

AMS/GSS Extended Health and Dental Plan Committee

Date: June 16, 2021

Time: 3:07 pm – 3:58 pm

Venue: Virtual meeting

Present:

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

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

Guests: Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Sophia Haque (Studentcare), Bahareh Jokar (Studentcare), Natasha Norbjerg (Hub International Insurance Brokers), Elaine Zhang (AMS Funds & Grants), Sheldon Goldfarb (AMS Clerk of Council)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 3:07 pm.

2. Studentcare Introduction

Sophia provided background on Studentcare:

- Studentcare's whole world is student health insurance.
- Many at Studentcare have student government experience (Sophia and Bahareh were both AMS Executives).
- Studentcare now has a global footprint across the country.
- Studentcare manages the student health and dental plan experience, providing reports, ensuring efficient opting-out, etc.
- Always set up as a call centre system and transitioned to working from home during COVID.
- Manage networks, promotion, security.
- Provide orientations for Enrollment Services.
- Emphasize strong outreach.
- A shift away from the more traditional model of keeping costs low by being quiet about a plan (so there would be few claims).
- We have found that if we are not offering a benefit, people will leave the plan, so we keep awareness high, which does mean high utilization, but also high satisfaction.
- We reach out in various ways: emails, social media, newspaper ads, orientations, a table at Clubs Days.

Sophia also provided background on the committee:

- The committee is the student voice.
- You evaluate member appeals and reports.
- The AMS/GSS committee is the gold standard on reviewing requests and developing case procedures.
- You are the champions of plan awareness and you make plan policy decisions.

Sophia also reported on the current status of the plan:

- 44,000 UBC members.
- \$7.8 million in claims last year, even during the lockdowns.
- Prescription drugs make up the majority of health claims.
- The newly enhanced psychological benefit has led to more mental health coverage.
- One of the biggest costs is dental.
- There is travel coverage which will be available to students once things open up.

Bahareh:

- The increase here in psychological coverage has led to others pursuing this.
- It has had an impact.

Sophia:

- The change of coverage period provides an opportunity to opt out if you have alternative coverage. It is also the time to enroll spouses and dependants.
- This year it has been extended: will run from August 23 to September 29.
- The extension was made after discussions with the University and Indigenous students.
- Indigenous students are in a special situation: they often don't realize what fees they are being charged because most of them are paid by other parties.
- Distinction between Plan Fees and Plan Premiums:
 - The Plan Fee is what students pay.
 - The Plan Premium is the amount paid to the insurer.
 - There are reserves to cover differences.
- Projected Claims + Inflation Trend + Administrative Expenses = Plan Cost.

Bahareh:

- Networks:
 - A way to save money by working directly with the service providers.
 - National networks of dental providers, pharmacies, physiotherapists, etc.
 - \$15 million in savings annually across the country.
 - The Plan covers 70% of dental preventive; the networks cover 20%; so 90% total is covered.
 - Students can go to any practitioner, but if they go to a network practitioner, they save more.
- COVID:
 - Transitioned to remote work.
 - Also reopened new office in the Nest (in the old SASC space).
 - Enhanced psychological benefit to \$1,000.
 - COVID-19 premium holiday.
 - Retroactive international student opt-out: this July for the 2020-21 year.

Sophia:

- The Year Ahead:
 - July: Communications strategy. Targeting second years who weren't on campus last year.
 - September: Orientation events.
 - Review service options, plan coverage.
- This summer:

- o Review Indigenous student supports.
- o New services: Sexual Assault Survivor Support, Telemedicine services.

Bahareh:

- We look to feedback from you.
- It's your prerogative to guide.
- We appreciate this monthly forum.

Sophia:

- Have you outlined your Executive priorities and whether they touch on health and wellness?

Mary:

- My focus is on a mental health subsidy.
- Want to see how much money is left.
- Also a number for therapy/counselling.
- Mental Health services.

Kimani:

- Key areas for the GSS:
 - o Mental health and well-being.
 - o Sexualized violence on campus.
 - o Training: maybe using the networks; access.
 - o Important to see how Studentcare deals with issues like racism.
 - o EDI (equity, diversity, inclusion) is prominent in our agenda.

Nevena:

- Reviewing the plan coverage.
- Access points, barriers, hardships.
- People are not familiar with the fact that they have to register for Pharmacare separately.

Ahmed:

- Subsidy for September.

Mary:

- Same time as Change of Coverage period?

Ahmed:

- A longer period.
- Something to talk about.

Keith:

- Also should look at the size of the subsidy.
- It's been \$50,000 forever.

3. Minutes

MOVED NEVENA, SECONDED KIMANI:

"That the minutes from May 19 be approved."

... Carried

The meeting adjourned at 3:58 pm.