

AMS/GSS Extended Health and Dental Plan Committee

Date: January 28, 2021

Time: 10:02 am - 11:24 am

Venue: Virtual meeting

Present:

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

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

Guests: Nicolas Romualdi (GSS VP University & Academic Affairs), Keith Hester (AMS Managing Director), Bahareh Jokar (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: Kevin Kang (AMS)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 10:02 am.

2. Agenda

The agenda was approved (Kimani, Nevena).

3. Legal Survey

Lucia:

- Lots of surveys in the AMS.
- Cole is concerned we're violating our own rules and suggested we run this one through social media.
- Maybe instead we can go back to the idea of a targeted survey, to avoid a mass email.
- So do we do a focused one now or hold off?

Nicolas:

- Can we think about it?

Bahareh:

- Studentcare can do a randomized survey from a smaller pool.

Nicolas:

- Think about the expectations.
- If we only do a small pool, others may say: Why didn't you ask me?

Bahareh:

- We need 300 for statistical relevance.
- Mostly a temperature check.

Nevena:

- Referendum for next year.

Lucia:

- Been talking about problems meeting quorum this year if we do an AMS fee referendum.
- Students worry about increasing fees.
- We're concerned about doing fee changes now.

Nicolas:

- The GSS has approved a fee referendum, but we can wait.
- A \$2 fee is different than a \$30 fee.
- If we get severe pushback, it will give us a sense of things.

4. Mental Health Coverage Increase

Lucia:

- Looking to increase to \$1,000 for this year.
- Covered by last year's refund.
- For the following year, wait till we get a usage report: before deciding to keep it at \$1,000 beyond this year.
- Can do \$750.
- Effective January?

Brent:

- Might as well do it for January: a full calendar year.

Lucia:

- Can we go back to September?

Brent:

- Complicated.
- It's not the policy year max; it's the calendar year max.

Nicolas:

- Don't maxes apply to the policy year?

Bahareh:

- Student plans are by policy year.

Nicolas:

- Have to do this for September 1.
- We can tell students to reapply.

Brent:

- I see calendar year, not policy year in the contract.

Bahareh:

- That's not how we understand the plan.

Nicolas:

- Looks like we are all in agreement on raising to \$1,000.

Bahareh:

- Note: \$1,000 will be consequential to long-run costs.
- Is the plan to go to \$1,000 this year, then drop to \$750 next year?

Nicolas:

- We can explain that it's because of the surplus.

Bahareh:

- Can you check with UBC Counselling on usage?

Nicolas:

- People are not on campus.

Bahareh:

- They're doing virtual sessions.

Cole:

- Haven't heard about it being exceptionally low.

Nicolas:

- Don't think this affects the policy.
- We're hearing from students who have capped out and need help.

Brent:

- No matter how well you communicate it, going down to \$750 will be seen as a loss, a change, a negative.
- People will only think you're taking something away; they won't remember you first raised it up.
- If \$750 is what you can afford long term, that's all I'd do, and then deal ad hoc with special cases.

Bahareh:

- Once other benefits start being used again, the cost will go up: you may need to increase the fee.

Nicolas:

- Unlike a traditional employer, we have a duty to do best for students.
- There's a big demand now.
- I'm ready to deal with the PR problems.

Brent:

- The pandemic may last into next year.
- If \$1,000 is right now, then figure out how to stick to \$1,000.
- If you move to \$1,000, stay there; make some decisions about how to keep it.
- If not, it will work against you.

Lucia:

- Do we have enough money in the reserve to absorb increases?

Keith:

- We do, depending on claims.
- I'm also thinking we'll get further credit.
- We do have room.

Lucia:

- \$1.7 million from last year, plus \$500,000.
- That gives us room.
- I'm comfortable setting it at \$1,000 and keeping it at \$1,000 next year.

Nevena:

- I'm supportive of increasing it to \$1,000 and keeping it at \$1,000.
- I'm very excited. This is amazing, transformative.

Nicolas:

- Do we have benchmarks?
- Comparisons to other schools?

Bahareh:

- There are very different models, but \$1,000 would put you ahead of everyone.

Nicolas:

- I'd love to pass this and make an announcement that we provide the most coverage in western Canada.

Brent:

- You can always say \$800 now and \$1,000 later.
- And let us check the policy year/calendar year issue.
- You want to make sure it's a long-lasting benefit.

Bahareh:

- Increasing to \$800 is still not dipping into the reserve.
- Even at \$1,000 still pretty close; dipping into it a bit.
- I'd recommend a little increase to the plan fee instead of none – and then you won't have to make a big jump later.
- By next meeting we can have projections of how much the plan will cost.

Nicolas:

- There's pressure from the student body; that's why I'm ready to go to \$1,000 and figure out how to continue it.
- I don't want to wait anymore.
- I acknowledge a little bit of risk.

