

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

Report made: November 23, 2021

Reporting on: March-September 2021

From: Kyla Turner, Executive Director

Plan Basics

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

All full time graduate students with at least 3.0 units or more are assessed plan fees automatically with their tuition once per academic year. Graduate students assessed with the fees with tuition had the option to opt-in their dependents at additional cost during the opt-in period. Part-time graduate students had the option to opt-in themselves and their dependents during the opt-in enrollment period with separate processes and payment through the GSS.

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

The GSS said a fond farewell to Mindy Jiang, our Health and Dental Coordinator since December 2019 in August 2020. Mindy left the GSS to pursue her own graduate studies. We wish her all the best and thank her for seeing our organization through the challenges of the pandemic. Mindy went above and beyond to create resource lists for members looking for supports on issues as diverse as mental health counselling, domestic violence, food insecurity, and telehealth during her tenure at the GSS. She was an exemplary member of our team and centred the wellbeing of our members in all her work.

We have also been lucky enough to welcome a new Health and Dental Coordinator, Glenda Beecham, in August 2021. Glenda joins us as a UVic alumna and current student. She has already proven to be a thoughtful, diligent coordinator and we are so happy to have her as part of our team. Welcome, Glenda!

Referendum

In June 2021, the GSS hosted a referendum on the GSS Extended Health and Dental fees. The referendum was required in order for the GSS to set appropriate fee and coverage levels for the September 2021 – August 2022 insurance plans.

In Spring 2021, the GSS's insurance broker, Aon, negotiated with Pacific Blue Cross on our behalf to get the best price for our health insurance. We expect the prices to go up a little every year with inflation. This year, insurance costs have risen sharply across the board. This is in part due to the increased cost of PPE and sanitization supplies and personnel needed for all medical and dental services under COVID-19. Unfortunately, as these costs cannot be billed to primary insurance, the costs are passed on the secondary insurance plans, like the GSS Extended Health and Dental plans.

The initial quote from Pacific Blue Cross was a 10% increase in the cost of insurance for the same level of coverage. Aon negotiated that down to about 6% at the highest. We knew that that level of increase may not be affordable for all our members. Therefore, we worked with Aon to create three options for how the GSS could keep our insurance affordable without losing too much coverage. The fee/coverage options were:

1. Significantly decrease dental coverage in order to keep fees stable
2. Increase fees by 6% to keep all health and dental coverage the same
3. Slightly decrease dental and paramedical coverage and increase fees by 3%

The GSS posted an FAQ to our website and hosted a townhall meeting to answer member questions about these changes. Engagement from our membership was strong. Option 2 passed with 75.3% of voting members supporting an increase to fees in order to maintain coverage, and 73.1% of voting members supporting option 2 over option 3. Therefore, the GSS fees for health and dental insurance have increased by 6% for the 2021-22 academic year.

We recognize the need to take further action in the years and months to come in order to provide our members with comprehensive, affordable health and dental insurance. We thank all members who voted in the referendum.

Enrolment

As of October 15, 2021, there were 1930 students enrolled on the plan. 120 family units, and 220 individual dependents, have opted in to the GSS Extended Health and Dental Plans.

Member Support

Staff work directly with our membership to answer questions about our plans and to resolve any problems they counter. Dominant issues from March to September 2021 were:

Referendum and Fee Increase

As mentioned above, the GSS posted a detailed FAQ about the referendum on our website and hosted a townhall meeting on June 8th about the available options. We were happy to see members engaged in this important issue and asking questions to make the best choice for themselves and their colleagues.

COVID-19

COVID-19 continues to impact our Health and Dental plans administration, particularly by restricting travel for international students unable to come to Canada. Our Coordinator continues to work with UVic to ensure students receive up to date information regarding travel restrictions and insurance.

International Students and Students Studying Outside Canada

International students continue to be impacted by travel restrictions: increased testing, vaccination, and documentation requirements and the need self isolation. The GSS continues to work with the International Centre for Students (ICS) to provide students with the information they need to travel to Canada or travel outside Canada for the students studying abroad.

We have worked with ICS recently to provide updated messaging for students who were vaccinated outside Canada, or who were unable to receive a vaccine before arriving in Canada, to ensure that they could access the BC Vaccine Passport and UVic vaccine self-declaration portal.

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 decision are determined, the committee chair (Director of Services), works with the Health and Dental Coordinator to notify the appellants and implement the decisions.

The Appeal Committee heard 3 cases from March 2021 to September 2021.

The GSS Staff would like to share their appreciation for the 2020-21 Appeals Committee for their extensive work throughout an incredibly busy year. Thank you to all members of the Appeals Committee for their care, time, and consideration to the important issues facing our members.

2020-21 Appeals Committee members:

Mindy Jiang	Daniel Gudino	Jacob Hunt	Erin Donald	Mel Granley	Maeve Milligan
Glenda Beecham	Adair Ng	Nahid Pourdolat Safari	Hannah Reid	Tiffany Kuo	

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. We will keep the membership informed throughout the negotiation process regarding potential costs of the Health and Dental Insurance plans for the next academic year.

September-December 2021 semester preview

The GSS will provide a full report of the plan use at the Semi-Annual General Meeting in March 2022. However, this September we had a much higher than average number of opt-out requests. Prior to the June 2020 referendum, only full-time, on-campus students were assessed for health and dental fees with their tuition. In order to keep as many members as possible insured when UVic went online for the 2020-21 academic year and to maintain our coverage costs as a larger group plan, the GSS held a referendum to assess all full-time students for health and dental insurance. This fundamentally changed the enrolment period workload for GSS staff. Prior to the pandemic, we'd have ~1800-2000 students assessed and ~200 opt outs, this year we assessed ~2900 students and opted out ~900. The primary

reason to opt out was alternative coverage (through employer, partner, or parent). To a lesser extent, international students who could not arrive in Canada opted out as well, but in far fewer numbers.

As we are still seeing the effects of COVID-19, I recommend examining the auto-assessment and opt-out rates in September 2022 to ensure that the spike in opt-outs was not a COVID-related spike. However, if opt-outs remain over 500 in the Fall term, I recommend taking the membership to referendum again to review the eligibility criteria for automatic health and dental assessment to return to full-time, on-campus students being automatically assessed and encouraging all other members who don't have coverage to opt-in to our plan. This would decrease the administrative workload for our staff and members at the start of the academic year. However, the GSS will need to ensure we have robust communication strategies with distance members before considering a referendum that would require distance students to opt *in* to the health and dental insurance plans.

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 October 15, 2021, the plans are financial stable, but the GSS remains mindful that enrolment changes and increasing costs of healthcare are a risk area for the plans moving forward.