



SUBJECT	International Student Medical Insurance (iMED) Fee
SUBMITTED TO	Finance Committee
MEETING DATE	June 1, 2020
SESSION CLASSIFICATION	Recommended session criteria from Board Meetings Policy: OPEN
ACTION REQUESTED	Please indicate requested Board action: Decision requested: approval of proposed resolution IT IS HEREBY RESOLVED that the Finance Committee, in accordance with authority delegated by the Board of Governors, approves an increase to the International Student Medical Insurance (iMED) fee as set out in Table 1, to take effect on August 1, 2020 and applicable to students starting their programs in Winter Session Term 1 (September 2020).
LEAD EXECUTIVE	Andrew Szeri, Provost and Vice-President Academic, UBC Vancouver
SUPPORTED BY	Ananya Mukherjee Reed, Provost and Vice-President Academic, UBC Okanagan Pam Ratner, Vice-Provost and Associate Vice-President Enrolment & Academic Facilities

EXECUTIVE SUMMARY

iMED is a provider of health insurance for all new international students at UBC who are assessed student society fees (including inbound exchange students). It covers new international students for the three-month waiting period for BC Medical Services Plan (MSP) or their entire period of study for one-term exchange students. iMED provides coverage that is comparable to MSP, including pre-existing conditions, and provides up to \$2 million maximum coverage.

The current iMED contract is ending on July 31, 2020, and as part of the renewal process, a new iMED fee was negotiated with a different underwriter. David Cummings Insurance Services, Ltd., as the insurance broker for iMED since 2005, continues to provide all student-facing insurance services. The claims management company, MSH International (Canada) Ltd., also remains the same for iMED.

iMED fees have not increased since July 1, 2014. Concurrently, inflation of costs for in-patient and out-patient services, including ER visits, ER physicians, general physicians, and specialist physicians' fees have had a significant impact on the iMED claims experience. Non-resident fees being assessed to students covered by iMED have also increased. Inflation is the primary driver for the increase of the iMED fees.

When comparing the 2014-2015 and 2019-2020 academic years, the total cost of claims that were submitted, approved and paid by iMED rose by 113%, while the number of claims increased by 42%.

As part of the renewal process, iMED coverage is being extended to provide a more comprehensive mental health and substance use treatment benefit, encouraging help-seeking behaviour when needed, and reducing barriers and stigma for UBC students accessing these medical services. This is in line with UBC's commitment to students' health and wellbeing.

Additionally, access to Babylon by Telus Health is being incorporated in the iMED coverage at *no extra cost* for a one-year trial period. Babylon is the digital healthcare provider for BC MSP covered residents and allows for digital consultation with a physician for care of minor health concerns. Babylon delivers more options for access to health care, and could reduce the waiting time to see a doctor.

The new fee, which is scheduled to take effect on August 1, 2020, is consistent with industry pricing and includes a fee guarantee for two years. The increase in fees will be applicable to students starting their programs in 2020 Winter Session, Term 1 (September).

Please note that students studying online may self-identify with International Student Development to have their iMED fees either:

- 1) Removed if they will not be coming to Canada during the full duration of their program; or
- 2) Moved to a future academic term if they will be coming to Canada at a later date while still studying at UBC.

Table 1

Concept	Current iMED fee	Proposed iMED fee
iMED – International Student Medical Insurance (1 month)	\$60	\$75
iMED – International Student Medical Insurance (2 months)	\$120 (\$60/month)	\$150 (\$75/month)
iMED – International Student Medical Insurance (3 months)	\$180 (\$60/month)	\$225 (\$75/month)
iMED – International Student Medical Insurance (4 months)	\$240 (\$60/month)	\$300 (\$75/month)
iMED – International Student Medical Insurance (One-Term Exchange Program Coverage: 126 days)	\$252	\$315
iMED – International Student Medical Insurance (5 months)	\$300 (\$60/month)	\$375 (\$75/month)
iMED – International Student Medical Insurance (6 months)	\$360 (\$60/month)	\$450 (\$75/month)

By comparison, the BC MSP healthcare coverage fee for an international student is \$75 a month. For a three-month period, it is **\$225** in total.

