AMS/GSS Health and Dental Plan Committee Report, FY 21-22
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Introduction

The AMS/GSS Health and Dental Committee oversees the operations and logistics of the joint AMS/GSS Health and Dental Plan. Members of the Committee work together to improve the benefits and accessibility of the Plan, along with implementing new projects that allow students to maximize their Plan coverage. The Committee makes plan policy decisions, develops case procedures, and evaluates member appeals and reports.

It comprises of the following voting members:
Mary Gan, AMS Vice President Finance & Chair of AMS/GSS H&D Committee
Cole Evans, AMS President
Grace Li, AMS representative
Kimani Karangu, GSS President
Shishir Nurul, GSS Representative

Non-voting members include:
Keith Hester, AMS Managing Director
Elaine Zhang, AMS Associate Vice President, Funds
Vivian Tan, GSS General Manager
Sophia Haque, Studentcare
Brent Delveaux, HUB International
Natasha Norbjerg, HUB International
Ahmed Mtiraoui, Health Plan Coordinator
Amy Deutscher, Regent College
Shadia Qubti, VST

Accomplishments of the 2021-22 AMS/GSS Health and Dental Committee:

1. Double the AMS/GSS H&D Plan Subsidy allocation from $50,000 to $100,000 for the 2021-22 year. This allows for even more students to receive financial aid to go towards the costs of the Plan.
2. Increase the Psychology benefit on the Plan from $1,000 to $1,500 for the 2021-22 policy year- retroactive to September 1st, 2021.
3. Implement a new, separate $250 maximum coverage for the Gardasil (HPV) vaccine.

Plan History

ASEQ, also known as Studentcare, has been partnered with the AMS and GSS since 2000 as the Administrator of the Plan. HUB International (formerly TRG Group Benefits & Pensions) has worked with the AMS and GSS since October 2010 to advise and consult on the Plan. The AMS/GSS Health and Dental Plan is a fully insured, refund accounting arrangement partnered with Pacific Blue Cross and Studentcare. You can find more information regarding the Plan here and here.

Students who are members of the Plan are able to enjoy insurance benefits on health, dental, vision, and more. The Plan can be opted into if certain students are not automatically enrolled. Students are also given the option to opt out of the Plan if they already have an equivalent H&D Plan.

Studentcare, the Plan administrator, also provides assistance to Plan members and the coordination of the Plan via several ways, including but not limited to- the AMS/GSS Health and Dental Office located on the third floor of the Nest, the Student Assistance Centre, telephone/internet surveys, coordination of Plan opt-out processes, claims/analysis reports, managing Provider networks, and more.

In April 2022, both AMS and GSS Councils approved the extension of the partnership between the AMS & GSS with Studentcare to August 31st, 2024- with an option for an additional one year extension to August 31st, 2025 if mutually agreed upon.

AMS/GSS Health & Dental Committee Report

May 2021

The committee had a great first meeting of the fiscal year on May 19th, 2021. Members were able to get to know each other and brainstorm ideas on how to improve the Health and Dental Plan.

Natasha also brought forth the Mindful Employer Program, which provides grants for mental health initiatives (Mindful Campuses Grant etc.). More information can be found here: https://www.mindfulemployer.ca/mindful-campuses. The VP Finance, Mary, introduced several of her goals that she hoped to explore over the upcoming policy year- including increased mental health support and improvements in chiropractitioner & RMT coverage.

Some goals that the Committee brainstormed include:

1. Implementing a Mental Health Subsidy
2. Potentially extending January subsidies to T1 students who missed September subsidy application deadlines
3. Increasing allocation amounts for the Health and Dental subsidy from $50,000 to more
4. Developing a Mental Health Support provider network
5. Discuss with Lorris and talk about partnering with Campus Lightbox, or collaborating with them to form an AMS service.

AMS/GSS Health & Dental Committee Report

June 2021

The committee met once in the month of June on June 16th, 2021.

Sophia and Bahareh from Studentcare gave an insightful presentation on Student Health Insurance, provided by Studentcare. They emphasized the importance of high utilization, which results in high satisfaction. This can be done with strong and well developed outreach/marketing campaigns.

Currently, there are **44,000 UBC members** enrolled in the plan. **$7.8 Million** were spent in claims last year, of which prescriptions drugs made up the majority. The increase in Mental coverage in FY 2020-2021 was a success that resulted in an increase in psychology claims, and also set a precedent for other schools to follow. The Plan includes networks that connect students with providers (dentists, pharmacies, physiotherapists, etc.) who provide service discounts.