Bahareh:

- One is a mid-year benefit adjustment.
- The other is a sustainable level.
- Only 183 students have hit the max this year.
- Not a huge number. Not that you shouldn't increase, but ...

Nicolas:

- There are people close to the cap who won't claim.

Brent:

- I just want to make sure the plan is sustainable.
- You do have that \$1.7 million, plus \$500,000, extra this year.

Bahareh:

- And there's the 5% increase that's allowed.

Nicolas:

- Three years ago we were at \$300.
- This is more than a threefold increase.
- We should really put that out there.

Kimani:

- Was thinking of going slowly, but if we have the money, I am comfortable to go ahead.
- Some people don't even go for counselling because they can't afford it or don't know there is coverage.
- It's like a Christmas gift.

Lucia:

- How long before we clarify the details, e.g., about policy versus calendar year?

Brent:

- I've sent a text to Pacific Blue Cross.
- Will get back to you.

Nicolas:

- Will rejected claims have to reapply?

Brent:

- Will check to see if PBC can automatically readjust.

Nicolas:

- And if the student didn't keep the receipt?

Bahareh:

- Studentcare can work with students on any document issues, but now everything is digital.

Lucia:

- When announcing? Who should do it?

Nicolas:

- Maybe Studentcare can do it.

Bahareh:

- Not a problem. Just need clarification.

Lucia:

- Once we receive all the documents, I can send out the motion for an email vote and then send information to Bahareh.

5. Subsidy Update

Lucia:

- Nothing much done since last time.

Nicolas:

- How many applications?

Ahmed:

- 1,830 to date.
- First time this big a number.
- Lots of First Years are overseas and have never come to Vancouver.
- Should we wait till they come?

Nicolas:

- Can we get UBC to give them a tuition credit?

Lucia:

- I can speak to Enrolment Services.
- For students in financial need, we urge them to opt out if they're out of the country.
- They missed the first deadline, but there's a second one in July, so it's okay.

Nicolas:

- We can't judge bursaries on the basis of whether they may opt out.

Ahmed:

- But we can advise them.

Nicolas:

- Enrolment Services can credit student accounts.

Ahmed:

- Why don't we let local students get the bursaries?
- International students can opt out anyway.
- That will leave more money for the subsidy.

Kimani:

- The end goal is for those who qualify to get the money.
- Let's see how we can sort this out.

Nicolas:

- If we tell international students to opt out, they may not act on the message.
- We still have to assess them if they continue with a bursary application.
- Can we offer the opt-out now instead of in July?

Bahareh:

- If they're an international student, they can opt out in July.
- It's not possible now. They have to do it in July.

Kimani:

- We were not effective in communicating with them originally.
- I know there is a concern about the number of emails, but we need to get correct and clear information sent out.

Lucia:

- Already planning another email to remind them about the opt-out.

Nicolas:

- I said to not do what we did; don't do this.
- There's been confusion about the bursary/subsidy.
- If the choice is give up the plan or get it for free, obviously they're going to choose to get it for free.
- No wonder we're getting so many subsidy applications.
- If we receive applications, we have to process them.
- We can't reject them on the assumption they're going to opt out.

Ahmed:

- Lots of confusion among students.

Nicolas:

- No one's going to withdraw from the bursary process.
- There's no benefit in that for them.
- There's no way I'm okay with arbitrarily removing people from the bursary process.

Ahmed:

- Don't you think it's best to have local students take advantage of the subsidy?

Nicolas:

- Of course.
- But the way we operationalized this ...
- We can ask people to shift to opt-out, but we shouldn't remove them.

Nevena:

- And do we know they're out of the country?

Ahmed:

- We received emails from some.

Nicolas:

- How many?

Ahmed:

- 50-60.

Lucia:

- We can review this.
- Should we ask Enrolment Services to credit their accounts?

Nicolas:

- Yes.
- Let's tell them we have a problem reimbursing and ask if we can give them the money and apply it to students' tuition.

6. Mental Health Coverage Increase Part II

Brent:

- Just received a text from Pacific Blue Cross.
- It is the benefit year, September-August.
- What Bahareh said.
- We'll have something quick.

MOVED COLE, SECONDED NEVENA:

"That the committee approve a mental health benefit increase from \$500 to \$1,000."

... Carried

Brent:

- Still need to check with PBC about readjusting claims.
- Hope to hear today.
- Need to tell students.

Bahareh:

- Will take us till mid next week.

Brent:

- Could just briefly announce good news.

Lucia:

- Over social media.

Nicolas:

- Should make sure we get the information complete.

Bahareh:

- Our call centre won't know about the increase yet if you announce right away.

7. Legal Survey Part II

Bahareh:

- Whenever it's finalized, can you send it my way?

Nicolas:

- Can do that easily.

Bahareh:

- Who will do it?

Nicolas:

- The AMS has to decide. It's an AMS survey.

Bahareh:

- Helpful to present at Executive Committee.

