

AMS/GSS Extended Health and Dental Plan Committee

Date April 15, 2021

Time: 10:05 am - 11:28 am

Venue: Virtual meeting

Present:

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

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

Guests: Alex Thomas (AMS Indigenous Engagement Facilitator), Tara Drage (UBC Enrolment Services), Corey Wesley (UBC Enrolment Services), Nicolas Romualdi (GSS VP University & Academic Affairs), Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Bahareh Jokar (Studentcare), Natasha Norbjerg (Hub International Insurance Brokers), Aleena Sharma (AMS Funds & Grants), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: 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 approved (Nevena, Kimani).

3. Minutes

The minutes were tabled to the end of the meeting.

4. Opt-out for Indigenous Students

Lucia:

- Cole and I have talked to Tara and Alex about the opt-out period for Indigenous students.
- The process now has issues.
- Indigenous students are being put on financial hold because of missing deadlines.

Tara:

- Indigenous students have extended medical coverage through the First Nations Health Authority (FNHA).
- They are also covered by Pharmacare.
- Indigenous students have to opt out of the AMS/GSS Health & Dental Plan by September 30 by uploading a copy of their status card.
- Some say they can't; others forget.
- September 30 is a quick turnaround, and if they miss the deadline, they are required to pay for coverage they don't need (the AMS/GSS plan).

- Some self-identify as Indigenous but don't have a status card – they then require AMS health and dental coverage.
- Some may want the AMS coverage in addition to FNHA coverage.
- But among those who don't, some miss the opt-out deadline and don't realize they will then have a large sum to pay (\$270).
- Many have never had to deal with premiums.

Corey:

- Indigenous students don't even get an insurance card.
- They have no visual evidence of being part of a plan.
- Things just magically happen; there's no indication of how the structure works; it just occurs.
- Different from non-Indigenous students.
- Indigenous students don't engage with MSP (the BC Medical Services Plan).
- Nobody in an Indigenous family knows either.

Alex:

- A lot of First Nations students don't know what they're covered for.
- For instance, wisdom tooth removal is not fully covered by the FNHA; it might be useful in that case to also have the AMS coverage.
- Sharing information with students would help.

Nicolas:

- Thanks for bringing this up and explaining the problem.
- One issue is how the system is set up: would a possible solution be extension of the opt-out period?
- It sounds like Indigenous students have never had to engage with the health care system, so they won't know how the parts of the system work with each other.
- When an Indigenous student registers, is there a more pro-active way to let them know what they need? Through workshops, emails?

Tara:

- On the AMS side, how can you make it easier for students?
- And better communications.
- I'm going to be working with the UBC Health Office.
- Maybe there could be a Canvas course on health care coverage.
- We need to be collaborative with AMS/GSS and Studentcare.
- This is a big issue.
- It's important that students understand; we have to try to get out ahead of it.

Nicolas:

- I'm almost ashamed we didn't think of this ourselves.
- How much value is being added for Indigenous students?
- Should we look at how our coverage could be more complementary?
- Missing the email to opt out is a problem across the board.
- But you were saying people were unable to opt out?

Tara:

- Well, that's anecdotal, third-hand.
- Students are unsure what's required.

- It would be good to make things clearer.
- I've heard some have applied and been denied.

Nicolas:

- The opt-out process is designed to work.
- If it doesn't, I'd like to fix that.
- For status, if the only accepted proof is the status card, can we put something on the website to say that?

Bahareh:

- It's already there.

Nicolas:

- Can we get reports on how many attempted opt-outs fail? If it's 10%, that's different from 80%.

Bahareh:

- It's definitely not 80%.
- Can't pull a general report on this.
- Can look up specific students.

Nicolas:

- How many students fail in their attempts to opt out?

Bahareh:

- If a student attempts, but doesn't complete the process, we email to remind them they haven't completed it.

Tara:

- That's helpful to know.
- This primarily affects sponsored students: students sponsored by a First Nation.
- There are 480 at UBC Vancouver.
- Many sponsors cover tuition, but not U-Pass or health and dental (because FNHA covers that).
- Students don't know to opt out, so they are charged the fee and end up on financial hold when they don't pay it.
- Which means they can't see their exam schedule or change courses or access transcripts.
- Sometimes we try to resolve this, but it's too late: they owe \$270, plus interest, and can't register for second term.
- It's this fee that's causing the problem.
- Maybe an additional reminder to opt out would help.
- Maybe we could pull a list of sponsored students and send it to you to opt them out.
- Possible solutions:
 - Extend the deadline (but that may cause challenges if we do it for just one group).
 - Can they opt out throughout the year? If Indigenous, a retroactive opt-out?
 - Could the AMS administrative staff do this?
 - Maybe a better use of bursaries or subsidies?

Alex:

- Workshops are a great idea.
- If the Longhouse is interested, it would be a good way to create relationships.

Bahareh:

- We are very cognizant of these concerns.
- Studentcare wants a simplified process.
- Our objective is to enhance and support services to Indigenous students; we're in research and development on this now.
- To opt out, all that the student has to do is provide proof of status: upload proof of coverage.
- Just have to do that once.
- To modify the change of coverage period (the opt-out period) for one group is difficult.
- But we are looking at the change of coverage period for all students.
- There is also an exceptional opt-out process for special circumstances.
 - We don't encourage use of this, but it is available.
- Indigenous students don't pay their own tuition (their band does).
- We are very lenient for Indigenous students.
- Opt-outs shouldn't be rejected for technical reasons.
- Sometimes people don't click the final confirm button – but we reach out to those.

