AMS/GSS
HEALTH & DENTAL PLAN

NOVEMBER 24, 2021
PRESENTED TO AMS COUNCIL BY SOPHIA HAQUE
YOUR HEALTH & DENTAL PLAN - QUICK FACTS

- One of the largest AMS/GSS Services: 44,000 students enrolled
- Over $10 Million in Claims Paid in 2020-21
- 185% increase in psych claims in the past year
- Plan overseen by the AMS/GSS
WHO IS STUDENTCARE?

OUR ROLE & RESPONSIBILITIES
We manage the Health and Dental Plan Student Experience
What we do for you

Co-Consultant
- Negotiation support with Insurer
- Plan Set-Up
- Strategy
- Reporting & Surveys

Administrator
- Member Services Centre
- Opt Out/Enrolments
- Communications
- Data Transfer
- Community Builder
- Network Administrator
We are well respected amongst your peers. We partner with 95 partner student associations and post-secondary institutions across Canada.

We continued to be a trusted partner. We proudly surpassed the million students mark in September 2019.

We represent over 130,000 students across British Columbia.

Founded in 1996, we are the leading provider of student health plans in Canada.
STUDENTCARE NETWORKS

SAVING STUDENT’S MONEY
Provider Networks Studentcare

- DENTAL
- PHARMACY
- PHYSIOTHERAPY
- CHIROPRACTIC
- VISION
- NATUROPATHIC
- PSYCHOLOGY

$15 Million In Annual Savings
Dental Network in Action: Preventative Services

Network Coverage 20%

Insurance Coverage 70%

Total Coverage 90%

What You Pay For 70%

What You Get 90%
PLAN USAGE

ANNUAL CLAIMS HIGHLIGHTS
2020-2021
In 2020-21 your members received $4,322,733 in health benefits!
Five Year Health Claims Overview

- **2016-2017**: $3,430,080
- **2017-2018**: $3,962,586 (Benefit Adjustment: Reduced flu vaccination coverage)
- **2018-2019**: $3,883,170
- **2019-2020**: $3,556,382 (Benefit Adjustment: Psych increase from $300 to $500)
- **2020-2021**: $4,322,733 (Benefit Adjustment: Psych increase from $500 to $1000)
Dental Claims 2020-21

In 2020-21 your members received $5,765,584 in Dental benefits!
Five Year Dental Claims Overview

- 2016-2017: $4,382,564
- 2017-2018: $4,906,042
- 2018-2019: $5,386,980
- 2019-2020: $4,293,086
- 2020-2021: $5,765,584
LOOKING AHEAD

ENHANCING STUDENT SERVICES
WHEN CAN VIRTUAL HEALTH SERVICES BE USED?

Health consultations for:

- Mental Health Assessments
- Dermatology conditions such as skin rashes, hives, or abrasions
- Sexual health
- Minor emergencies: urinary tract infections, conjunctivitis, sinusitis, etc.
- Conditions like sinus pain, headaches, cough, or fever
Consult with nurses and physicians via chat, video, or phone through a customized telemedicine service.

24/7/365 bilingual care
Max wait 2 hours
Video consultations
Referrals and requisitions

Mental Health Assessments
Care navigation and concierge
Proactive follow-up
Unlimited usage
THANK YOU.

Working together to bring UBC students a Health & Dental Plan since 1999
Questions / Discussion
ABOUT DIALOGUE

- Nearly 1,500 daily visits and more than 750,000+ consultations to date
- Over 850+ multidisciplinary medical professionals fully trained with virtual care
- 24/7 bilingual care available across all 10 provinces
- SOC-2 Certified, ensuring top-tier privacy and compliance processes
- PROACTIVE FOLLOW UP
SEXUAL VIOLENCE CARE
LEGAL REPRESENTATION

CREATING FAIR ACCESS TO JUSTICE FOR STUDENTS

&

PROVIDE ROBUST LEGAL SUPPORT AND TOOLS TO PURSUE LEGAL ACTION

A lawyer will take charge of proceedings which may include:

1. LEGAL SUPPORT FOR VICTIMS AND SURVIVORS
2. CIVIL ACTION FOR DAMAGES
3. DEFAMATION DEFENSE FOLLOWING DENUNCIATION
4. PROVINCIAL PROGRAM COMPENSATION CLAIM
A 2019 Student Health Listening Report prepared by the VP Students Office surveyed UBC students to identify some key pain points in health care access on campus. Some key barriers were as follows:

1. **Inaccessible Healthcare:**
   - Long wait times & limited hours of operation
   - Systemic inability to handle seasonal spikes in demand

2. **Difficulty in Navigating Health Information on Campus**

3. **Lack of Diversity in Health Care Professionals on Campus**
Managing Risk

- All options available to AMS/GSS
- Managing Risk vs Resources for Student Societies:
  - Get the right underwriting for the right time

Note: Refund accounting is simply a tool to manage risk – not save money.
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Plan Cost Breakdown

Expected claims experience = 90% of the Plan Cost

Administration, Services & Taxes = 10% of plan cost.

90% of the Plan Cost; Claims Experience