After communication with the University and with Indigenious students, the change of coverage period has been extended for FY 21/22 from **Aug 23 to Sep 29** to better accommodate students.

Sophia elaborated on the technicalities of the Plan. The Plan fee is what students pay, and the Plan premium is the amount paid to the insurer to cover all the plan members' usage for the policy year. If plan usage surpasses the plan fees paid, there are Health and Dental reserves to cover the difference. Projected Claims + Inflation Trend + Administrative Expenses sum up to the total Plan Cost. Bahareh elaborated on the benefit of networks, where students are able to save money on services when going to specific providers/practitioners.

For FY 21/22, Studentcare plans to focus on the following areas:

1. Improved outreach/marketing, specifically targeting 2nd year students who weren't on campus in FY 20/21.
2. Review Indigenous student support
3. Goals and plans from the AMS/GSS to review service options and plan coverage

The AMS plans to focus on mental health coverage/services. The GSS plans to focus on mental health and well-being, sexual violence on campus as well as issues relating to equity, diversity and inclusion. Nevena, the GSS Representative, also wishes to review plan coverage, identify areas of shortfall and propose improvements as most people are not aware that they have to register for Pharmacare separately.

Last but not least, the committee discussed the size of the Health and Dental Subsidy. It has been $50,000 in the past but the committee plans to discuss increases and improvements.

AMS/GSS Health & Dental Committee Report

July 2021

The committee met once in the month of July on July 28th, 2021.

The committee discussed promotion and outreach focus points for the AMS/GSS Health and Dental Plan in the 2021-2022 academic year. We decided to have both online and in-person channels of communication- including email communication, video promotions, and boothing at Clubs Days & residence move-in dates. Sophia and Bahareh delivered a presentation on the email schedule, which included scheduled programming to students that touched upon details such as the change-of-coverage period, Pharmacare, Vaccinations/Rexall, claims deadlines, and provider networks. The AMS encouraged further communication to students on how to navigate the Pacific Blue Cross website, how to view benefits usage, etc. The GSS encouraged further communication on Pharmacare awareness.

Some other focuses in promotion included the Plan's mental health coverage, which was increased to $1,000 per policy year to FY 20-21.

The committee also discussed plans for the Health and Dental Subsidy. **Due to increasing demand for the subsidy, the committee passed a motion to increase the subsidy to $100,000 for the 2021-2022 and 2022-2023 academic years, after which the committee will re-evaluate. This increase is meant to provide more support for students experiencing financial hardship and ensuring the availability of healthcare to all.**

In terms of evaluation criteria for the Subsidy, the committee discussed whether Campusbase would be a secure platform for students to submit proof of expense and income information. In the 2020/21 academic year, we did not request any supporting documents for students' financial claims. However, the committee feels proof is important to ensure the subsidy goes to those most in need. Examples of supporting documents would include proof of expenses, tuition fees, income, etc. The committee decided to table this discussion for the next meeting until more information can be collected.

AMS/GSS Health & Dental Committee Report

August 2021

The committee met once in the month of August on August 18th, 2021.

The committee continued the discussion on information collection for the subsidy and decided to keep the procedures the same as last year. Application will be based on self declaration and no documents will be required. As a future project, the committee may look into outsourcing or creating a server that is secure enough to collect confidential information.

The increase in allocation to the HD subsidy should be enough to approve all applicants. However, Kimani raised concerns about the outdatedness in the application form; the document information sheet that is used to define key terms on the application itself, was last updated in 2013. The committee proposed to revise and update the criteria to better reflect the current economic situation. Nevena, the GSS Representative, noted that the Committee should look at the minimum requirements for the subsidy as living costs have gone up.

Promotions, particularly around mental health coverage, is a big area of focus for the AMS. Representatives from Studentcare are collaborating with AMS Services and engaging in social media campaigns to increase awareness. Nevena, the GSS Representative, encouraged looking at developing workshops to teach members how to submit claims and get reimbursed. The Committee also discussed short video advertisements, boothing at Clubs Days, and outreach with Collegia students.

AMS/GSS Health & Dental Committee Report

September 2021

The committee met once in the month of September on September 29th, 2021.

