AMS/GSS Extended Health and Dental Plan Committee Meeting with Studentcare

Date: April 1, 2020
Time: 12:06 – 12:53 pm
Venue: Virtual meeting

Present:
Voting Members: Lucia Liang (Chair, AMS VP Finance), Nicolas Romualdi (GSS President), Nevena Rebic (GSS, arrived 12:15), Wendy Song (AMS)

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

Guests: Keith Hester (AMS Managing Director), Vivian Tan (GSS), Natasha Norbjerg (TRG-Hub), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: Chris Hakim (AMS President),

Recording Secretary: Sheldon Goldfarb

1. **Call to Order**
The meeting was called to order at 12:06 pm.

2. **Agenda**
The agenda was approved (Wendy, Nicolas).

3. **Student opting-in**
Lucia:
- An Education student is wanting to opt in after previously having opted out permanently as an undergraduate.
- She reached out to the Ombudsperson.
- She missed the deadlines for enrolling.
- She thought she’d be enrolled automatically.
- She’s okay with paying the full amount.
- Bahareh (from Studentcare) and I feel comfortable with her paying, but we need a formal motion.

Nicolas:
- What is the normal situation if a person opts out as an undergraduate?

Ahmed:
- Usually with a permanent opt-out, you’re out for your whole time at UBC: undergraduate, graduate.
- Sometimes we allow students in: they have to pay the fee, plus an administration fee.

Lucia:
- When students opt out permanently early in their undergraduate career, most don’t really understand what it means.
• There’s a blurb saying it’s permanent.
• She says she didn’t receive an email explaining the process.
• I’ve asked Bahareh for a list from the University of those who have not enrolled.

Ahmed:
• It happens a lot.
• If you opt out permanently, there has to be a manual reinstatement.

Nicolas:
• Do we want to change that?
• It’s not a robust system if it’s happened before.

Wendy:
• Were students told they have to wait till next year?

Lucia:
• No, they usually call Studentcare.
• There are lots of extenuating circumstances.
• They can make an exception.
• This student did not get in touch until much later.

Wendy:
• She would have to pay for a full year?

Lucia:
• Yes, but she can opt in at a pro-rated rate, in second term.

Wendy:
• I’m confused.
• In her email she said she’d have to wait a whole year.

Ahmed:
• She wants to enroll now.

Lucia:
• This student would be a few thousand dollars in debt.

Nicolas:
• Every September and January we should send a reminder, telling people: You’re out of the program, you need to opt in.
• Send it to all opted-out students.

Lucia:
• Don’t they send an email?

Ahmed:
• We do send an email through UBC.
• The student should know the breakdown of her fees.

Lucia:
• Bahareh said this was a special case.
• The student was under stress.
• It would not be a big loss on the AMS’s end.
• Bahareh didn’t have a problem with reinstating the student.
MOVED NICOLAS, SECONDED WENDY:

"BIRT the Health and Dental Committee approve Kathryn Ney’s opting in to the AMS Health and Dental Fee late given her special circumstance."

... Carried

4. 5% Fee Increase

Lucia:
  • We heard from Pacific Blue Cross that the premium would be going up 3.1%.
  • There had been talk of 4.88%, but now 3.1.
  • Both boards have to pass it after a formal recommendation from this committee.

Natasha:
  • Projection was for 3.01%.
  • Pacific Blue Cross proposed 4.42%.
  • We negotiated back down to 3% (not 3.1), so it’s back to what was projected.

Keith:
  • We can make the motion read 3%.

Nicolas:
  • I’ve been thinking 5% to cover the unexpected in the COVID situation.
  • But we can do 3% now and add 2% later.

Lucia:
  • If we did that, there’d be backlash.

Nicolas:
  • With that in mind, do we want to go with 3 or play safe with 5?

Natasha:
  • Even at 3% we’d still be collecting over and above the true cost of the premium, and providing a buffer.
  • But given the COVID environment, it might make sense to make an increase of as much as 4.5%.

Nicolas:
  • I’m concerned the true cost could go up.

Keith:
  • That means next year applying for the 5% or going to referendum.