Sheldon:

- It has to go to Council.

Cole:

- The Executive will have to discuss this.
- We have a lot of surveys going on.

The meeting adjourned at 11:24 am.

AMS/GSS Extended Health and Dental Plan Committee

Date: February 25, 2021

Time: 10:02 am - 11:06 am

Venue: Virtual meeting

Present:

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

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

Guests: Nicolas Romualdi (GSS VP University & Academic Affairs), Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Bahareh Jokar (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: Kevin Kang (AMS)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 10:02 am.

2. Agenda

The agenda was approved (Kimani, Cole).

3. Psychology Expansion

Lucia:

- There have been delays, technical difficulties.
- By March 1?

Brent:

- Going to check.

4. Bursary Applications

Ahmed:

- 1,960 applications.
- Same threshold as before, but many more applicants this year.
- Very few Term 2 students.
- Up to the committee to decide where the cutoff point should be.
- Need to start from how much money we have to distribute.
- Every year we have \$50,000.
- Do we want to use more from the reserve fund?
- Is COVID year an exception?

- But we have to think of the years ahead.

Lucia:

- \$50,000 not enough if we full on advertise the bursary.
- There's more advertising now.
- People are starting to know.
- More applications than ever.
- A good thing.

Nicolas:

- The time has come to think about full and partial subsidies.
- As this becomes better known, applications are likely to increase.
- I know there are more students in need.

Lucia:

- First term gave out \$118,000.
- Could transfer surplus money towards this.
- There's a \$189,000 balance in the fund.

Keith:

- The money's there to give to students.

Nicolas:

- Have to balance money coming in and going out.

Keith:

- Yes, no CPI increase this year, and psychology benefits are going to affect things.
- Have to make sure not to give away too much.

Nicolas:

- So there's already \$60,000 in deficit for Term 1..

Lucia:

- I wouldn't call it a deficit.

Nicolas:

- I think we can give \$50,000 now; \$60,000 at most.
- With the understanding that next year we'll administer more conservatively.

Lucia:

- Lots of thought about this bursary in the past.
- Advertising.
- So this is not unexpected.
- I think \$60,000 max.

Nicolas:

- It's been a job well done, getting more people applying.
- Now the question is how to distribute the money.
- Some are \$13,000 in the red; some are only \$2,000 in the red: they shouldn't get the same amount.

Lucia:

- Threshold of full versus partial.
- Every \$5,000 a change in increment.
- That's how the U-Pass subsidy is administered.

Nicolas:

- Right now we need to be more conservative than we would like.
- Not in an ideal situation.

Ahmed:

- Definitely will be seeing a large number of applications.
- More people know.

Nicolas:

- Is there more from the transit subsidy?

Lucia:

- Yes, we allocated \$70,000 but only used \$60,000, so we have \$10,000 left.
- Can we use that \$10,000?
- One worry: why is UBC funding an AMS service?
- But U-Pass is a joint program with UBC.

Nicolas:

- We should give aid to people who are in the red, not in the black.

Lucia:

- Different amounts for those living with their parents and those not living with their parents.

Nicolas:

- If you're in the red, you're in the red, regardless of whether you're living with your parents or away from them.
- If the need is less, give only 50%.

Keith:

- Makes sense.

Ahmed:

- Used to be different cutoffs for with and without parents.

Nicolas:

- We used to give to people who were in the black; now we're only going to give to those in the red.

[Nicolas did calculations. The conclusion was that those with a need of up to \$3,000 would get a 50% bursary; those with more would get a full bursary; those with no need would get no money.]

MOVED NEVENA, SECONDED KIMANI:

"That the committee agree to allocate \$62,000 for the Term 2 Health and Dental Bursary."

... Carried

5. Permanent Opt-Out

Bahareh:

- Spoke of this before to the Executive Committees and AMS Council.
- We proposed moving forward that there be no more permanent opt-outs.
- Permanent opt-outs made sense when it was difficult to opt out, so we provided a way to opt out one time permanently.

- But now we are encountering quite a few cases of students coming back and having to pay a penalty to re-enroll.
- We recommend we move ahead with only annual opt-outs.
- We will grandfather those who have already opted out permanently.

Aleena:

- Maybe the first year or so, have a soft deadline on opt-outs.
- Many students miss the deadline.

Bahareh:

- Two issues here:
- Opt-out deadlines have been the same for both annual and permanent.
- We've been flexible this year, but don't want to confuse the two issues.
- New students won't know about permanent opt-outs.
- Those already doing annual opt-outs will know about deadlines.
- The criteria are not changing. The deadline is not changing.
- Just we're asking all students to do this annually now.
- We're avoiding all the administrative headaches if a permanent opt-out's situation changes and then wants to opt back in.

Nicolas:

- No need for a campaign to say the permanent opt-out is no longer available.
- It's only relevant to those who did opt out permanently in the past.
- If they inquire, tell them they're grandfathered.

