



REPORT OF THE HEALTH AND DENTAL REVIEW COMMITTEE 2019-04-04

Submitted for: April 4, 2019

For the period of October, 2018 to April 4, 2019

Introduction

At the November 19th, 2015 meeting of the Legislative Council, Council resolved to make an ad-hoc committee called the 'Health and Dental Review Committee' to analyze SSMU's Health and Dental plan. This committee created a comprehensive survey of the student body, ultimately resulting in the addition of psychological coverage under the Health insurance plan. Since the 2015-2016 year, the Health and Dental committee has failed to meet. During this time, a fee increase for the plan was not properly run. As a result, the plan had a projected overall deficit after the 2017-2018 year of \$325,000. As a result, dental coverage was reduced from a maximum \$750 to \$500 to break even. For this year, the Health and Dental committee has met to discuss increasing psychological coverage, cutting the service EmpowerMe, increasing physiotherapy coverage, and increasing the dental coverage. The final recommendations made by the committee were:

- a) removing EmpowerMe from the Dental plan;
- b) increasing Dental coverage from \$500 to \$750;
- c) increasing psychological coverage from \$500 to \$1000; and
- d) adding massage therapy with prescription to the plan.

The fee increases suggested for each plan was an increase from \$145 to \$195 for the Health plan and an increase from \$100 to \$150 for the Dental plan. These fee increases were posted at the Winter 2019 referendum.



The responsibilities of the Health and Dental committee are as follows:

- a) review and evaluate to coverage provided by the SSMU Health and Dental Plan;
- b) review data regarding the usage of the plan by SSMU Members;
- c) approve any changes to the coverage provided in the current Health and Dental Plan;
- d) receive and review the StudentCare annual claims report; and
- e) review and make recommendations to the Health and Dental Review Committee's terms of reference at the end of the year.

Committee Membership

Tre Mansdoerfer, President (Chair)
Jun Wang, Vice-President (Finance)
Ana Paula Sanchez, Council Representative
Brandon Hersh, Dentistry Representative
Kenzy Abdelhamid, Medicine Representative
Andrew Dixon, Member at Large
Vivian Qiang, Member at Large
Janet Chan, Member at Large
Garima Karia, Board of Director Representative
Mu Rong Yang, Board of Director Representative

Committee Meeting Dates

October 17, 2018
November 2, 2018
November 12, 2018
December 6, 2018
January 18, 2019
February 15, 2019
February 21, 2019
March 15, 2019



The SSMU Health and Dental Plan

The SSMU Health and Dental Plan (separated into two portions - the Health Plan and the Dental Plan) is an opt-outable insurance plan in which all SSMU members are automatically enrolled. The plan is provided through Student Care and the insurance coverage is provided by Desjardins Insurances.

The SSMU Dental Plan covers preventative services (e.g. cleanings, recall exams, fluoride), basic services (e.g. fillings, oral surgery, root canals) and major restorative services (e.g. crowns, bridges, posts). Currently, the maximum per policy year on the insured portion of Dental Plan is \$500. The Dental Plan currently also consists of the service EmpowerMe. EmpowerMe is an e-counselling service that is available to all SSMU members. All SSMU members are automatically enrolled in the Dental Plan.

The SSMU Health Plan covers hospital services (e.g. semi-private, nursing), prescription drugs, paramedical practitioners (e.g. psychologist, physiotherapist, chiropractic, etc), medical services (e.g. therapeutic equipment, insulin pump supplies, ambulance, etc) and vision care (e.g. eye exams, glasses, contact lenses, laser eye surgery, etc). The current plan covers up to \$400 for physiotherapy, \$500 for psychology, and over \$250 for vision care. All non-international SSMU members are automatically enrolled in the Health plan.

The SSMU Health and Dental Plan is opt-outable and allows students to make certain changes to their coverage (e.g. selecting travel insurance only, or opting out of dental coverage). The SSMU plan allows students to make these changes to their coverage regardless of whether or not they are covered by an alternative insurance provider. This is somewhat unique to the SSMU Plan, as most student health plans operated by StudentCare required members to provide proof of alternative coverage in order to opt-out.