SUPPLEMENTAL MATERIALS

1. iMED Fee – Student Consultation Report

IMED FEE STUDENT CONSULTATION REPORT

The Vice-President, Students Office, in partnership with International Student Development, conducted a student consultation regarding a proposal to adjust iMED, the temporary health insurance provided by UBC for international students. This report outlines the consultation process and summarizes student feedback including the student representatives' submission verbatim in Appendix 2.

Student Representative Bodies Invited to the Consultation

- Alma Mater Society (AMS)
- Graduate Student Society (GSS)
- UBC Students Union Okanagan (UBCSUO)

Mode of Consultation

The consultation consisted of an e-consultation and a face-to-face meeting. Student representative groups were invited to the consultation through email, and asked to distribute the invitation to their constituents as they felt appropriate. Information was also posted on students.ok.ubc.ca. Student representative groups were offered a face-to-face meeting to discuss the tuition proposal. A meeting was held with AMS and GSS on Monday 2nd March.

Basis of Consultation: The consultation was based on a fee proposal and rationale document from International Student Development. Please see Appendix 1 for the invitation and rationale document.

Timelines: The e-consultation was conducted with AMS and GSS over the period of Wednesday 8th February to Monday 11th March. The e-consultation was conducted with UBSCSUO over the period of Wednesday 8th April to Monday 27th April.

Summary of Student Feedback: A submission was received from the GSS and AMS. International Student Development provided a response to questions raised by student representative groups. The verbatim submissions and response are in Appendix 2.

Organization	Summary
GSS	<p>CONCERN WITH ADDITIONAL FEE “We are concerned that this fee increase comes on top of the recent increase in MSP fees for international students. This has been an area of concern for the GSS since the initial announcement was made.”</p> <p>HELP FROM UNIVERSITY TO RELIEVE BURDEN “We would ask the University to help relieve the burden of the MSP increase either by providing funding to mitigate the change or supporting the efforts of students across the Province to revert the charges to 2019 levels.”</p>
AMS	<p>CAUTION AGAINST CONTINUALLY ADDING MORE FEES “While this fee increase is justified, we do caution the Board of Governors and International Student Advising in continually adding more fees to already financially burdened international students. With affordability being a key issue to both domestic and international students, continual fee increases constantly set students back. It is important to note that, in addition to this fee proposal, MSP fees for international students have also recently increased, which has made healthcare an increasingly unaffordable expense for this population.”</p>

No individual student submissions were received.

APPENDIX 1: INVITATION TO CONSULTATION AND RATIONALE DOCUMENT

Good morning,

There is a submission by International Student Development to adjust iMED, the temporary health insurance provided by UBC for international students.

In order to inform the program leads and the Board of Governors with regards to the **fee proposal**, the University is undertaking a consultative process to get your comments as student representatives, and provide an opportunity for students to provide individual comments on the tuition proposal if they wish. **Please note: the scope of this consultation process is limited to the fee proposal.**

The consultation consist of:

1. e-consultation

Please find attached a document that outlines the details of the fee proposal, including:

- an overview of the program,
- rationale for fee increase, and
- the proposed fee.

Please share the document and this email as you see appropriate. **Comments on the fee proposal and student organization submissions can be provided confidentially to: Natasha Moore – Planning and Evaluation Advisor, Vice President Students Office (natasha.moore@ubc.ca).**

2. Face to Face meeting

If requested by student representatives, we can arrange a face-to-face meeting with the program leads regarding this fee proposal. Please advise as soon as possible if you would like us to arrange a meeting.

THE CONSULTATION PROCESS WILL END WEDNESDAY 11TH MARCH.

Confidentiality

Comments will be collected by the Vice-President Students Office, and only analysts within that office will know the identity of individual students submitting comments. At no time will anyone outside of the Vice President Students Office know the identity of individual students who submit comments to this consultation. Your comments will only be used for the purposes of the tuition consultation.

Comments from individual students will be stripped of any identifying information to ensure confidentiality, but otherwise will be provided to the responsible program leads and Board of Governors verbatim.

Comments received from student organizations will be reported as coming from those organizations, and provided to the responsible faculty and Board of Governors as received. There will also be a summary report of the consultation developed for the Faculty and Board of Governors.