Nicolas:
  • I want to avoid a referendum.

Wendy:
  • What do we need an additional buffer for?

Keith:
  • It goes into the Health and Dental reserve and could be used for either an increase in benefits or increased mental health benefits.
  • There’s $3.8 million in the reserve now.
  • Plus $1.5 million.

[Nevena arrives]
Nicolas:
• The general strategy is to go to 5% to avoid going to a referendum.
• 5% equals $5 more instead of $3.
• Students would end up paying $5 more into the plan.
• If it not all needed, next year’s increase could be 2 or 3%.

Nevena:
• What kinds of things are we thinking we'll need to cover?

Nicolas:
• We increased the cap for psychological coverage to $500, but most won’t max out.
• More medication costs?

Natasha:
• No, that will probably be pretty normal.
• After return to normal, would see a spike.

Nevena:
• Psychological coverage. Might be a service.
• But pushing Empower Me: how much does that publicity weigh on us?

Natasha:
• Working on renewal.
• Right now looking at paramedical (including psychology, chiropractic, acupuncture, etc.) as second largest claim.

Nicolas:
• Another strategy: increase 3%, go into reserve if needed, reduce coverage.

Natasha:
• Within paramedical, psychology was the Number 1 claim.

Nevena:
• Is it maxed out?
• By how many students?

Natasha:
• To figure that out would take more analysis.
• For September 2019 – January 2020: $213,715: 49.2% of paramedical claims went to psychological counselling.

Nicolas:
• That’s 700 students, which is relatively small.

Lucia:
• So is the consensus that we won’t go with 5%?
• We’re okay with 3%?
• Between 3 and 5?

Wendy:
• If we stick with 3%, how much goes into the reserve?

Lucia:
• Depends on the claims.
• The unclaimed.

Wendy:
• How much are we projecting to receive?
Lucia:
- It’s at $256.92 now.
- A 3% increase would be $7.71.
Keith:
- There are 44,000 members in the plan.
Lucia:
- Then $11,643,720 would be the total taken in.
Keith:
- Minus the premium.
- So approximately $200,000 or $300,000 to the reserve, depending on the volume.
Wendy:
- Still leaning towards 3%.
Nicolas:
- If $300,000, divide by $500, and thus serving 600 students.
Lucia:
- How much of an increase is there normally?
Natasha:
- Last year the premium was up 2.5% and the committee still voted to increase the student fee the full 5%.
Lucia:
- That was to account for the increase in psychology use.
Natasha:
- The anticipated increase.
- In five months $213,000 was spent on psychology, or $42,000 a month.
- For the full year before, it was $240,535, or $20,000 a month.
- Usage has definitely gone up, which was the intent.
Lucia:
- Do you have the numbers for two years ago?
Natasha:
- 2019: Premium fee $247.50. Student fee $256.92.
Lucia:
- The premium doesn’t change too much?
- We don’t foresee the premium going up too much?
Natasha:
- No, with such a large group risk is spread out.
- There was a spike in psychology, but we added more coverage, so that’s natural.
- It would be unusual to have a 10% increase.
- It’s been pretty steady in recent years.
Wendy:
- 4 is a decent number.
Nevena:
- Do we expect the number for paramedical costs to be above what we paid into it?
Natasha:

- Psychology doesn’t stand alone.
- It’s one piece.
- It’s not going to make or break the program.
- The plan has been performing really well over the years. There is some room.

Nicolas:

- What is your recommendation for the increase?

Natasha:

- Has been a standard 5% every year in recent years.
- Given the economic environment, you’re still going to have wiggle room at 3%.

Nicolas:

- Has the cost ever gone up more than 5%?

Natasha:

- Have to look.

Nicolas:

- 3% is enough for the foreseeable future, if there are no new benefits, so I’m comfortable with 3%.

Lucia:

- If we go over, can we tap into the reserve?

Keith:

- Yes.

Nicolas:

- I’m guessing that’s what it’s there for.

Lucia:

- I’m comfortable with 3%.
- What is the effective date?

Keith:

- Fees are due in September.
- That’s the next fee collection.

