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:
  o Extend the deadline (but that may cause challenges if we do it for just one group).
  o Can they opt out throughout the year? If Indigenous, a retroactive opt-out?
  o Could the AMS administrative staff do this?
  o 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.
  - 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.