As of Fall 2018, the SSMU had 23,183 members enrolled in at least one type of coverage, with 11,607 enrolled in full coverage. The table below has a breakdown of all coverages through SSMU's plan.



Number of Members with Various Types of Coverage

Coverage Choices	Number of Members	Percentage of Membership
Fully Covered	11,607	50.1%
Health Only	135	0.6%
Dental Only	6,707	28.9%
Travel Only	27	0.1%
Dental and Travel	5	0.02%
Tuition Only	39	0.2%
Dental and Tuition	1	0.004%
Denta, Travel, Tuition	0	0.0%
Travel and Tuition	7	0.03%
No Coverage	4655	20.1%
Total	23,183	



Preliminary Reviewal Analysis

Before considering what coverages should be modified, the committee met with Alex Golovko, our case manager from Student Care to review the 2017-2018 Annual Claims report.

Annual Claims Report

The 2017-2018 Annual Claims Report details the premiums paid by SSMU members and the claims made by SSMU members in each month of the 2017-2018 policy year. In 2017-2018 year, SSMU members paid \$3.08M in premiums and made \$2.62M in claims, resulting in a loss ratio of 85% loss ratio for the insurer. Given that insurance companies target a loss ratio of 85% to 90%, this suggests that the current SSMU plan is in a healthy range for Desjardins.

Comparing individual forms of coverage, for the Dental plan SSMU members paid \$1.79M in premiums and made \$1.56M in claims, resulting in a loss ratio of 87% for the insurer. For SSMU's Health plan, SSMU members paid \$1.29M in premiums and made \$1.06M in claims, resulting in a 82% loss ratio for the insurer. Through the first five months of the 2018-2019 Health and Dental plan, the Dental plan had a loss ratio of 101% for the insurer and the Health plan had a loss ratio of 97% for the insurer. SSMU members paid \$623k in Dental premiums and made \$633k in Dental claims, while also paying \$516k in Health premiums and making \$502k in Health claims. The plan has been extensively used so far this year, resulting in high Health and Dental premiums that we are budgeting for referendum.



Preliminary Renewal Analysis

The Preliminary Premium Impact Calculations for the 2018-2019 academic year shows the costs of the plan currently versus the student fees taken in. These projections are calculated with the cut of maximum dental coverage from \$750.00 to \$500.00. Without cutting the Dental plan, the plan was scheduled to run a \$554,883.80 deficit with the dental projecting to be in a deficit of \$617,554.60. SSMU’s reserve entering the year was \$228,833.01. Through cutting the Dental plan, SSMU would only lose approximately \$1,000 over the year instead of \$326,050.79.

Premiums 2018-19 Year	Health	Dental	Total
Projected Amount	\$139.79	\$116.17	\$255.96
Projected Plan Fee	\$145.00	\$100.00	\$245.00
Difference -- Over (Short)	\$5.21	(\$16.17)	(\$10.96)
Enrolment	12,038	18,081	-----
Projected Deficit/ Surplus	\$62,717.98	(\$292,369.77)	(229,651.79)

The above data shows the discrepancy in the Health and Dental plan currently. The Dental plan, as currently stands, has a large difference in plan fee vs. premiums and a majority of students enrolled. However, the Health Plan still has a surplus compared to its premiums. The Dental Plan Fee will need to be increased substantially to catch up to the premiums that SSMU members currently pay. To return back to the previous maximum coverage of dental would place the total premiums of dental at around \$140.00.

An alternative to increasing the dental fee is to further reduce coverage for the plan. However, as our survey results have shown, a majority of students are in favour of seeing an increase in our plan as it currently stands.

Regarding the Health Plan fee, while SSMU still is running a small surplus on the fee, it’s suggested to increase the fee slightly so the plan can remain in surplus for the coming years.



MENTAL HEALTH COVERAGE

History of Psychological Coverage:

Prior to the 2015-2016 SSMU executive team, SSMU has historically chosen to intentionally not include psychology coverage in the SSMU Health Plan, as SSMU viewed this as a responsibility of the University. In the early 2010's, this stance generally changed across Quebec in which Student Unions add psychology coverage to their plans as the psychology coverage at universities are vastly insufficient. In the 2015-2016 year, the Health and Dental Review Committee decided to add psychology benefits to the plan, with a maximum of \$500 worth of coverage for up to 80% of a single appointment. This coverage has been maintained to the current year.