MOVED WENDY, SECONDED NEVENA:

“BIRT the Health and Dental Committee approves the Health and Dental fee increase, collected by UBC, of 5%, effective September 2020.”

... Carried unanimously

The meeting adjourned at 12:53 pm.
AMS/GSS Extended Health and Dental Plan Committee

Date: May 14, 2020  Time: 1:05 – 2:46 pm  Venue: Virtual meeting

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

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

Guests: Keith Hester (AMS Managing Director), Nicolas Romualdi (GSS VP University & Academic Affairs), Vivian Tan (GSS General Manager), Rehana Bacchus (Faculty of Graduate and Postdoctoral Studies), Kirsten Cameron (Faculty of Graduate and Postdoctoral Studies), Sophia Haque (Studentcare), Bahareh Jokar (Studentcare), Sheldon Goldfarb (AMS Clerk of Council)

Recording Secretary: Sheldon Goldfarb

1. Call to Order
The meeting was called to order at 1:05 pm.

2. Agenda
The agenda was approved.

3. Summer eligibility
Nicolas:
- Most grad students start in the fall, but some start in the summer, and some start in February, March, or April and are not covered by the health and dental plan.
- Can they opt in?

Rehana:
- Plan eligibility allows access right away for those entering in January.
- Looking into May.

Kirsten:
- The vast majority have a formal start date in September.
- It’s pro-rated if you start in January.
- May is also a formal start date for UBC; it’s probably just been overlooked for the Health and Dental Plan.
- There’s also a start date in July.
- In September 2019, the number of grad students entering was 2995; in January 2020, there were another 460; in May, 354.

Lucia:
- How long will implementation take?

Sophia:
- It’s definitely possible. We do need to capture May.
- May have to look at the original referendum question.
• If the referendum didn’t mention summer intake, either you’ll have to go to referendum or allow students to self-enroll.
  • The latter does create more risk for the plan.
  • There are a few different ways to make it happen.
  • Is there any formal intake of undergraduates in the summer?

Lucia:
  • Not sure if it’s formal.
  • Can reach out to the University.

Bahareh:
  • Do May and July intakes pay AMS fees?

Lucia:
  • Half fees.

Nicolas:
  • Should fix for undergraduates and grads at the same time.
  • There’s also the issue of international students and their IMED health insurance.

Sophia:
  • They can still access the plan.
  • There are two options:
    o Automatic intake
    o Set up a process for students to opt in.
  • Medical students start before September and we capture them.

Lucia:
  • Let’s revisit next month.
  • When would implementation happen? What would it look like?

Sophia:
  • We’re already into the summer cohort.
  • If this is a priority, we could start self-enrollment.
  • Could check with our team.
  • Could do it retroactively and cover May through August.
  • But during COVID, not sure.

Lucia:
  • Don’t think we want to do it right now. It’s a summer project.

Nevena:
  • Do we have to wait for a March referendum?

Lucia:
  • We can do a referendum any time. We’ll plan it together.

Nicolas:
  • No time to do a referendum this year.
  • Can do opt-ins for the summer.
  • Maybe never go to referendum, just do opt-ins.
  • How long to do opt-ins?

Sophia:
  • Give us a couple of weeks.
• Pitfall of self-enrollment: we don’t get to communicate with them directly about deadlines, etc.
• Not as smooth a process.
• Have to go through the institution.

Nicolas:
• If we do it soon enough, we could send an email to students telling them to opt in.

Sophia:
• To cover May-August? Retroactive?

Nevena:
• For two-month periods?

Sophia:
• Many students pay for two months.
• We need a conversation about intake.
• SFU has three distinct intakes:
  o September, January, May: fees pro-rated.
• Calgary does a rolling intake, rolling start and end dates.

Nevena:
• Could we do a hybrid?
• July-August two-month period?

Sophia:
• It’s possible, but there would be ramifications.
• Benefits would not be pro-rated: the student would pay less, but would have access to full benefits.

Nicolas:
• Need to find a way to protect the plan.

Sophia:
• Automatic intake sidesteps that.