If you have any questions about this process, please contact Natasha Moore at natasha.moore@ubc.ca

Natasha

WEB POSTING FOR UBC OKANAGAN STUDENTS

IMED FEE STUDENT CONSULTATION

The university would like to gather your comments on the tuition for an iMED Fee increase.

Instructions

We are seeking comments from individual students and student organisations on campus. Please review the information below and submit any comments to: michelle.lowton@ubc.ca by **April 27, 2020**.

If you have any questions about this consultation process, please contact the AVP Students Office: michelle.lowton@ubc.ca.

Confidentiality

Comments will be collected by the Office of the Associate Vice-President (Students), and only analysts within that office will know the identity of individual students submitting comments. At no time will anyone outside of the Office of the Associate Vice-President (Students) know the identity of individual students who submit comments to this consultation. Your comments will only be used for the purposes of the tuition consultation. Comments from individual students will be stripped of any identifying information to ensure confidentiality, but otherwise will be provided to the responsible Faculties and the Board of Governors verbatim.

Comments received from student organizations will be reported as coming from those organizations, and provided to the responsible faculty and the Board of Governors as received.

IMED FEE STUDENT CONSULTATION

PROGRAM OVERVIEW

iMED is a temporary health insurance for all new international students at UBC who are assessed student society fees (including inbound exchange students). It covers new international students for the three-month waiting period for BC Medical Services Plan (MSP) or their entire period of study for one-term exchange students. iMED provides coverage that is comparable to MSP, including pre-existing conditions, and provides up to \$2 million maximum coverage.

IMED FEES RATIONALE

The current iMED contract is ending on July 31, 2020, and as part of the renewal process, a new iMED fee was negotiated with a different underwriter. David Cummings Insurance Services, Ltd., as the insurance broker for iMED since 2005, continues to provide all student-facing insurance services. The claims management company, MSH International (Canada) Ltd., also remains the same for iMED.

Since July 1, 2014, iMED fees have not increased. Concurrently, inflation of costs for in-patient and out-patient services, including ER ward, ER physicians, general physicians, and specialist physicians' fees has had a significant impact on the iMED claims experience. Non-resident fees being assessed to students covered by iMED have also increased. Inflation is the main factor in the increase of the iMED fees.

When comparing 2014 and 2019 academic years, the total cost of claims that have been submitted, approved and paid by iMED has risen by 113%, while the number of claims has increased 42%.

As part of the renewal process, iMED coverage is being extended to provide a more comprehensive mental health and substance use treatment benefit, encouraging help seeking behaviour when needed, and reducing barriers and stigma for UBC students accessing these medical services. This is in line with UBC continuous commitment with our students' health and wellbeing.

Additionally, access to Babylon by Telus Health is being incorporated to iMED coverage at *no extra cost* for a one-year trial period. Babylon is the digital healthcare provider for BC MSP covered residents and allows for digital consultation with a physician for care of minor health concerns. Babylon delivers more options for access to healthcare, and could reduce the waiting time to see a doctor.

The new fee, which is scheduled to take effect on August 1, 2020, is consistent with industry pricing and includes a fee guarantee for two years. The increase in fees will be applicable to students starting their programs in 2020 Winter Term 1 (September).

PROPOSED iMED FEES

As per what has been shared, iMED fees are proposed to increase as follows, effective 2020 Winter Term 1 (September):

Concept	Current iMED fee	Proposed iMED fee
iMED – International Student Medical Insurance (1 month)	\$60	\$75
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APPENDIX 2: STUDENT SUBMISSIONS AND FACULTY RESPONSE

There was a submission from the GSS and AMS, and a response from the Faculty.

