

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

Report made: October 25, 2022

Reporting on: March-September 2022

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.

As of 2022, the GSS has moved to fixed opt-in/out deadlines for the UPASS and health and dental insurance. For the insurance plans, the new opt-in/out deadline are:

September start students only: September 22

January start students only: January 22

Plan Administration

Throughout this reporting period, Pacific Blue Cross (PBC) has gone through numerous staffing changes, resulting in there not being a consistent PBC rep for the GSS insurance plans. The GSS Health and Dental Coordinator, Glenda Beecham, has fostered strong connections with PBC management to ensure timely resolutions of member issues during this time. We wish PBC all the best in securing stable staff and will continue to work with PBC management where other representatives are not available.

Plan Renewal/Fee Referendum

The GSS insurance broker, Aon, negotiated with PBC over March-May down from a 4.6% increase in health and dental insurance fees to a 0% increase in fees. Because no changes to fees or service level was required, the GSS did not go to referendum in summer 2022 to renew our insurance plans. Our thanks to Aon and the GSS consultant at Aon, Harrison Redpath, for their work in securing a favourable renewal for our membership.

Enrolment

As of October 1, 2022, there were 1958 graduate students enrolled on the plan. 1948 of those students were automatically assessed for the Health and Dental plan with their tuition and ten part-time graduate students, visiting research students or students on leave opted themselves into the plan. In

addition, approximately 120 family units, 250 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 2022 were:

Issue

When contacting Pacific Blue Cross to ask details on a claim, a number of graduate students have been redirected to contact the GSS office. We have asked Pacific Blue Cross to talk to their support team and make sure they are available to answer specific questions regarding student claims.

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 7 cases from March 2022 to August 2022.

The GSS Staff would like to share their appreciation for the 2021-22 Appeals Committee for their work throughout the year. Thank you to all members of the Appeals Committee for their care, time, and consideration to the important issues facing our members.

2021-22 Appeals Committee members during this reporting period:

Wyatt Maddox (chair)	Nahid Pourdolat Safari	Dax Tate	Julie Funk	Zachary Derrick	Glenda Beecham
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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 2022 semester preview

The GSS will provide a full report of the plan use at the Semi-Annual General Meeting in March 2023. 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. In 2021-22, 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.

I recommend examining the auto-assessment and opt-out rates in late October 2022 after the AGM to ensure that the spike in opt-outs was not COVID-related. 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 members and staff 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 September 20, 2022, 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.