Bahareh:
• It’s commonplace for self-enrollment to price out higher because of consumer choice.

4. **Subsidy**

Ahmed:
• We usually allocate for the bursary in September.
• This year we also did it for Term 2.
• This was the first time we allowed students who began in Term 1 to apply for the bursary in Term 2.
• There were 382 applications: 291 from students living on their own, 91 from those living with their parents.
• We ranked based on assessed need, based on criteria established by the committee in the past.
• Term 1 subsidy of $8,000 for those living on their own; $5,000 for those living with parents.
• It was quite a lot.
• It’s up to the committee to decide on the cutoff.
• We have $50,000 for bursary funding.
Keith:
  • Nearer to $400,000.
Ahmed:
  • We add in $50,000 a year.
  • The $400,000 is what has accumulated.
Keith:
  • We distribute $30-35,000 a year.
Ahmed:
  • Maybe less.
  • This year it would be $48,000.
Nicolas:
  • That’s still below the $50,000 we put in for the year.
Ahmed:
  • No, we already paid $23,000.
Nicolas:
  • I want to avoid a referendum.
Lucia:
  • We opened it up in Term 1 and got more applications.
Nicolas:
  • We said we should be careful.
  • We need to talk about how much we want to spend.
  • We have $50,000 coming in for the year, but we have a reserve.
  • If we give too much in Term 1, what about people applying in Term 2?
  • There won’t be enough.
Ahmed:
  • Not everyone who applies gets the bursary.
  • This year some who applied had opted out of the plan, but the bursary is only for those in
the plan.
  • Some who applied for second term had already received money in Term 1 and were asking
for a second term:
    o We said no: only once a year.
  • Some were missing documents (proof of rent payments, tuition fees, etc.).
Nevena:
  • Do we follow up if they’re missing documents?
Ahmed:
  • In the past, yes; this time no: there were so many applicants.
Lucia:
  • Is there a way to distinguish ones who missed the deadline in Term 1?
  • Can we separate by intake time?
  • We should give priority to Term 2 applicants.
Ahmed:
  • That’s what we did.
Lucia:
  • We don’t have to go over $50,000.
• We gave Term 1 students a second chance to apply.
• We just need to calculate how much of the $50,000 is left and not go over, not use from the reserve.
• Tapping into the reserve is unfair to other students: is that a good way to administer the reserve?
Nicolas:
• But then the money in the reserve is going to waste.
• We just have to be responsible about how much we use from the reserve.
• I disagree with not going over $50,000, but we need to be careful about how much over.
Kimani:
• The $400,000 is sitting somewhere.
• Why do we have it if it’s never to be used?
• We need to revise how students can access that money.
• We need to simplify.
Nicolas:
• Want to be conservative about this.
• Our current threshold is too high.
• We’re giving to students who don’t need the money that much.
• Have to think how we can reach those who really need it.
Kimani:
• How can we help those who didn’t apply?
Nicolas:
• We quadrupled the number of applicants by making one simple change.
• We could give out $60,000 or $70,000 this time.
• But we should not be giving out money just because we have it.
Kimani:
• We need to reassess how we spend.
• Should tap into the $400,000 so we don’t have this money sitting there.
• No one is benefiting from it sitting there.
Nevena:
• Maybe we should have two cutoffs: one for unmet need ($5,000 and $8,000) and also something based on how much we want to go into the bursary fund.
• If we paid out another $15,000 a year, we’d have over 20 years.
• It’s not a big issue if we can settle on a number for this year and then set a number.
Nicolas:
• Could give full subsidies and partial subsidies.
Nevena:
• Instead of two numbers based on living with or without parents, could we just have full reimbursement and partial?
Lucia:
• Hesitant to tap into the reserve.
• Need to discuss the effect of raising the cap this year.
• If we’re going to introduce full and partial reimbursements, that needs to be discussed.
• We raised the limit last year because we were not getting that many applicants.
• We don’t know how we want to use the $400,000 long term.
Nicolas:
• We’ve already helped many more than we used to by the changes we made.
• Just accept the victory.
• Maybe rethink the subsidy system.
Nevena:
• In September when we make a decision, will we have the information to base that decision on?
Nicolas:
• If we spend $60,000, what would the cutoff be?
Nevena:
• Can we quantify the difference between at home and on your own?
Ahmed:
• We’ve always done it that way, but the committee can change it.
Nevena:
• It seems a bit arbitrary.
Lucia:
• These are good questions to discuss over the summer.
• We can do that offline and present to the committee.
• Having spent $25,000 first term, we would be spending $66-67,000 this year for first and second term.
• Tapping into the reserve is still a concern.
• We’re giving these people a second chance to apply.
• Doing a lot of good by giving to additional students.
Nevena:
• Don’t want to penalize people for not being aware, for being late.
Nicolas:
• We’re helping about three times as many people as we did last year.
• That’s a good step forward.
• But let’s not make any rash decisions now.
• A lot of people start in September, when there’s a lot going on.
• Our current approach gives them an opportunity to apply in Term 2.