SUBMISSION FROM GSS AND AMS



**GRADUATE
STUDENT SOCIETY**
UBC VANCOUVER

Thea Koerner House
225 - 6371 Crescent Rd. Vancouver
604.822.3203
gss.ubc.ca

Submission to the UBC International Student Development regarding the iMED Fee Student Consultation

February 21, 2020

Dear International Student Development,

This submission is sent on behalf of the Graduate Student Society of UBC in response to the feedback request from the International Student Development team on the fee increase of iMED

As a Society we try to provide feedback that reflects the diverse and unique needs of graduate students. This includes:

- Advocating for Graduate Student Education, and ensuring access to outstanding and relevant programs through lobbying efforts
- Advocating on for Graduate student life, and ensuring the complex financial, professional, social, and recreational needs of graduate students are being met by the University

The GSS greatly values the comprehensive and outstanding healthcare provided by the Canadian healthcare system, and we appreciate UBC's work in providing structured healthcare plans to all its students. We are excited to offer recommendation on this issue.

We would like to discuss both the iMED and MSP programs available to international graduate students. The current iMED program is designed to be a temporary healthcare plan to cover international students for the first 3 months at UBC. This program is designed to be 3 months in length as it typically takes 3 months for students to ensure MSP coverage from the date of their application (which is assumed to be completed upon their arrival). A key difference in the two programs is that students are automatically enrolled in iMED, but they have to apply for MSP. This system is designed to ensure protection of international students from when they arrive at UBC, and then to assist them as they progress through their studies.

After reviewing the proposed fee increase for iMED, the GSS believes the proposed changes are justifiable. We appreciate that iMED fees have not increased since 2014, while iMED usage has increased significantly and that therefore there may be a need to increase fees.

The GSS has also performed a benchmarking exercise to compare the proposed fee increase of iMED to other like Canadian university healthcare programs. Although towards the higher end in terms of cost, the iMED fee is within the range offered by other universities. As a comparison, the proposed iMED fee is \$75/month, and the respective



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fees from comparable programs at U of Toronto, U of Alberta, and U of Montreal come to \$53/month, \$50/month, and \$81/month, respectively. As well, the proposed iMED fee for 3 months (or one term) is \$225, while McGill's fees come to \$387/term. In sum, we believe the fee increase is set at a reasonable level.

However, we are concerned that this fee increase comes on top of the recent increase in MSP fees for international students. This has been an area of concern for the GSS since the initial announcement was made. Last month we joined with student organizations representing 180,000 students across the Province as signatories of an open letter expressing these concerns to the Provincial Government. We note that, while fees for international students were doubled, domestic students benefited from the province wide elimination of the MSP. We believe that these changes need to be viewed together. While each individual change may be small the combination can place a significant financial on international students.

We strive to ensure affordability for graduate students, so we would ask the University to help relieve the burden of the MSP increase either by providing funding to mitigate the change or by supporting the efforts of students across the Province to revert the charges to 2019 levels. We want our students to receive outstanding healthcare, but the financial burden must be considered.

To conclude, the GSS thanks the International Student Development team for consulting with us. We believe the iMED fee increase is reasonable, however we ask the team to consider the financial stress of increasing both the iMED and MSP fees for international students in this time span.

Sincerely,

Tarique Benbow
Vice President University & Academic Affairs
Graduate Student Society
of UBC Vancouver
vpacademic@gss.ubc.ca

Prepared by Emelia Neufeld

Policy Assistant-Graduate Student Society of UBC Vancouver



Submission to the UBC Board of Governors regarding the iMED insurance fee consultation

March 11th, 2020

Dear Board of Governors,

This submission is being made relating to the increase of the iMed insurance fee for incoming international students at the University of British Columbia. This fee will be increased by \$10 to \$75 per month. The iMed program is intended to be used for the first three months of an international student's time at UBC before they access eligibility to be on the MSP plan.

The reason for the price increase is to include insurance for medical attention related to the use of legal substances (alcohol, cannabis, etc) and any related accidents should they occur. The new benefits also include access to Telus Babylon Health, allowing students to access a General Practitioner through a phone call instead of having to visit a clinic. This is especially useful for accessing health services quickly and with less barriers, particularly mental health resources. The AMS is strongly in support of this increased access to health services.

While this fee increase is justified, we do caution the Board of Governors and International Student Advising in continually adding more fees to already financially burdened international students. With affordability being a key issue to both domestic and international students, continual fee increases constantly set students back. It is important to note that, in addition to this fee proposal, MSP fees for international students have also recently increased, which has made healthcare an increasingly unaffordable expense for this population.