The following items were discussed or finalized:

Item 1: Flu Vaccine Coverage

Due to the price increase for the Flu vaccine, Shoppers is proposing an increase on the Flu vaccine cap from $25 to $29. Studentcare representative Sophia expressed concerns about how doing so will set a precedent on Shoppers getting us to change our cap. Mary proposed that we keep the cap the same as access to the vaccine outside of Shoppers is easy, and there are free vaccine clinics on campus.

Item 2: Subsidy Criterias

The Committee continued the discussion on changing the Subsidy criterias- particularly the standard living allowances. We increased the monthly rent criteria for $648 to $922, and discussed how to best use the $100,000 allocated to subsidies. We would either extend the deadline or allow retroactive applications. The VP Finance, Mary, requested Studentcare to do some research into establishing a more fleshed out psychologist network in order to expand mental health resources.

AMS/GSS Health & Dental Committee Report

October 2021

The committee met twice in the month of October, on the 13th and 27th, 2021.

The following items were discussed or finalized:

Item 1: Virtual Healthcare

Studentcare brought forth a new initiative called **The Virtual Healthcare Program** for the committee to review and discuss. The initiative resolves many concerns identified in campus healthcare services, including issues such as- long wait times, limited hours of operation, difficulty navigating health information on campus, lack of diversity in healthcare professionals, etc. The project is in partnership with Dialogue and provides a platform for 24/7 virtual healthcare consultations. The service includes video consultations, referrals, prescription drug delivery, and continuity of care. This initiative is student-centric and aims to tackle the issues of healthcare accessibility and navigation on campus.

The new project comes at a cost of $3.25 + tax per student per month. Studentcare suggested using internal funding to support a 4-month trial period (pilot project) first to investigate need and gauge student interest. Should we adopt this initiative, long term implementation plans include-

1. Build into plan coverage
2. Set this fee as a separate, opt-outable fee through referendum

During a potential pilot period, the cost for the program would be around $2.75 per student, per month. The AMS and GSS Representatives discussed the potential of a pilot, and where to withdraw the funding from. Studentcare answered questions regarding implementation, utilization, etc.

The committee is still in the process of review and reaching a decision.

Item 2: Health and Dental Subsidy

The Committee reviewed the subsidy criteria and applications received. Voting members agreed to offer the subsidy to all students whose assessed needs are above $1000. This brings us to offer the subsidy to 278 applicants with **$73,567.14** in value.

AMS/GSS Health & Dental Committee Report

November 2021

The committee did not meet in November.

AMS/GSS Health & Dental Committee Report

December 2021

The committee met once on December 8th, 2021.

The following items were discussed or finalized:

Item 1: Health and Dental Subsidy

The committee agreed on allowing students who began their studies in T1 but forgot to apply to the subsidy, to be able to apply for the H&D subsidy in the term 2 form.

Item 2: Plan Improvements

The committee also discussed potential improvements that can be made to the Plan. Brent brought forth stats and information from insurance providers, such as PBC, about the costs associated with increasing dental, paramedics and mental health coverage. Many improvements are costly and cannot be made without increasing the Plan fee significantly. Cole suggested focusing additional coverage on high usage/claim areas such as mental health. The committee considered adjusting the coverage percentages on areas such as dental- where the annual maximum remains the same but the percentage covered per visit is increased. The committee will further deliberate and seek lower-cost alternatives.

Item 3: Virtual Healthcare

Following up on Dialogue's Virtual Health Plan, the committee invited representatives from Telus and Maple, who are also virtual health care providers, to present their service. Telus was able to provide details on their service, which includes 24/7 service in French and English, in-house specialists, electronic medical records system integration, etc. Maple was able to provide an overview of their platform, which included 24/7 access to physicians, monthly proactive check-ins, partnerships with Headspace, and monthly data reports. Maple was able to provide an overview on account management. Telus was around $2.98/student/month while Maple was $1.98/student/month. Though all three providers offer virtual healthcare, they differ in costs and included services. The AMS has sent out a survey to gauge student interest. The Committee has tabled this discussion until results from the survey are received.

AMS/GSS Health & Dental Committee Report

January 2022

The committee met twice on January 12th and 26th, 2022.