MOVED LUCIA:

"BIRT the Health and Dental Committee approve all applicants whose need is in the negative with a threshold of zero."

… Carried

5. Priorities for 2021
Sophia:
• Summer enrolments we’ve discussed already.
• Permanent opt-outs:
  o These started out as a wonderful thing: students only had to do it once.
But we learned that student needs change, and students sometimes come back to second and third degrees.

- The permanent opt-out carries forward, but their life situation may have changed.
- We do make exceptions.
- Perhaps we should have a conversation about re-evaluating the policy.

**COVID:**

- We’ve been discussing how to handle the effects of COVID-19 on the Health and Dental Plan.
- Given the shutdowns, not all aspects of the plan have been accessible.
- The key one is dental, so for April students are not paying dental premiums.
- The province is saying they hope to reopen dental, chiropractic, etc. soon, so usage will pick up, but there’s the possibility of COVID becoming worse in the fall.
- We’re working on a COVID Design if the province goes to lockdown again.
- We’ve been asking ourselves whether we can offer comparable benefits: e.g., online yoga classes.
- We’ve been in touch with the insurers, looking at equivalent value, switching benefits, restructuring.

**Nevena:**
- What other benefits?

**Sophia:**
- Because of the inequity of Wi-Fi access, thinking about support for network providers for Wi-Fi.
- There’s also our legal products for those laid off, navigating relations with landlords, etc.

**Nicolas:**
- Great concept, but I have no idea what to do.

**Bahareh:**
- This is our Doomsday Plan.

**Nicolas:**
- What about increasing the mental health cap.
- Can dial it back later.
- Make clear this is only for COVID.

**Keith:**
- The $500,000 in premiums we’re getting back: could that be put into something like this instead of being refunded to those who paid?

**Bahareh:**
- We can have discussions on all this.
- All good suggestions.

**Sophia:**
- Empower Me:
  - Changes in September.
  - Got feedback.
  - Hired a National Director.
  - Putting together a Bible of Mental Health.
  - One change: providing more access to international students before they arrive in Canada.
o If abroad, still can access Empower Me.
o Liaising with the University, planning an RFP.
o Want to continue providing stability of costs.
o Able to keep rates steady.
o Utilization has been quite high despite COVID: mostly online, not in person.

Bahareh:
- We’d like to present an orientation report to new committee members.
- Today or table?
- Discussing priorities.
- Permanent opt-outs.
- Summer students.
- Flexible plan benefits – the Doomsday Plan.

Lucia:
- We’ll have different plans.
- Depends on government plans.

Nevena:
- Cap on extended drug coverage.

Lucia:
- Will draft a common goals document for next meeting.
- Permanent opt-outs, summer students, COVID plans.
- Drug coverage.
- ToR for approval process for subsidy.

Nicolas:
- Something about getting away from paper documents.