Bahareh:

- It's the responsibility of students to read emails and meet deadlines.
- Reluctant to allow beyond the deadline when others meet the deadlines.
- And there are underwriting implications.

Nevena:

- Don't see the need to do any additional advertising.
- Maybe just emphasize that you will have to opt out every year.

Nicolas:

- I agree that it's students' responsibility.
- But it's our responsibility to inform the students.
- Let's be sympathetic because of the tsunami of information.

Bahareh:

- But some students open emails and take no action.
- We need to be consistent with this policy.

Nicolas:

- How many are permanently opted out?

Bahareh:

- We don't get constant updates, but from other institutions, it's mostly annual.

Nicolas:

- A minor concern: If the number of opt-outs increases, will that put a burden on administration?
- If there are 5,000 more opt-outs a year?

Bahareh:

- Not an issue. It's an automated process.

Nicolas:

- We do need to let the University know so they can give correct information to the students.

Bahareh:

- The University administrators just refer to the website.
- But I'm happy to reach out and tell them there are no more permanent opt-outs.

MOVED NEVENA, SECONDED COLE:

"That the permanent opt-out no longer be in place effective September 1, 2021."

... Carried

6. Special May Opt-in

Bahareh:

- Some students in one program want early access to the Health and Dental Plan.
- Through a self-enrollment process.
- We wanted to re-evaluate.
- Would we need a referendum?
- Asking about other programs.
- They get four months of coverage at a pro-rated fee.
- What we did last year made sense.
- We want the committee to give permission for every year.

Nicolas:

- It worked fine.
- Don't want to mess with things that work fine.

Lucia:

- Did any groups email late and miss the deadline?

Bahareh:

- Even if a little late, can be made retroactive.
- The department will contact us.
- We had one instance of that, and we have a procedure in place.

Nicolas:

- If other students start in May, we can just facilitate them to self-enroll.
- But I don't think there's any other category.
- If UBC starts a big program in May ...

Lucia:

- One program starts in June: how does that work?

Bahareh:

- They'd be billed in September.

Lucia:

- Nothing June-September.

Bahareh:

- Not unless there's an overwhelming demand.
- We should just let it lie.

MOVED KIMANI, SECONDED NEVENA:

“That the committee approve the special May intake period for self-enrollment.”

... Carried

7. Psychology Expansion II

Brent:

- Checked with PBC.
- Won't be till March 8.

Bahareh:

- Call centre agents are prepped.
- Waiting to send out the email.

Lucia:

- When can we tell students? March 8?

Brent:

- At earliest mid to late next week.
- The new claims system will be ready March 8.
- PBC has a backlog.
- There needs to be a penalty: they're already late.
- Want something in writing from them.

Lucia:

- Will it be pushed back again?
- What has Studentcare communicated?

Bahareh:

- We will post the protocol for submitting retroactive claims on the website.
- Not looking at a lot of students who've hit the \$500 cap.
- We'll probably get new claims once students hear it's been expanded.

The meeting adjourned at 11:06 am.

AMS/GSS Extended Health and Dental Plan Committee

Date March 25, 2021

Time: 10:07 am - 11:10 am

Venue: Virtual meeting

Present:

Voting Members: Lucia Liang (Chair, AMS VP Finance), Kimani Karangu (GSS President), Nevena Rebic (GSS), Nicolas Romualdi (GSS VP University & Academic Affairs, proxying for AMS President Cole Evans)

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

Guests: Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Lev Bukhman (Studentcare), Bahareh Jokar (Studentcare), Brent Delveaux (Hub International Insurance Brokers), Natasha Norbjerg (Hub International Insurance Brokers), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: Kevin Kang (AMS), Cole Evans (AMS President)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 10:07 am.

2. Agenda

The agenda was approved (Kimani, Nicolas).

3. Minutes

MOVED NICOLAS, SECONDED KIMANI:
"That the past minutes be approved."

Lucia:

- I just sent out the minutes for the past year, but people may not have had a chance to read them yet.
- We can postpone.

MOVED NICOLAS, SECONDED KIMANI:
"That the past minutes be approved."

... Postponed

4. Pacific Blue Cross update

Lucia:

- PBC proposed a 4.3% premium increase.
- Brent and Natasha have negotiated that down.
- The money from the subsidy is still there.
- The money owed to the Plan is still there.
- A good buffer; we're in a good spot.

Brent:

- Been able to reduce the increase to 1.98%.
- Dental is driving this.
- PBC is concerned about mental health claims.
- But we have a verbal commitment now to, basically, 2%.
- There's the agreement to refund international students who don't come:
 - We assume that's a small percentage.
 - It could impact the final number.