Current Impact of Psychological Coverage:

The impact of psychology coverage to the SSMU Health plan has been seen over the past 3 years. In the first year of implementation, over \$50,000 worth of claims were made. In 2017-2018 over \$80,000 of claims were made for psychological coverage. In this current year, over \$100,000 worth of claims are expected to be made for psychological coverage.

Future of Psychological Coverage:

The Health and Dental Review Committee took into consideration the consistent increase in psychological insurance claims over the previous three years as well as the survey responses located in the appendix. With these considerations, the Health and Dental committee felt that increasing psychological coverage from \$500 to \$1000 is the appropriate change in coverage to recognize the need the mental health resources for undergraduate students at McGill.



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LEGAL COVERAGE

History of Legal Coverage:

The legal coverage provided by StudentCare includes two main segments: legal representation and a legal hotline. Legal representation provides plan members with a practicing lawyer to represent them in matters related to tenant issues, employment issues, and academic issues (regarding expulsion only). The legal hotline allows members to speak to a practicing lawyer, within 48 hours of calling the hotline, to obtain legal advice on everything except criminal law. Discussions on Legal Coverage took place in the previous iteration of the Health and Dental Review Committee in the 2015-2016 school year. The service costs \$25 per year and would be added to the Health Plan.

Current Impact of Legal Coverage:

There currently is no legal coverage covered under the Health plan. However, based off of the results in Figure 9 it suggests that legal coverage is something of interest to McGill students.

Future of Legal Coverage:

Legal coverage should be explored next year by the Health and Dental Review committee based off of survey feedback. The impact of legal coverage on other aspects of student life should be explored as well.



EMPOWERME

History of EmpowerMe:

EmpowerMe is an e-counseling mental health platform recently created by StudentCare. The program offers professional counseling services 24/7 to all individuals at a given university. The program costs approximately \$4.20 per user, totalling approximately \$90,000 for the SSMU. This program has been successful and unsuccessful at various universities. In schools like UBC, the program has been very successful. EmpowerMe has been integrated with the school's counseling services, serving over 1,000 members annually. At other schools, the service has failed to integrate with the school counseling services. As a result, less than 100 users use this service on an annual basis. In Fall 2017, the SSMU VP Finance added EmpowerMe to SSMU's Health plan, without formal consultation with the Health and Dental Review Committee at the time.

Current Impact of EmpowerMe:

Over EmpowerMe's first year of integration, the service was used by 62 students. The service could then be appropriately priced at costing SSMU over \$1000 per individual in the first academic year. The service has failed to be properly integrated with counseling services.

Future of EmpowerMe:

The Health and Dental Review Committee took into consideration the survey results in Figure 7 and 14. In recognizing that a e-counseling service needs buy-in not just from the student association, but from the University, the Health and Dental Review Committee advised cutting EmpowerMe from SSMU's Health and Dental Plan.



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DENTAL COVERAGE

History of Dental Coverage:

The SSMU Dental Plan Fee is currently set at \$100.00. Over with 17,00 members are annually enrolled in the SSMU Dental Plan. The plan used to support \$750.00 of Dental coverage per student, priced at approximately \$135.00. With the Dental Plan at \$750.00 the Health and Dental fund leading into the 2018-2019 academic year was too small to accommodate the projected loss for the plan. As a result, Dental coverage was reduced to \$500.00 for the academic year.

Current Impact of Dental Coverage:

The Dental Plan is extensively used by the student body. More expensive reparative services such as wisdom teeth removal greatly exceed the \$500.00 worth of coverage. Students were upset to see the coverage lowered in the Summer of 2018, as a result the Health and Dental Review Committee recommended increasing the Dental fee to accommodate \$750.00 worth of coverage.

Future of Dental Coverage:

Dental coverage of \$750.00 matches student demand. There currently appears to be no future actions regarding dental insurance for SSMU.