The meeting adjourned at 2:46 pm.
AMS/GSS Extended Health and Dental Plan Committee

Date: August 19, 2020  Time: 1:06 – 2:53 pm  Venue: Virtual meeting

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

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

Guests: Nicolas Romualdi (GSS VP University & Academic Affairs), Vivian Tan (GSS General Manager), Bahareh Jokar (Studentcare), Kristin Foster (Studentcare), Sheldon Goldfarb (AMS Clerk of Council)

Recording Secretary: Sheldon Goldfarb

1. Call to Order
   The meeting was called to order at 1:06 pm.

2. Agenda
   The agenda was approved.

3. International opt-out
   Kristin:
   • Goal is to allow international students to make the best possible choices.
   • Trying to provide the greatest number of options.
   • But group plans are highly regulated, and opt-outs are usually only allowed in cases of other coverage.
   • But that doesn’t work in this unusual situation: A student may not have other coverage, but they also can’t take full advantage of the plan.
   • Been working with the insurance companies to come up with something accessible, electronic, easy to provide, and allowing choice in these unique circumstances.
   • We came up with allowing opt-outs on the basis of not being able to fully access coverage.
   • This will be for those who self-identify as international students.
   • The best time to opt out is September, but this creates a burden for those who don’t know what their situation will be like in January.
   • We want to allow these students to defer the decision and let them make a retroactive decision.
   • The insurance companies were reluctant at first, but we now have full approval from all our insurers.
   • Now we’re coming to you with the plan, which will let students opt out in September and get credit if they know they’re not coming in January and (if they don’t know) it will also offer retroactive credit if they need more time to decide.
   • We will have to make sure they don’t make any claims in that period.
Lucia:
  - When is the date for the regular opt-out?

Kristin:
  - The same as it’s always been, in September and in January.

Bahareh:
  - September 8-29 is the regular opt-out period.
  - There’s also a regular opt-out period in January.
  - This new plan will provide an exceptional retroactive July opt-out: July 5-19, 2021.

Nevena:
  - Why July?
  - Sometimes we offer grants to cover fees: are we taking that into account?

Kristin:
  - We can certainly take that into account for the July cohort.
  - We will double check that they’ve made no claims and also that they haven’t been granted a bursary.
  - Why July?
  - We started with eight possible weeks, and did lots of consultation, but then just decided.
  - Has to be after May to fit year-ends for institutional partners.
  - And the insurance companies had requirements, a verification process.

Bahareh:
  - International students still can’t apply for subsidies?

Lucia:
  - Not set in stone, but if they opt out, we don’t want them to apply for a subsidy, and there’s no way to check if they’ve opted out.

Bahareh:
  - If you want to allow them to qualify for the subsidy, we do have metrics.
  - If you haven’t made a final decision, we can do this.

Lucia:
  - We want a level playing field.
  - Want to be fair for domestic students as well as international students.

Bahareh:
  - Next step is to notify parties.

Nicolas:
  - Still thinking about this deferred, retroactive opt-out period.
  - Don’t think we should advertise it yet; push the regular opt-out period instead.
  - It will be hard for Enrolment Services.
  - Better if students opt out early.
  - There are challenges to reimbursing outside Canada.
  - Not sure I want to tell them you can wait till next year.

Lucia:
  - We agree with that: push for opt-out now.
  - UBC prefers that model too.
Kristin:
- International students opting out because they’re in their home country: not sure they’d change bank accounts mid-year.
- I do see not promoting the July 2021 opt-out, except I’d feel compunction about not giving the choice: in September is it fair to make them choose now?

Nicolas:
- Why not allow them to re-enroll in January?

Kristin:
- Cannot be done.
- Regulatory concerns about group association plans: against re-enrolling after opting out.
- Anti-selection concerns.
- A hard wall on that one.

Nicolas:
- Is it a Studentcare issue or Blue Cross?

Kristin:
- It is the regulatory environment and system capacity.
- If you don’t want July, we could put more emphasis on September.
- I wouldn’t hide July; could certainly say September is preferred.

Bahareh:
- Applying credit is different from paying.
- It’s probably only a small group that will want payment.

Nevena:
- Need to provide informed consent: give people adequate information to make the decisions they need to make.
- We need to make clear we’re providing another opportunity.
- If I opted out in September not knowing I had another option, I’d be frustrated.
- If someone is graduating and we need to pay them, just tell them to hold onto their Canadian bank account.
- It’s a pandemic; we should try to make things seamless.