Lev:

- Should point out that there is another reserve fund: the claims fluctuation reserve held by PBC.
- So there's:
 - Internal reserve
 - PBC reserve
 - Student fees.
- And then there's the claims being paid out.
- In normal times there's a reasonably controlled process in which the premium is just pre-payment to the insurance company.
- The question is how much do you want to pre-pay versus later?
- Then how do you fit this in to the political context of fees?
- Reserve funds are there for a purpose; it's legitimate to ask if any fee increase will be required.

Brent:

- The PBC reserve is \$1.524 million, fully funded, 15% of the premium.
- It's a rainy day fund if something extraordinary happens.
- If we had a \$2 million deficit and left PBC, they'd eat the \$500,000 – but that wouldn't be a great partnership action.
- In a perfect world you want to break even.
- In the pandemic this is a good arrangement: you're guaranteed never to overpay.
- The only issue is the mental health increase.
 - If claims are higher than projected, it could impact the financial position.
- It would really need something extraordinary to happen to deplete the reserves.

Lucia:

- 2% is really good; that's a big difference.

Brent:

- It's all meant to balance out, break even.
- If claims go higher, they dip into the reserve.
- If lower, you get your money back.
- It's an excellent situation.

Nicolas:

- If the amount we collect is \$10.8 million and the expenses are \$11.7 million, then there's a shortfall of \$800,000.
- Then there's the PBC reserve of \$1.5 million and the internal reserve of \$2.6 million.
- I'd project a couple of years forward.

- I don't want to put the plan in a position where the annual 5% increase next year is not enough to cover the shortfall.

Lucia:

- 5% should be enough.

Brent:

- I'm super-conservative.
- I'd have some sort of increase this year.
- Although I feel comfortable with the analysis, how mental health claims will affect things raises questions.
- We should have a buffer for that.
- I'd probably go as close to a full increase as you can do.

Lev:

- Between the reserve funds, there's \$4.1 million.
- That's 35% of the total premium, which is getting up there.
- Students may ask why these reserve funds exist: are they necessary?

Brent:

- Could be a wide range of outcomes from mental health benefits.
- I'm more concerned about a COVID rebound of claims.

Nicolas:

- If we increase the fee, we should increase it as much as we need.
- Either we don't increase or we increase enough to keep self-sufficient.

Lucia:

- If we under-collect, we have the reserve.
- But I'd like to see how many more claims we're going to get.
- We doubled the mental health claims before.

Lev:

- It's a political decision.
- The COVID impact on the health side is that claims are down and they haven't bounced back.
 - Difficult to predict this year, but nothing much has changed, so I expect a bounceback.
- On the dental side there was a big drop then; now a big bounce up.
- Refund accounting has worked well for you in this COVID year.
- Financially from my perspective, it's okay either way: increase or not.
- The mechanism (refund accounting) is working exactly as it's supposed to work.
- It's okay if the reserves draw down to pay for increased claims.
- That's how you got a surplus this past year.

Keith:

- The auditors are criticizing the situation, saying the reserves are increasing too much.

Nicolas:

- I'm okay with not increasing the fee.

Brent:

- Still some uncertainty.
- Would there ever be consideration of spending from the reserve but also increasing the fee?

Nicolas:

- There's no sense in building a rainy day fund, and then if it rains, you don't use it.
- We have a reserve with money in it equal to 35-40% of the plan.
- It's highly unlikely that we'll get that big an increase.
- We were over-collecting even before COVID.
- Next year we can make a more informed decision.

Bahareh:

- The reserve may be used for the next two or three years.

Lev:

- When the committee makes a decision to draw down the reserve, it should document it.
- People may see it as a negative thing rather than as the mechanism working as it's intended to work.
- That can be forgotten, so we need a record of this.

Brent:

- From a political standpoint, you could increase the fee to cover benefits, but have the AMS cover it from the reserve.

Nicolas:

- If there's an increase, no messaging will work: it's just an increase.

Bahareh:

- The COVID experience has been extraordinary.
- We assume a return to normal eventually.
- We anticipate psychological benefits to have an impact: the reserve can help offset that.
- If we increase the cost of the plan, we could look at enhancing coverage/benefits.
- A healthy reserve could be used to adjust.
- If there's no increase this year, then next year there will have to be one.

Nicolas:

- Not going to even consider increasing benefits until things have settled down.
- I still think it makes no sense to go halfway.
- Use the reserve: there's no way to bankrupt the reserve.
- Want to look at what will happen in the next few years.
- A 5% increase would cover a 2% and a 2.5% premium increase.

Brent:

- This year's going to be an interesting year.
- And hearing from Keith about what the auditors said, maybe we do have to spend from the reserve.
- The plan's run really well: we don't need to overthink.
- If you decide no increase for one year, you'll be fine.

Nicolas:

- Worst case is a 1% deficit.

Bahareh:

- Looking at numbers for the future, with a 5% annual increase in the premium, we would have a deficit of \$10.78 million.

Nicolas:

- If the premium increases by 5%, we never catch up.