The following items were discussed or finalized:

Item 1: Psychology Coverage Increase for 2021-22

The Committee discussed mental health coverage and successfully passed a motion that increased coverage from $1000 to $1500 for the 2021-2022 policy year. This increase comes at no extra cost to the students. It will be taken out of the Health and Dental Plan fund reserve. The motion is here:

"BE IT RESOLVED THAT that Psychology Coverage is increased from $1,000 to $1,500 for the 2021-22 policy year for the AMS/GSS Health and Dental Plan, and that up to $570,000 is approved from the Health and Dental Reserve Fund to cover the costs for the 2021-22 policy year. The psychology coverage amount is to be reviewed in April 2022."*

*Calculated at $13.02 per student, with 43,343 students enrolled in the 2021-22 year post-term 1 COC period

Item 2: 2020-21 Annual Claims Report

Studentcare brought forth the 2020-2021 Annual Claims report for committee discussion. Here are some highlights:

a. Dental claims were halted due to pandemic but increased utilization from Sept-Oct resulted in a higher loss ratio.
b. Loss ratio for health is a bit lower because utilization does not show up immediately.
c. Overall 88% loss ratio, plan is healthy financially.

There was an increase in plan enrollment, claims review year over year per capital change are as follows:

1. Health increased by 21%, paramedical claims were the biggest driving impact (notably, the psychology benefit)
2. Dental increased by 33%, most impacted by dental hygiene and wisdom teeth removal procedures
3. Health and Dental combined impact of 27%
4. Psychology claims increased from $488,000 (2019-2020 policy year) to $1.4 million (2020-2021 policy year)
5. Vision claims increased as normal
6. Prescription drugs claims decreased

Item 3: Using the HD reserve to purchase masks for students.

Eshana Bhangu from the AMS VP Academic and University Affairs proposed to use money in the Health and Dental Reserve to purchase KF94 masks and COVID rapid tests for the student body. The Committee approved $135,000 from the Health and Dental Reserve to purchase KF94 masks for the UBC community. Motion: "BE IT RESOLVED THAT $135,000 is approved from the AMS/GSS Health and Dental Reserve Fund for 60,000 units of KF94 masks to be distributed to the UBC community."

AMS/GSS Health & Dental Committee Report

February 2022

The committee met once on February 16th, 2022.

The following items were discussed or finalized:

Item 1: HPV Vaccine Coverage

AMS councillor, Grace Li, proposed to increase coverage for Vaccines, particularly for the HPV Vaccine. The current cost of 3 doses of the HPV vaccine sits at around $600, and the H&D Plan only covers $150/policy year of vaccine total. The Committee discussed the cost, urgency and importance of the vaccine in relation to improving plan benefits. The Committee discussed the timeline of implementation, and whether it would be better to begin increased coverage this year (21-22) and have it retroactive, or begin the following policy year (22-23). Decisions will be made once more information is available.

Item 2: Virtual Healthcare

Continuing the discussion for Virtual healthcare, the top contenders now are Dialogue, Telus and Maple. The Committee members discussed implementing a pilot/trial version as soon as possible. Voting members went in-camera for further discussion.

Item 3: Health and Dental Subsidy

The Committee also further discussed subsidy criterias. It was decided that the positive $1000 unmet need threshold is maintained. With this criteria, around 158 students would be approved of the full subsidy. Total cost would exceed the $100,000 subsidy funding discussed at the beginning of the year. The committee expressed full support.

AMS/GSS Health & Dental Committee Report

March 2022

The committee met once on March 15th, 2022.

The following items were discussed or finalized:

Item 1: Health and Dental Fee Increase

Given the increasing costs of Health and Dental Services, the AMS and GSS are considering increasing fees, within the limitations of referendum restrictions and policy, to align with student needs and claim statistics. The Committee discussed the claim projections of the upcoming 22-23 policy year. Our HUB International consultants touched upon high Plan utilization rates, due to factors such as the increased mental health coverage, increases in dentist visit costs, etc. The current student fee ($264.63) for the AMS/GSS Health and Dental Plan is not enough to cover the total cost of claims submitted by students. There is a large gap between what the AMS/GSS is being billed by the insurer, and what students are being charged. Even with an increase in the fee next year (of And under 5%), there is a projected $1.4 million that may have to be cushioned out of the H&D Reserve because the fee collection would not be able to cover the costs of claims.

The AMS/GSS will deliberate with their respective Councils to get more perspective and reach a decision. The current number on the board is to increase the H&D Plan fee by 4.86%, to $277.50 beginning 22-23 year, tied to CPI.

