



SUBJECT	International Student Medical Insurance (iMED) Fee
SUBMITTED TO	Finance Committee
MEETING DATE	March 22, 2023
SESSION CLASSIFICATION	Recommended session criteria from Board Meetings Policy: OPEN
REQUEST	APPROVAL REQUESTED 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, 2023 and applicable to students starting their programs in Winter Session Term 1 (September 2023)
LEAD EXECUTIVE	Gage Averill, Provost and Vice-President Academic, UBC Vancouver
SUPPORTED BY	Rehan Sadiq, Provost and Vice-President Academic, UBC Okanagan Bhushan Gopaluni, Vice-Provost & Associate Vice-President, Faculty Planning pro tem

PRIOR SUBMISSIONS

The subject matter of this submission has not previously been considered by the Finance Committee.

EXECUTIVE SUMMARY

iMED is a temporary health insurance for all new-to-UBC international students 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 or VIRS 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, 2023, and as part of the renewal process, a new iMED fee was negotiated with the same 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 August 1, 2020, 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. Another factor to be considered is the delayed arrival of students in Canada due to the impacts of COVID-19 pandemic, and the fact that students covered this Winter Term 1 2022 (from August 1, 2022 to October 31, 2022) are still within the timeline to submit claims to MSH International for processing. Additionally, non-resident and uninsured fees being assessed to students covered by iMED have also increased. Inflation is the main factor in the increase of the iMED fees, which is taking into consideration future inflation impacts to the costs of medical care in Canada.

The proposed iMED monthly unit rate fee increase is from \$75 to \$79, which is an increase of 5.33%.

As part of the renewal process, when considering the iMED coverage, there will be an increase in the benefit limit for out-patient dental care for a dental accident from \$2,500 to \$4,000.

Other than the above-mentioned change to the iMED coverage, the goal is to maintain the current robust coverage, which includes emergency and routine care of pre-existing conditions, maternity care for new and existing pregnancies, coverage of suicide attempt, generous coverage for in-patient and out-patient psychiatric care, 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.

The new fee, which is scheduled to take effect on August 1, 2023, is consistent with industry pricing and includes a fee guarantee for two years (from August 1, 2023 until July 31, 2025) with a conditional one-year or two years of the same rate (from August 1, 2025 to July 31, 2026 or July 31, 2027) if the claims experience (net loss ratio) falls within a threshold determined by the provider. This could mean a total of four years with the same iMED rate.

Table 1

iMED fees are proposed to increase as follows, effective 2023 Winter Term 1 (September):

Concept	Current iMED fee	Proposed iMED fee
iMED – International Student Medical Insurance (1 month)	\$75	\$79
iMED – International Student Medical Insurance (2 months)	\$150 (\$75/month)	\$158 (\$79/month)
iMED – International Student Medical Insurance (3 months)	\$225 (\$75/month)	\$237 (\$79/month)
iMED – International Student Medical Insurance (4 months)	\$300 (\$75/month)	\$316 (\$79/month)
iMED – International Student Medical Insurance (One-Term Exchange Coverage: 130 days)	\$315 (126 days coverage)	\$338 (130 days coverage)
iMED – International Student Medical Insurance (5 months)	\$375 (\$75/month)	\$395 (\$79/month)
iMED – International Student Medical Insurance (6 months)	\$450 (\$75/month)	\$474 (\$79/month)

APPENDICES

1. iMED Fee – Student Consultation Report

IMED FEE STUDENT CONSULTATIONS REPORT

The Vice-President, Students Office and the Associate Vice President, Students Office (UBCO), in partnership with the UBC International Student Development & Global Engagement Offices, conducted a student consultation regarding the increase of iMED fee for UBC-Vancouver and UBC-Okanagan 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)
- Students' Union Okanagan (SUO)

Mode of Consultation

The consultation consisted of an e-consultation. Student representative groups were invited to the consultation through email, and asked to distribute the invitation to their constituents as they felt appropriate. Student representative groups were also offered a face-to-face/zoom meeting to discuss the tuition proposal. A meeting was not requested by student representatives.

Basis of Consultation: The consultation was based on a tuition proposal and rationale document created by the Faculty. Please see Appendix 1 for the invitation and tuition rationale document.

Timelines: The e-consultation was conducted over the period of Wednesday January 25, 2023 to Friday February 24, 2023.

Summary of Student Feedback: Submission was received from the GSS and the AMS. No submissions were received from the SUO. The verbatim submissions are in Appendix 2.

No individual student submissions were received.

Organization	Summary
GSS	University should subsidize the proposed increase in fees "In line with UBC's commitment to its students' health and wellbeing, we believe the university should maintain the iMED monthly rate fee of \$75 while keeping the same health coverage. A suggested method of doing this would be for the university to subsidize the fees by covering the proposed increase (5.33%)."
AMS	Support for the proposed fee increase "The AMS is in favour of the proposed fee increase. We believe that maintaining the robust coverage of the insurance will encourage help seeking behaviour when needed, and will help reduce barriers and stigma for UBC students accessing the medical services available to them."