Brent:

- But except for one year we've never seen a 5% increase in the premium.
- We haven't seen 5% inflation.
- Of course, that doesn't guarantee the future, especially with the new mental health benefits.

Bahareh:

- With a 4% annual premium increase, the deficit becomes \$353,562.

Nicolas:

- We could close the gap in three years.

Bahareh:

- Future committees will have to recognize they have to increase the fee.
- It's a healthy reserve: \$4.1 million.

Brent:

- There was a surplus last year, plus \$500,000 was given back.
- You're using last year's surplus to subsidize the rate this year.
- In insurance you're always looking at risk.
- I think the no-change is the right decision politically.

Kimani:

- I'm torn.
- We can utilize the money we have to fill the gap.
- We need to document what we're doing.
- I do not want to see an increment this year.

Nevena:

- I'm more for giving back to students.
- Having gone through what we've gone through, it's a safe action not to increase.
- We won't be over-collecting.

Nicolas:

- If we have a reserve, it's to use it.

MOVED LUCIA, SECONDED KIMANI:

"That the Health and Dental Committee recommends that there be no fee increase for 2021-22."

Lev:

- This will be the first time in 20 years without an increase.

Nicolas:

- I'm confident we've thought this through.
- We're not being irresponsible.

Brent:

- You're doing what you wanted to do last year.

Bahareh:

- We couldn't logistically refund students from the surplus, so this is another way of doing that: using the surplus to avoid a fee increase.

MOVED LUCIA, SECONDED KIMANI:

“That the Health and Dental Committee recommends that there be no fee increase for 2021-22.”

... Carried

The meeting adjourned at 11:10 am.

AMS/GSS Extended Health and Dental Plan Committee

Date April 15, 2021

Time: 10:05 am - 11:28 am

Venue: Virtual meeting

Present:

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

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

Guests: Alex Thomas (AMS Indigenous Engagement Facilitator), Tara Drage (UBC Enrolment Services), Corey Wesley (UBC Enrolment Services), Nicolas Romualdi (GSS VP University & Academic Affairs), Keith Hester (AMS Managing Director), Vivian Tan (GSS General Manager), Bahareh Jokar (Studentcare), Natasha Norbjerg (Hub International Insurance Brokers), Aleena Sharma (AMS Funds & Grants), Sheldon Goldfarb (AMS Clerk of Council)

Regrets: Kevin Kang (AMS)

Recording Secretary: Sheldon Goldfarb

1. Call to Order

The meeting was called to order at 10:05 am.

2. Agenda

The agenda was approved (Nevena, Kimani).

3. Minutes

The minutes were tabled to the end of the meeting.

4. Opt-out for Indigenous Students

Lucia:

- Cole and I have talked to Tara and Alex about the opt-out period for Indigenous students.
- The process now has issues.
- Indigenous students are being put on financial hold because of missing deadlines.

Tara:

- Indigenous students have extended medical coverage through the First Nations Health Authority (FNHA).
- They are also covered by Pharmacare.
- Indigenous students have to opt out of the AMS/GSS Health & Dental Plan by September 30 by uploading a copy of their status card.
- Some say they can't; others forget.
- September 30 is a quick turnaround, and if they miss the deadline, they are required to pay for coverage they don't need (the AMS/GSS plan).

- Some self-identify as Indigenous but don't have a status card – they then require AMS health and dental coverage.
- Some may want the AMS coverage in addition to FNHA coverage.
- But among those who don't, some miss the opt-out deadline and don't realize they will then have a large sum to pay (\$270).
- Many have never had to deal with premiums.

Corey:

- Indigenous students don't even get an insurance card.
- They have no visual evidence of being part of a plan.
- Things just magically happen; there's no indication of how the structure works; it just occurs.
- Different from non-Indigenous students.
- Indigenous students don't engage with MSP (the BC Medical Services Plan).
- Nobody in an Indigenous family knows either.

Alex:

- A lot of First Nations students don't know what they're covered for.
- For instance, wisdom tooth removal is not fully covered by the FNHA; it might be useful in that case to also have the AMS coverage.
- Sharing information with students would help.

Nicolas:

- Thanks for bringing this up and explaining the problem.
- One issue is how the system is set up: would a possible solution be extension of the opt-out period?
- It sounds like Indigenous students have never had to engage with the health care system, so they won't know how the parts of the system work with each other.
- When an Indigenous student registers, is there a more pro-active way to let them know what they need? Through workshops, emails?

Tara:

- On the AMS side, how can you make it easier for students?
- And better communications.
- I'm going to be working with the UBC Health Office.
- Maybe there could be a Canvas course on health care coverage.
- We need to be collaborative with AMS/GSS and Studentcare.
- This is a big issue.
- It's important that students understand; we have to try to get out ahead of it.

Nicolas:

- I'm almost ashamed we didn't think of this ourselves.
- How much value is being added for Indigenous students?
- Should we look at how our coverage could be more complementary?
- Missing the email to opt out is a problem across the board.
- But you were saying people were unable to opt out?

