

# Semi-Annual Update to the Membership on the Extended Health and Dental Insurance Plans

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## Plan Basics

The GSS provides graduate students with access to an extended health and a dental insurance plan through Pacific Blue Cross. The plans include benefits for prescription drugs, paramedical services, basic dental care and travel insurance benefits.

All full time, on-campus graduate students are assessed plan fees automatically with their tuition once per year, and full-time distance students may opt in during the opt in period. Students may also add their dependents to either plan.

Members' health and dental plan fees cover the premiums paid to the insurer as well as the cost for the GSS to administer the plan.

## Plan administration

### Enrolment

Enrolment in the plan increased this year, despite an overall drop in GSS membership. As of February 2020 there were 1741 students enrolled on the plan. Of these students, 152 added dependents to the plan.

### Staff changes

This year has been characterized by staff changes in the Health and Dental Coordinator position. Joëlle Alice Michaud-Ouellet took a leave in August 2019 and office coordinators Karen Potts and Neil Barney stepped up to help me manage the busy September opt in period. In December, Mindy Jiang joined us as current acting Health and Dental Plan Coordinator. Mindy managed the January-start student enrolment and opt out process, and has been active in supporting students who are travelling for academic purposes and managing student queries related to the COVID-19 outbreak.

## Member support

Staff work directly with our membership to answer questions about our plans, and to resolve any problems they encounter. Dominant issues in the past 6 months were:

### International students

For international students, eligibility for BC MSP is dependent on a valid study permit. Changes to the processing times for study permits meant it became a more frequent issue for international students to lose their MSP eligibility while waiting for their study permit to be renewed. The GSS was able to work

with International Student Services to ensure these students were aware they were eligible for basic coverage through Guard.me until their study permit renewal was completed.

## COVID-19

The COVID 19 outbreak increased the volume of requests for information from our Health and Dental Plan Coordinator. She ensured our members had correct information about our travel coverage, and the impact of a change in their enrolment.

Our Coordinator also worked with UVIC to ensure students contacting the office about health concerns outside our coverage received referrals to UVIC or public health agencies as appropriate.

Finally, Mindy took the initiative to research and wrote a guide to using tele-health for virtual doctor visits, anticipating a need for this service due to the requirement for social distancing.

## Appeals

Graduate students can appeal decisions about their eligibility for opt ins and opt outs of the plan. Appeals are heard by graduate student volunteers who serve on the Appeals Committee. The committee includes members from the GSS Executive Board and Grad Council, supported by the Health and Dental Plan Coordinator. They meet monthly, and receive training on the appeal process and insurance rules twice annually. Once decisions are final, committee chair (Director of Services, Sima Shanjani) works with the Health and Dental Coordinator to notify the appellants and implement the decisions.

This year, the Appeal Committee heard 14 cases from April 2019 to March 2020. This is a decrease from 20 cases last year.

## Financial Outlook for the Plan

### Retention Accounting

The GSS Extended Health and Dental Plans use retention accounting, a model of insurance contract that allows the GSS to share plan profits with the insurer without the risk of fully funding our own plan costs. The retention accounting contract requires us to maintain a Claims Fluctuation Reserve (CFR), calculated at 15% of total paid claims. Any profits above the reserve are available to the GSS to use in maintaining the plan. Since the shift to retention accounting, the GSS has been slowly building the CFR, and at August 31, 2019 the required CFR was achieved for both the Extended Health and Dental Plan for the first time.

### Contract Renewal

The GSS renews the Extended Health and Dental Plan contract with the insurer (Pacific Blue Cross) annually. The broker, AON, negotiates the renewal and advises the Executive Board throughout the process. Negotiations are currently underway, and the broker has advised we can expect the renewal package mid-April 2020.

The broker has advised there is no significant rate change expected. The COVID-19 outbreak will not affect our renewal price.

While COVID-19 may not affect renewal price, it may affect enrolment. As distance students are not automatically enrolled in the insurance plans, a shift to off-campus enrolment could create additional issues for our members and the plan administration. This is a potential risk area the GSS will need to monitor over the summer. A referendum is required to approve any change to the fees students pay for

the plan. If needed this year, a health and dental plan fee referendum will be held in late May or early June.

## Conclusion

The GSS Extended Health and Dental Insurance Plans remain a popular service for our members. The Health and Dental Coordinator continues to be busy throughout the year supporting students with questions about the plan and administering the opt in/opt out process. As of March 30, 2020, the plans are financially stable, but the GSS remains mindful that enrolment changes are a risk area for the plans.