

Annual Update to the Membership on the Extended Health & 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 plan includes benefits for prescription drugs, paramedical services, basic dental care, and travel insurance benefits.

From September 2019 – August 2020, all full time on-campus graduate students were assessed with the plan fees automatically with their tuition once per year, and full-time distance students had the option of opting in during the opt-in enrollment period. Graduate students also had the option of adding their dependents to either plan at additional cost.

For the September 2020 – August 2021 academic year, all full-time graduate students that includes all on-campus, off-campus, distance, online, co-op, and dissertation with at least 3.0 units or more are assessed plan fees automatically with their tuition once per year. Graduate students assessed with the fees with tuition had the option to opt-in their dependents during the opt-in period. Effective September 1st, 2020, part-time graduate students had the option to opt-in themselves and their dependents during the opt-in enrollment period at additional cost.

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 for September 2020 was 1710, despite the overall drop-in full-time registration.

As of April 1st, 2020, there were 1730 students enrolled on the plan. Of these students, 152 added dependents to the plan for a total number of 263 dependents (spouse/common-law partner and/or children).

Staff Changes

As noted in the March 24th, 2020 Health and Dental Plans report, the 2019-20 year was characterized by staff changes. Joëlle Alice Michaud-Ouellet took a leave from the Health and Dental Coordinator position in August 2019. In December 2019, Mindy Jiang joined us as acting Health and Dental Plan Coordinator. In August 2020, Stacy Chappel left her position as Executive Director. The E.D. normally provides support to the Health and Dental Coordinator through the September enrolment, opt-in and opt-out period. Kyla would like to extend her thanks to Karen Potts and Neil Barney for providing assistance throughout an especially busy opt-in/out period. Since our last report, Mindy has also taken on the Health and Dental Coordinator position permanently. We are grateful for her diligent work throughout this challenging year. She continues to be an excellent support for students looking for assistance in accessing health and dental services and opting in and out of their plans.

Member Support

Staff work directly with our membership to answer questions about our plans and to resolve any problems they counter. Dominant issues in the past 7 months were:

International Students

For international students, eligibility for BC MSP is dependent on a valid student 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 (ISS) to ensure these students were aware they were eligible for basic coverage through Guard.me until their study permit renewal was completed.

There are administrative issues as a result of COVID-19 and international travels for the arrival and return of students. All international students were advised to opt out of the GSS Extended Health and Dental plans if they could not return or arrive during the September-December 2020 term by International Student Services, International Advisors, and Global Community members. Our Health and Dental Coordinator and the Appeal Committee have been working diligently to ensure students living outside of Canada are properly enrolled in these plans or opted-out as their individual situations dictate.

COVID-19

The change to assessment criteria as a result of the June 2020 referendum allowed us to maintain coverage for students whose in-person coursework has been impacted by the COVID-19 pandemic, as well as assess as many members as possible for coverage under our plans to ensure they have affordable access to healthcare at this critical time.

The ongoing COVID-19 situation increased the volume of requests for information from our Health and Dental Coordinator. She ensured our member 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 with health concerns outside our coverage received referrals to UVIC or public health agencies as appropriate. She has made referrals out to the UVIC Student Awards & Financial Aid (SAFA).

Finally, Mindy took the initiative to research and wrote a guide to use telehealth and virtual paramedical care services anticipating a need for these adapted services due to the requirements for social distancing. She has also written instructions on how to use online accounts for insurance ID cards to maintain social distancing while the office has been physically closed to in-person appointments.

Appeals

Graduate students can appeal decision 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 & Dental Coordinator. They meet monthly, receive training on the appeal process and insurance rules twice annually. Once decisions are determined, the committee chair (Director of Services, Daniel Gudino), works with the Health and Dental Coordinator to notify the appellants and implement the decisions.

Currently the Appeal committee has heard 18 cases from October 2020 – November 6th, 2020. This is an increase from previous years overall, as a result of the ongoing COVID-19 situation that created insurance situations for students.

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.

The renewal package proposal in early April 2020 included a quote that went and passed in the June 2020 referendum to increase the Extended Health Plan fees \$0.17/month (from \$407/year to \$409/year) to include vaccine coverage for travel and flu influenza and to increase the Dental Plan by \$1.00 per month (from \$236/year to \$245/year) to maintain current dental coverage rates. The vaccines that are now included at a coinsurance rate of 70% as part of the GSS Extended Health Plan are the influenza vaccine (flu shot), travel vaccines (cholera, encephalitis, hepatitis A and B, meningococcus, Rabies, Typhoid, and yellow fever).

The broker noted this is not a significant rate change compared to previous rate trends. The COVID-19 outbreak did not affect our renewal price. While COVID-19 may not affect renewal price, it has affected the eligibility as full-time students opted to take leave, switch to part-time or defer their September 2020 start. As distance students are not automatically enrolled in the insurance plans from 2019-2020, a shift to off-campus enrolment did create additional issues for our members and the plan administration.

As a result of the June 2020 referendum, the Conditions of Coverage with the insurer (Pacific Blue Cross) has changed the eligibility requirements to be inclusive of graduate students and allows for those registered in 3.0 units or more a September-start, or January-start, including those registered as co-op, thesis, or dissertation are automatically assessed with the GSS Extended Health and Dental Plan.

Effective September 1st, 2020 – August 31st, 2021, part-time students in less than 3.0 units are eligible to opt into the GSS Extended Health and Dental Plan during the opt-in period as recognized by the Faculty of Graduate Studies or the Office of the Students with a Disability.

Conclusion

The GSS Extended Health and Dental Insurance Plans remain a popular service for our members. The Health and Dental Coordinator continue to be busy throughout the year supporting students with questions about the plan and administering the opt in/opt out process. As of November 12 2020, the

plans are financial stable, but the GSS remains mindful that enrolment changes are a risk area for the plans moving forward.