We are appreciative of the meaningful consultation done on this important issue by International Student Development, the Planning and Evaluation advisors, and the Board of Governors. We are also grateful for the work that the Graduate Student Society has done relating to this fee consultation and other important issues pertaining to international students. The AMS looks forward to continuing our work with International Student Development in advocating for the best student services possible and an outstanding international student campus experience.

Sincerely,

Julia Burnham

Vice President Academic and University Affairs
AMS Student Society of UBC Vancouver
vpacademic@ams.ubc.ca



Response to the AMS and GSS Submissions Regarding the Proposed iMED Fee Increase

March 27, 2020

Dear AMS and GSS representatives,

First and foremost thank you for your active participation throughout the student consultation process related to the proposed iMED fee increase. International Student Development welcomes the feedback received from our student body and their representatives, and we would like to share further response to three important considerations raised by the AMS and GSS Societies.

Additional Coverage to iMED – legal substance abuse treatment benefit

When negotiating the extension of the iMED health insurance services for new-to-UBC international students, we have diligently conducted the process of identifying new providers and the best conditions to continue to offer coverage and services that are aligned with the our international students' needs. The inclusion of the legal substance abuse treatment benefit to the iMED should help to reduce stigma among students and hopefully encourage students who are in need of medical attention to seek support.

Additional Services to iMED – Babylon Health

Being able to offer Babylon Health is another positive outcome of the iMED contract renewal negotiations for three main reasons. First, it increases the range of options through which students are able to obtain required medical support. With Babylon Health, minor medical conditions can be evaluated and treated without the need for the student to leave home. They can connect directly with a doctor through their phones or other electronic devices. Second, it will help focus Student Health Services resources to support students who are showing symptoms or conditions that cannot be treated through Babylon Health. Third, having Babylon Health available to students will allow them to become familiar with this tool which they will be able to access as BC MSP users. If they are eligible to apply for BC MSP coverage, they will continue to benefit from using Babylon Health and can feel more comfortable in navigating the platform.

Timeline to increase iMED fees

We understand that the increase in the BC MSP monthly cost to international students through the implementation on January 1, 2020 of the MSP health-care coverage fee has impacted international students covered by BC MSP. We would like to clarify that the MSP and iMED fee changes are entirely unrelated.

The timeline in which this proposed iMED fee increase is being conducted relates solely to the fact that the current iMED contract is ending on July 31, 2020, as was established two years prior. As part of the renewal process, it is required that the proposed iMED fee increase approval is completed before the expiry date of the current iMED contract. As mentioned previously, iMED fees have not been increased since July 1, 2014. This timeline is not in any way related to the unexpected announcement on August 1, 2019 by the Ministry of Health of the new health-care coverage fee for international students.

In addition, the iMED coverage period has been designed not to overlap with BC MSP coverage.

International students who will reside in BC for a period longer than 6 months would qualify to be covered by BC MSP. In their case, iMED temporary coverage is provided during their three first months in BC, until they qualify for BC MSP coverage. International students who will reside in BC for a period shorter than 6 months would not qualify to be covered by BC MSP. For students in certain short programs such as one-term inbound exchange, iMED temporary coverage is provided to the full duration of their period of studies at UBC. In other cases of short stays such as one-term visiting students, students are advised to extend their iMED coverage privately.

We acknowledge that this still means international students' budget will be impacted by the increase in iMED fees, as they have been impacted by the increase in other student fees and general cost of living in British Columbia.

In light of our goal to provide new international students with health insurance coverage that will facilitate their access to health services, and as mentioned in the AMS and in the GSS submissions, after reviewing the proposed iMED fee increase, we believe the increase is justifiable and set at a reasonable level.

We are grateful to the AMS and GSS representatives for voicing students' concerns and for the valuable feedback to the proposed iMED fee increase. Your participation in this process has contributed to our understanding of how this proposal might land with students and how we might better communicate about and leverage the opportunities provided by this new policy, such as the introduction of the legal substance abuse treatment benefit and Babylon Health. We will continue to keep the best interest of students foremost as we proceed with the renewal process of the iMED contract and look forward to working with you on the implementation of the new policy.

Kind regards,

Michelle Suderman EdD RISIA
Director