Lucia:
- Staffing resources? Is this a manual process?

Kristin:
- Not actually a manual process. Typically automated. Opt-outs are easy. Answering questions is the area we use the most resources. Also submitting claims.

Nicolas:
- We would tell students they can opt out later, but we might pay them a subsidy in September.

Kristin:
- Studentcare won’t process an opt-out in July for someone who received a subsidy.

Nicolas:
- I want opt-outs done before bursaries.

Bahareh:
- My only concern is penalizing international students in Canada.
- Is it possible to have a disclaimer saying they’re out of the country?
Nevena:
- If we wait to pay bursaries in July ... The point is to help in September.

Nicolas:
- If we process opt-outs after bursaries, someone who could opt out might instead apply for a bursary and get money that could have gone to someone else.

Nevena:
- That’s assuming students will try to game the system.
- There would only be a small number doing that.
- I don’t like taking that stance.
- We can say opting out won’t be available if you take the bursary.
- We should be empowering students.

Bahareh:
- You have to demonstrate financial need to get a bursary.
- Can we verify if someone is out of the country?

Lucia:
- It’s an honour system.
- We won’t be requiring all the documents.

Kristin:
- Will it help if we say that if you get a bursary you can’t opt out?

Nicolas:
- I’m worried about people not being able to get help because we gave the bursary to somebody else.
- I don’t want people to apply now for a bursary and opt out later; that restricts who can get the bursary.

Bahareh:
- We assume students want coverage, but students abroad can’t access the medical system.
- There’s a liability issue.
- This is a way to give students an opportunity to choose.
- If you need money now, opt out now: in September.
- We want to allow them to use the plan on arrival in Canada.

Lucia:
- The policy is that if you receive the bursary you can’t opt out in July?

Kristin:
- Yes.

Nicolas:
- Yes, but once the bursary is disbursed, the money is gone.

Nevena:
- We’re thinking too negatively of people’s intentions.

Lucia:
- We administer $60,000 and just received $500,000.
- We can use that for subsidies and tap into reserves.
- We should give priority to Term 2 applicants.

Bahareh:
- Only 200-300 receive bursaries out of 15,000 international students.
Thinking of the collective rather than the small group applying for bursaries should be at the forefront.

Cole:
- I tend to agree with Nevena: make it a low barrier.
- I’m trying to understand Nicolas’s concern: are we missing something?

Nicolas:
- We get a lot of applications for bursaries from people with low assessed need.
- I don’t want to waste the resource on people who don’t need it.
- We’re saying: You can either get this for free (by getting a bursary) or opt out.
- People will say: I’ll take it for free (give me the bursary).

Cole:
- So we’d be directing people to what’s comfortable rather than most fitting.
- Maybe Phase 1 could be for opt-outs and subsidy for domestic students.
  - Then Phase 2 could be subsidy for all.
- Part of it is just communication.

Nicolas:
- Some international students genuinely need the bursary.

Cole:
- Maybe we need to explain in our communications:
  - Here’s when you should apply for the bursary, and here’s when you should opt out.

Nevena:
- So many people already self-select and don’t apply.
- How you communicate matters.
- Some who are abroad might think they’re going to come to Canada, so they apply for the bursary, but then they don’t come.

Nicolas:
- Be very lenient with the bursary, but if they don’t come to Canada that may affect the plan.

Bahareh:
- Your logic makes sense.
- It’s too early to tell if there will be a large number of international students opting out.

Ahmed:
- I think some number will still apply.
- If we distribute $60,000, we should be fine.

Cole:
- The easiest thing is to ensure effective communications: can Studentcare develop that?

Bahareh:
- For the bursary or for the July opt-out?

Cole:
- Both.

Bahareh:
- We don’t promote the bursary – that’s AMS/GSS.
- We can clearly outline the opt-out and tell people if they’re unsure they can defer their decision until July.
Nicolas:
- Need to communicate that if you apply for the bursary, you can’t opt out.
- Or should it be if you receive the bursary, you can’t opt out?