Nicolas:

- There are two deadlines here: the opt-out (September 30) and the financial hold.
- If the financial hold triggers before September 30, Enrolment Services can tell the student, You still have one week to opt out.

Tara:

- Financial hold is usually after the Add/Drop day.
- Many times it takes time for the sponsor to send in the form.
- There could be delay by the student or the band.
- If sponsored, the tuition deadline is deferred.
- The financial hold is not usually flagged, but we can work on that.

Nicolas:

- If the student self-identifies as Indigenous, is that the time to speak to them?

Bahareh:

- Maybe we can create a point of contact for Indigenous students: if they have alternative coverage, they can opt out.
- I'd like to connect with Enrolment Services staff and do some high level training, especially for the eight of you dealing with Indigenous students.
- Talking about 400 students shouldn't be difficult.
- We want students to know what their coverage is.
- Would love to connect to the Indigenous Student Working Group.
- We want to make sure we connect with niche groups: Can Studentcare be there at a special orientation for Indigenous students?
- Indigenous students have to be part of the plan; they can't be removed except by themselves.
- We can't pull a list of Indigenous students, but we can create a custom email for Enrolment Services to send them information.

Tara:

- Didn't know about the exceptional opt-out process.
- Definitely interested in bringing you to our team meetings.

- We are the main people who work with students on health programs.
- Can also connect you to Orientations.
- And the Indigenous Wellness Committee may be more useful than the more general Indigenous Student Working Group.
- To Nicolas's question, when is the time to communicate to students?
- Would love to see a custom email from Studentcare, telling students they don't have to opt out, but if they don't, there's \$300 to pay.
- When a student does access the exceptional opt-out, is it partial or full?

Bahareh:

- Full, but it has to be in the same term.
- If intake is in September, the student cannot wait till January.
- The idea is to mitigate as soon as possible.

Nevena:

- It's challenging to navigate for anyone; there's a lot more we can do to make this accessible.
- What about the people who don't have a status card? What is the prevalence of that? How do you apply for one? Can we discuss this requirement?

Alex:

- I have always had a status card and never had to apply.
- Now they're official government cards.
- Used to be the bands doing it.
- With the government doing it, that slows things down.
- I've been waiting for two years for a renewal.
- I know some people who have just applied; there are lots of issues; proof of ancestry is required.
- Is coverage possible without a status card?
- There are people falling through the cracks.
- It's stressful.
- Right now the government is not renewing, because of the pandemic.
- Expired cards still work, though.

Nevena:

- People lose documents all the time.
- Can Studentcare or Pacific Blue Cross do something then?

Bahareh:

- If there's a lack of current physical documentation, we support the student.
- We don't reject if the card's expired: your status isn't going away.
- For students still waiting for access to status, that's a completely different issue: beyond our scope.

Nicolas:

- Insurance plans have deadlines.
- They pull money together and pay claims from that money.
- If we don't collect, we don't have money to pay.

Bahareh:

- There's also logistics.
- We're automated; it reduces human error.

- It's difficult for Indigenous students who think their band is paying for everything.

Nicolas:

- Can't opt out in Term 2 for Term 1: that would affect the financial integrity of the plan.
- I'm concerned about grad students: intake for them is any time of the year.
- It's already difficult to communicate with them.
- I wonder how poorly we're doing with Indigenous graduate students.

Bahareh:

- Most graduates have undergraduate experience.
- If there are issues, we can facilitate.
- But this is more an undergraduate issue.

Tara:

- We email all Indigenous students, grads included.
- Sponsored students make up 35-40% of the Indigenous students.
- The 480 number was just the sponsored students.
- There are about 1300 Indigenous students overall.

Bahareh:

- Those with status but no band financing are more cognizant and cost-conscious: they're paying their own tuition.

Lucia:

- I think Tara and Bahareh should touch base.

Nicolas:

- Can we do an Indigenous version of the plan?

Bahareh:

- You're jumping two years ahead.
- It's something we've thought of and are looking into.
- There are conversations on the national level.
- We encourage people to make decisions for themselves.
- I thought FNHA covered everything; I'm discovering it's not true.
- Would like to connect with Tara and the Indigenous Wellness Committee.
- Would also like to increase the duration of the change of coverage period this year: not just for Indigenous students.

Tara:

- I will reach out to continue the conversation.
- Will research the exceptional opt-out process.
- Happy to have had this conversation.
- Thanks to Alex for arranging it.

Nicolas:

- Apologies from the GSS for not seeing this problem before.

Lucia:

- Cole and I were shocked to discover the situation.
- On behalf of the AMS, I would also like to apologize.

Corey:

- If anyone has questions about what's like to be status, I have unique experiences, having moved from province to province.

Lucia:

- Can we work on a survey on this?

Bahareh:

- Absolutely.
- This would be part of a larger engagement piece: getting student feedback.

5. Minutes

Nicolas:

- Let's postpone these to next week.

The meeting adjourned at 11:28 am.