APPENDIX 1: INVITATION TO CONSULTATION AND TUITION RATIONALE DOCUMENT

*****This message is sent on behalf of Dr. Samantha Reid, Executive Director of the Office of the Vice President, Students and Dale Mullings, Associate Vice President, Students (UBCO)*****

Hello everyone,

There is a proposal by the UBC International Student Development & Global Engagement Offices regarding the increase of iMED fee for UBC-Vancouver and UBC-Okanagan international students. 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 or VIRS students.

In order to inform the program leads and the Board of Governors with regards to the **fee increase proposal** for this, 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 proposal if they wish. **Please note: the scope of this consultation process is limited to the fee increase proposal.**

The consultation will consist of:

1. e-consultation

Please find attached a document which outlines the details of the tuition proposal, including:

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

Please share the document and this email as you see appropriate. **Comments and student organization submissions on the tuition proposal can be provided to Irena Deretic – Administrative Coordinator, Office of the Vice President Students (vpsassist@mail.ubc.ca).**

2. Face to Face/Zoom meeting

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

THE CONSULTATION PROCESS WILL END ON FRIDAY, FEBRUARY 24 AT MIDNIGHT.

Confidentiality

- Comments will be collected by the Vice President Students Office and the Office of the Associate Vice President Students (UBCO), and only analysts within these offices will know the identity of individual students submitting comments. At no time will anyone outside of these offices 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.

Please let us know if you have any questions about the process.

Thank you,

Samantha and Dale

Samantha Reid Ph.D. (she/her)
Executive Director

Office of the Vice President Students

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THE UNIVERSITY OF BRITISH COLUMBIA

Dale Mullings HBA, MEd, PhD (c) (He, Him, His)

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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 or VIRS students. iMED provides coverage that is comparable to MSP, including pre-existing conditions, and provides up to \$2 million maximum coverage.

IMED FEES RATIONALE

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PROPOSED IMED FEES

As per what has been shared, iMED fees are proposed to increase as follows, effective 2023 Winter Term 1 (September):

Concept	Current iMED fee	Proposed iMED fee
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APPENDIX 2: STUDENT SUBMISSIONS

Submission from the GSS.



GSS
UBC VANCOUVER

iMED Fee Student Consultations

Presented by:
Graduate Student Society

To:
The Office of the Vice President Students,
University of British Columbia

February 2, 2022



It is understandable and obvious from the rationale in the consultation document that there has been an increase in medical costs due to inflation which has prompted the proposed increase in iMED fees. However, it is important to note that international students are also subjected to the effects of inflation as well. New international students will already have to deal with a 5% increase in tuition as well as an increase in residence fees. It is no news that many students, especially international students, currently struggle with finance-related stress. An additional 5.33% for iMED is certain to increase this financial stress affecting their wellbeing before resumption and during their first years at the university.

In line with UBC's commitment to its students' health and wellbeing, we believe the university should maintain the iMED monthly rate fee of \$75 while keeping the same health coverage. A suggested method of doing this would be for the university to subsidize the fees by covering the proposed increase (5.33%).

Submission from the AMS.



February 23, 2023
UBC Board of Governors

Re: iMed Fee Student Consultation

Dear members of the UBC Board of Governors,

This submission is being made on behalf of the Alma Mater Society (AMS) of UBC Vancouver in response to the request for feedback on the fee increase proposed by UBC International Student Development & Global Engagement Offices for UBC-Vancouver and UBC-Okanagan international students.

The proposed increase to the iMed Fee for international students will result in an increase in the benefit limit for out-patient dental care for a dental accident from \$2,500 to \$4,000, and will maintain the current robust coverage of the temporary health insurance.

The AMS is in favour of the proposed fee increase. We believe that maintaining the robust coverage of the insurance will encourage help seeking behaviour when needed, and will help reduce barriers and stigma for UBC students accessing the medical services available to them. Aside from dental care that is directly benefited by the fee increase, these services also include emergency and routine care of pre-existing conditions, maternity care, coverage of suicide attempt, psychiatric care, and substance use treatment benefit. The UBC International Student Development & Global Engagement Offices also demonstrates detailed and informative figures on the fee increase for each time period, and this has been helpful in considering this proposal.

The AMS would like to sincerely thank the UBC International Student Development & Global Engagement Offices for their commitment to ensuring that student voices are heard. We hope to see this continue and look forward to working with UBC to make health insurance affordable and accessible to students across all levels. We also appreciate the Board's consideration of this submission.

Sincerely,

Anisha Sandhu
VP Academic and University Affairs Alma
Mater Society