Ahmed:
- Apply.

Nevena:
- Receive. If they apply and don’t get it, they can opt out.

The consensus was “receive.”

Kristin:
- Studentcare can verify whether students have received the bursary.
- Studentcare will take responsibility.
- Want to get moving on this.

Before the meeting Studentcare had submitted a proposed policy dated August 13 and titled: “International Student Exceptional Opt-Out Policy Relating to COVID-19 Pandemic.”

The third paragraph of the policy reads:

3. In July 2021, Studentcare’s exceptional request online system will be configured to allow international students to self-identify and individually choose whether to opt out of their student Health & Dental Plans on the basis of two factors:
   1) Documentation of international student status (provided by the student)
   AND
   2) No claims paid by their student Health & Dental Plan (verified by Studentcare with the information made available by the insurer)

Bahareh and Kristin suggested adding a third factor to say “No bursaries received.”

This was agreed to.

MOVED NEVENA, SECONDED KIMANI:

“That the International Student Exceptional Opt-Out Policy Relating to COVID-19 Pandemic be accepted as amended.”

… Carried

4. Email campaign
Bahareh:
- The campaign schedule is in line with the last five years.
- Cole has said he would like the number of emails sent out reduced.
- Ones that can be removed are the Empower Me ones because Empower Me is actually done by UBC; they are UBC emails.
• Then there is the September intro, the January intro, network emails, a Fair Pharmacare email, an email to graduating students about purchasing continuing coverage post-graduation.
• Our click rates are well above standard; there’s lots of student engagement.
• It’s not as if they’re receiving too many emails: the opt-out rate is 0.01%.
• But it’s up to the AMS and GSS.

Cole:
• Personally, I think this is an obscene number of emails to be sending out on a weekly basis.
• Also, the AMS has a policy restricting how many emails we can send out a month: two a month, maybe a third.
• Willing to entertain some of these: the Intro emails are super-important.
• But beyond that, nothing jumps out at me as valuable.
• Several of these could be condensed into one.

Bahareh:
• One thing to note is that the emails have been fine-tuned.
• We don’t put copious amounts of information into an email.
• And one consequence of removing emails will be to put the onus on students to find information on the website.
• If students are unaware of things such as our networks, that may make their claims experience more expensive and affect the plan.

Nevena:
• Does the AMS policy apply to these emails?

Cole:
• These are emails being sent on behalf of the AMS.

Nevena:
• May be able to condense.
• Send only one Image Optometry email per term?

Bahareh:
• Image is a local optician.
• The PsyVitaliti email can be removed.

Nevena:
• Can we put two Vision ones together?

Bahareh:
• Five of these are really important: e.g., the claims deadline email.
• Also the two Intro’s and Pharmacare.
• Rexall is there for the flu shots and lower costs generally.

Cole:
• We’re also not supposed to promote commercial enterprises, so Rexall is a problem.
• Would like emails reduced to a monthly basis.

Bahareh:
• I completely understand, and can create a new schedule.
• Our intention is to encourage students to go to cheaper providers
• Can remove the summer Rexall email.
• Can combine the two vision emails: Image and Vancouver.
• Should continue the Continuum: the grad/alumni plan.

Cole:
• We probably need to see a new proposal.
• This needs to go to the Executive Committee.

Bahareh:
• We want to make sure students have the information relevant to them, especially in the year of COVID-19 and given the lack of in-person engagement.

Cole:
• I did go through each of the emails and thought a majority were not needed.

Nevena:
• Could there be a single email about the networks?

Bahareh:
• Absolutely.
• I think our team can condense.
• If the goal is to reduce the total number of emails, we can do that.
• I will send a revised list.

Kimani:
• At the GSS our experience is that condensing emails means information is not read.
• It’s better to have separate emails.
• Be cautious: don’t deny students what they need to know.
• Students need as much information as possible.

Lucia:
• We will have to postpone the third discussion, on the bursary/subsidy amount.

The meeting adjourned at 2:53 pm.
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.
   - 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.
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.
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.