Tara:

- Well, that's anecdotal, third-hand.
- Students are unsure what's required.

- It would be good to make things clearer.
- I've heard some have applied and been denied.

Nicolas:

- The opt-out process is designed to work.
- If it doesn't, I'd like to fix that.
- For status, if the only accepted proof is the status card, can we put something on the website to say that?

Bahareh:

- It's already there.

Nicolas:

- Can we get reports on how many attempted opt-outs fail? If it's 10%, that's different from 80%.

Bahareh:

- It's definitely not 80%.
- Can't pull a general report on this.
- Can look up specific students.

Nicolas:

- How many students fail in their attempts to opt out?

Bahareh:

- If a student attempts, but doesn't complete the process, we email to remind them they haven't completed it.

Tara:

- That's helpful to know.
- This primarily affects sponsored students: students sponsored by a First Nation.
- There are 480 at UBC Vancouver.
- Many sponsors cover tuition, but not U-Pass or health and dental (because FNHA covers that).
- Students don't know to opt out, so they are charged the fee and end up on financial hold when they don't pay it.
- Which means they can't see their exam schedule or change courses or access transcripts.
- Sometimes we try to resolve this, but it's too late: they owe \$270, plus interest, and can't register for second term.
- It's this fee that's causing the problem.
- Maybe an additional reminder to opt out would help.
- Maybe we could pull a list of sponsored students and send it to you to opt them out.
- Possible solutions:
 - Extend the deadline (but that may cause challenges if we do it for just one group).
 - Can they opt out throughout the year? If Indigenous, a retroactive opt-out?
 - Could the AMS administrative staff do this?
 - Maybe a better use of bursaries or subsidies?

Alex:

- Workshops are a great idea.
- If the Longhouse is interested, it would be a good way to create relationships.

Bahareh:

- We are very cognizant of these concerns.
- Studentcare wants a simplified process.
- Our objective is to enhance and support services to Indigenous students; we're in research and development on this now.
- To opt out, all that the student has to do is provide proof of status: upload proof of coverage.
- Just have to do that once.
- To modify the change of coverage period (the opt-out period) for one group is difficult.
- But we are looking at the change of coverage period for all students.
- There is also an exceptional opt-out process for special circumstances.
 - We don't encourage use of this, but it is available.
- Indigenous students don't pay their own tuition (their band does).
- We are very lenient for Indigenous students.
- Opt-outs shouldn't be rejected for technical reasons.
- Sometimes people don't click the final confirm button – but we reach out to those.

Nicolas:

- There are two deadlines here: the opt-out (September 30) and the financial hold.
- If the financial hold triggers before September 30, Enrolment Services can tell the student, You still have one week to opt out.

Tara:

- Financial hold is usually after the Add/Drop day.
- Many times it takes time for the sponsor to send in the form.
- There could be delay by the student or the band.
- If sponsored, the tuition deadline is deferred.
- The financial hold is not usually flagged, but we can work on that.

Nicolas:

- If the student self-identifies as Indigenous, is that the time to speak to them?

Bahareh:

- Maybe we can create a point of contact for Indigenous students: if they have alternative coverage, they can opt out.
- I'd like to connect with Enrolment Services staff and do some high level training, especially for the eight of you dealing with Indigenous students.
- Talking about 400 students shouldn't be difficult.
- We want students to know what their coverage is.
- Would love to connect to the Indigenous Student Working Group.
- We want to make sure we connect with niche groups: Can Studentcare be there at a special orientation for Indigenous students?
- Indigenous students have to be part of the plan; they can't be removed except by themselves.
- We can't pull a list of Indigenous students, but we can create a custom email for Enrolment Services to send them information.

Tara:

- Didn't know about the exceptional opt-out process.
- Definitely interested in bringing you to our team meetings.

- We are the main people who work with students on health programs.
- Can also connect you to Orientations.
- And the Indigenous Wellness Committee may be more useful than the more general Indigenous Student Working Group.
- To Nicolas's question, when is the time to communicate to students?
- Would love to see a custom email from Studentcare, telling students they don't have to opt out, but if they don't, there's \$300 to pay.
- When a student does access the exceptional opt-out, is it partial or full?

Bahareh:

- Full, but it has to be in the same term.
- If intake is in September, the student cannot wait till January.
- The idea is to mitigate as soon as possible.

Nevena:

- It's challenging to navigate for anyone; there's a lot more we can do to make this accessible.
- What about the people who don't have a status card? What is the prevalence of that? How do you apply for one? Can we discuss this requirement?

Alex:

- I have always had a status card and never had to apply.
- Now they're official government cards.
- Used to be the bands doing it.
- With the government doing it, that slows things down.
- I've been waiting for two years for a renewal.
- I know some people who have just applied; there are lots of issues; proof of ancestry is required.
- Is coverage possible without a status card?
- There are people falling through the cracks.
- It's stressful.
- Right now the government is not renewing, because of the pandemic.
- Expired cards still work, though.