Item 2: HPV Vaccine Coverage

The Committee continued their discussion on increasing Vaccination coverage- in particular, the HPV vaccine Gardasil. A proposal is made to establish a separate $250 coverage maximum for specifically Gardasil (HPV vaccine), on top of the $150 vaccination coverage. The AMS/GSS and Studentcare are still collaborating to figure out the most cost-effective and efficient strategy to pursue, and further information was requested from PBC. Decisions will be made once more information is available.

Item 3: Virtual Healthcare

The Committee also continued the discussion about launching the Virtual Healthcare Program for our students. AMS members on the committee feel strongly that the pilot program should be launched during the fall, as we feel that time will accurately reflect strong student presence, engagement, and interest. This initiative will most likely be taken on by the 2022-2023 AMS executive team.

Item 4: AMS/GSS Plan Coverage Analysis from Studentcare

As noted in the AMS SES 2021, there was increased interest in vision, mental health, prescription drugs, massage therapy, physiotherapy, and basic + preventive dental services. Studentcare encouraged consideration of benefit improvements in the following areas: vision, physiotherapy, dental, and maintaining the $1,500 mental health coverage. Some costs were presented to give better context to the financial undertakings of various potential benefit changes that can be done in future years.

AMS/GSS Health & Dental Committee Report

April 2022

The committee met twice on April 14th and 25th, 2022.

The following items were discussed or finalized:

Item 1: Health and Dental Fee increase

With rising healthcare costs and claims, an increase to the Health and Dental fee was necessary to maintain the health of the Plan. The fee increase, which would put the new Health and Dental fee at $277.50 tied to CPI, was passed through both the AMS and GSS Councils. This new fee would begin in the 2022-23 academic year. We increased the current fee by 4.86%, which is just under the 5% threshold that does not require a referendum.

Item 2: HPV Vaccine

The Committee was able to receive updated pricing on the costs of implementing a separate coverage for the HPV Gardasil vaccine. As noted in the 2020-21 Annual Claims Report presented by Studentcare, Gardasil was the #1 top drug by amount paid. This high claims amount indicated that there was a need for coverage in this area- especially considering the fact that Gardasil is typically a two or three dose campaign. It was noted that since it would take some time for Pacific Blue Cross to program this change, it would be best to begin this coverage in September 2022. The committee passed the motion of amending the plan to include a separate coverage of $250 for the Gardasil/HPV vaccine while maintaining coverage for other vaccines. Find the motion below:

“BE IT RESOLVED THAT a separate coverage for the Gardasil HPV vaccine at a coverage maximum of $250 per policy year is established, beginning the 2022-23 policy year.

Item 3: Mental Health Coverage

The Committee continued discussion on the sustainability of the $1500 Mental Health Coverage and whether it can be kept for upcoming years. The decision is best made following the review of the 21-22 annual claims analysis, when we are more able to see the impacts of the $1,500 mental health coverage on the claims experience. As a result, this discussion was tabled for the next executive team.

Item 4: Special Drug Exception

The Committee began discussion on the special drug exception process and are seeking ways to improve it. The AMS VP Finance brought up concerns brought forth by students regarding special drugs that are not covered by the Plan, and the lengthy process that accompanies processing a drug exception. Studentcare advised that the AMS/GSS Health and Dental Plan follows the province’s formulary of what drugs are covered, and is working with PBC to seek improvements on the drug exception process. This discussion has also been tabled for the next executive team.

Plan Renewal 2022-23

On April 25th, 2022 we were presented with the annual benefit renewal report for the AMS/GSS Health and Dental Plan. The Plan renews every September 1st, with the 22-23 policy year being the 11th renewal with the insurer, Pacific Blue Cross.

Some updates regarding the Plan in the upcoming 2022-23 policy year include:

- We have agreed on a 2+1 year renewal with Studentcare, our Health and Dental Plan Administrator. The 2 year renewal goes until August 31st, 2024 with an option to extend for 1 year further until August 31st, 2025.
- Due to healthcare and dental care rate adjustments amongst other smaller changes, the renewal requires an overall increase of 12.53%.
- Total enrollment has increased by 7.5% in 2021-22, in comparison to the 2020-21 policy year.
- Effective September 1st, 2022, the cost of the Plan per student will be $309.24. This is not the fee that is charged to students- rather, it is the cost of the claims (with administrative fees on top) that students are projected to process.
- The Health and Dental Plan fee, charged to eligible students, is $277.50 in 2022-23, and tied to CPI for future years.

Thank you so much for reading the AMS/GSS Health and Dental Committee 2021-22 Report!

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