment, we have our survey.

Nicolas:

- What's the difference between this and others?
- None of the others will challenge the University on issues like academic misconduct?

Charlie:

- The survey is asking about five main needs.
- Really only one question is about Studentcare: the pricing.
- The design is focused on: Is there a need?

Nevena:

- I'd say run the survey without the last question (about Studentcare).
- Sometimes surveys are for education.
- After Question 5 could ask question about whether they're aware of the Student Legal Fund.

Bahareh:

- Yes, surveys can serve many functions.
- Last time we agreed that Studentcare would do a targeted sample, and the AMS/GSS would do a larger, open survey later.
- The educational part could be included in that second survey.
- Wouldn't make sense in a Studentcare survey to talk of other services.

Nicolas:

- I'd be inclined to run the AMS/GSS survey first.

Bahareh:

- My only concern is to reduce redundancy.
- Studentcare should go first, for accuracy.
- There will be self-selection bias in a larger survey.

Nevena:

- You are pre-selecting.

Nicolas:

- There's lots of ethnicity information not in University data.
- I'm not sure being randomized is actually accurate.

Bahareh:

- We added a demographic section.

Charlie:

- Every link is unique, so every student can answer only once.
- As long as a survey is closed, with only one link per student, then it's statistically relevant.
- If open, you have to be more cautious.
- One student could answer more than once.

Nicolas:

- We can do that.

Nevena:

- I would invite representation from the Student Legal Fund Society.

Bahareh:

- Let's not do multiple surveys.
- Feel free to use the questions on your survey.

Charlie:

- The question about pricing: it's added for context to provide real world prices of legal services and show what a service could be.

Nicolas:

- I hear you, but if we put your price, it means we're thinking about you.
- Have to figure out how to ask the question.

Nevena:

- It could be: Up to what amount would you pay?

Nicolas:

- Need to contextualize so students don't provide nonsensical numbers like \$5.

Bahareh:

- Students will think that will affect the final price.
- Could specify ranges.

Nicolas:

- Could wait with pricing for the referendum, but then we wouldn't have any sense beforehand.

Nevena:

- Before the referendum, do we want to know whether students are willing to pay, say, \$30?
- But remove the branding.

Bahareh:

- Opt-out options may be something to consider.

Charlie:

- At McGill, another large institution, the question was, How much would you pay?
- And they were given ranges
- 48% said \$10 per term, or \$30 for the year.
- Needs identified:
 - Lack of access to legal services.
 - Students being less inclined to seek support.
 - Feeling of helplessness: not knowing what to do
- There was support for having a service for that.
- So far these surveys have been in support of additional service: McGill, Windsor, Manitoba.

Nicolas:

- So we're not going to learn anything from this survey.

Charlie:

- No, we haven't yet done a survey of a West Coast school.
- But students are expressing these needs and seeking solutions.

Nevena:

- Language matters: \$10 a term versus \$30 a year.

Bahareh:

- So the AMS/GSS will conduct the survey: we'll wait to see results and will be happy to support in any way.
- Good to connect with Ian Stone to complement services being offered by the AMS Student Services.
- Also with SASC.
- Ideally completed by the end of January.

Nicolas:

- I'll connect with Georgia (AMS VP Academic) about running surveys.
- Will reach out to Bahareh and Charlie before we run the survey to make sure we're not losing any information we need.

The meeting adjourned at 1:06 pm.