Nevena:

- People lose documents all the time.
- Can Studentcare or Pacific Blue Cross do something then?

Bahareh:

- If there's a lack of current physical documentation, we support the student.
- We don't reject if the card's expired: your status isn't going away.
- For students still waiting for access to status, that's a completely different issue: beyond our scope.

Nicolas:

- Insurance plans have deadlines.
- They pull money together and pay claims from that money.
- If we don't collect, we don't have money to pay.

Bahareh:

- There's also logistics.
- We're automated; it reduces human error.

- It's difficult for Indigenous students who think their band is paying for everything.

Nicolas:

- Can't opt out in Term 2 for Term 1: that would affect the financial integrity of the plan.
- I'm concerned about grad students: intake for them is any time of the year.
- It's already difficult to communicate with them.
- I wonder how poorly we're doing with Indigenous graduate students.

Bahareh:

- Most graduates have undergraduate experience.
- If there are issues, we can facilitate.
- But this is more an undergraduate issue.

Tara:

- We email all Indigenous students, grads included.
- Sponsored students make up 35-40% of the Indigenous students.
- The 480 number was just the sponsored students.
- There are about 1300 Indigenous students overall.

Bahareh:

- Those with status but no band financing are more cognizant and cost-conscious: they're paying their own tuition.

Lucia:

- I think Tara and Bahareh should touch base.

Nicolas:

- Can we do an Indigenous version of the plan?

Bahareh:

- You're jumping two years ahead.
- It's something we've thought of and are looking into.
- There are conversations on the national level.
- We encourage people to make decisions for themselves.
- I thought FNHA covered everything; I'm discovering it's not true.
- Would like to connect with Tara and the Indigenous Wellness Committee.
- Would also like to increase the duration of the change of coverage period this year: not just for Indigenous students.

Tara:

- I will reach out to continue the conversation.
- Will research the exceptional opt-out process.
- Happy to have had this conversation.
- Thanks to Alex for arranging it.

Nicolas:

- Apologies from the GSS for not seeing this problem before.

Lucia:

- Cole and I were shocked to discover the situation.
- On behalf of the AMS, I would also like to apologize.

Corey:

- If anyone has questions about what's like to be status, I have unique experiences, having moved from province to province.

Lucia:

- Can we work on a survey on this?

Bahareh:

- Absolutely.
- This would be part of a larger engagement piece: getting student feedback.

5. Minutes

Nicolas:

- Let's postpone these to next week.

The meeting adjourned at 11:28 am.

AMS/GSS Extended Health and Dental Plan Committee

Date: May 19, 2021

Time: 3:03 pm – 3:33 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), 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 3:03 pm.

2. Introductions

Mary had the committee members introduce themselves.

3. Agenda

The agenda was approved after an amendment to add last year's minutes (Kimani, Mary).

4. Mindful Employer Program

Natasha:

- Canada Life has brought this program to our attention.
- It provides grants for mental health initiatives.
- Only \$2,000, so they won't go far, but could be used for marketing: e.g., printing posters about increased psychology coverage.
 - Or for a consultant fee.
- Deadline is June 5: maybe someone should apply.

Mary:

- My team and I can look into this.
- Can always use more publicity.

5. Goals:

Mary:

- Mental Health Subsidy.
- Mental Health Support Network.
- Perhaps changing some service coverage: chiropractic, massage therapy.
 - Increase coverage per visit.

Keith:

- Chat with Lorris (AMS Senior Manager of Student Services) about mental health services.
- Talk of partnering with Campus Lightbox.

Mary:

- They want to be incorporated into AMS Services.

Keith:

- They want us to invest in them; they wanted a lot of money.

Mary:

- We've recommended they apply to AMS funds.

Keith:

- We may need to raise the \$50,000 for subsidies for health and dental.

Ahmed:

- Last year we received 2,000 subsidy applications.
- More people are applying.
- It used to be a couple of hundred.

Mary:

- Definitely a discussion for the future.

Ahmed:

- It opens in September, and there's another round in January.
- Last year we allowed all students to apply in January:

Mary:

- That was an exception?

Ahmed:

- Yes, for the last two years.
- We had a surplus.
- For the last two years we allowed those who didn't apply in September to apply in January.
- It's up to the committee.
- Depends on how many apply.
- The committee in the past decided to give students a second chance (in January) if they missed application deadlines in September.

Mary:

- Probably okay to make the exception.
- But starting this year, if back to normal, best to stick to strict dates, as long as there is communication to get the word out.

Bahareh:

- Virtual stakeholder conferences from Studentcare.

6. Minutes

MOVED COLE, SECONDED KIMANI:

"That the minutes from April 2020 through April 2021 be approved."

... Carried

The meeting adjourned at 3:33 pm.

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.