FUTURE OF THE COMMITTEE

The Health and Dental Review Committee this year has renewed both the Health and Dental fees to guide the plan for the next 4 to 7 years. As a result, direct input on the Health and Dental insurance for the plan is not needed over the next 1 to 3 years. Based off of survey data and the experience of the committee this year, the committee has the following recommendations for future iterations of the Health and Dental Review Committee.

Recommendations:

- 1) The Health and Dental Review Committee should explore providing Health insurance for international students. The BlueCross Health insurance plan is up for renewal this year, SSMU should be involved in this insurance plan renewal and look to see how rates for international students can be reduced.
- 2) The Health and Dental Review Committee should explore legal coverage and the interest of the student body towards it. This consultation should finish after the 2019 to 2020 academic year, with recommendations made in Winter of 2020.
- 3) The Health and Dental Review Committee should explore the impact of a two-tiered Health and Dental plan. The possibility of having the current plan serve as a baseline and a more reduced plan as an alternative or having a more expensive premium-plan as the baseline with the current plan as the reduced option are two alternatives to the current status of the Health and Dental plan.



Appendix A -- SSMU Survey Results

The results to the questions created by the Health and Dental committee are summarized below. The survey was completed by 224 verified SSMU members. The surveys construction revolved around basic background information, their current Health/Dental Plan, and what they would like to see from the plan. The full survey results are archived in the office of the President and Vice President Finance.

Background

Fig 1. What year are you in?

Response	Count	Percent
U0	21	9.4%
U1	61	27.2%
U2	72	31.1%
U3	53	23.7%
U4	17	7.6%

Fig 2. What faculty are you in

Response	Count	Percent
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Arts	70	31.3%
Arts and Science	6	2.6%
Dentistry	14	6.3%
Education	13	5.8%
Engineering	23	10.3%
Law	9	4.0%
Management	9	4.0%
Medicine	25	11.2%
Music	2	0.8%
Nursing	1	0.4%
PTOT	1	0.4%
Science	47	21.0%
Other	4	1.6%

Fig 3. What is your residency status?

Response	Count	Percent
Quebec	101	45.1%
Canadian	80	35.7%
International	43	19.2%

Insurance Usage



This part of the survey directed the surveyor to a specific set of questions based off of their response. For those who responded that they were under the Health and Dental plan or 'did not know', they answered the full set of questions for Health and Dental. Dental only users responded to dental only questions. Those who have opted out answered questions on their reasoning for opting out.

Fig 4. Are you enrolled in SSMU's Insurance Plan?

Response	Count	Percent
Health and Dental	167	74.6%
Dental Only	19	8.5%
I've Opted Out	26	11.6%
I don't know	12	5.4%



Health and Dental Insurance

This section takes evaluates all of those who answered ‘Health and Dental’ or ‘I don’t know’ to the question ‘Are you enrolled in SSMU’s Insurance Plan?’ in the Insurance Usage section.

Fig 5. Dental: The Dental coverage has historically been \$750 maximum coverage, but was reduced to \$500 maximum coverage. Please indicate your preferred amount of coverage you would wish to have with the estimated premiums:

Response	Count	Percent	Adjusted Percent
\$500 coverage for \$135.00	33	18.4%	23.2%
\$600 coverage for \$145.00	23	12.8%	16.2%
\$750 coverage for \$155.00	86	48.0%	60.6%
No Preference	37	20.7%	

Fig 6. Mental Health: The current SSMU Health plan provides an annual maximum coverage of \$500 for Mental Health (psychologist, psychotherapist, clinical counselor). Please indicate below which premium estimate of Mental Health coverage you would support:

Response	Count	Percent	Adjusted Percent
\$500 annual maximum for no increase	59	33.0%	38.1%
\$600 annual maximum for \$8.80 increase	12	6.7%	7.7%
\$750 annual maximum for \$10.84 increase	17	9.5%	11.0%
\$1000 annual maximum for \$13.34 increase	67	37.4%	43.2%
No Preference	24	13.4%	



Fig 7. EmpowerMe: EmpowerMe is a service offered through StudentCare that provides telephone, video, and e-counselling for mental health needs. SSMU has currently offered EmpowerMe for the past year. For \$4.50 per year, would you like to continue to have EmpowerMe bundled with your Dental Plan?

Response	Count	Percent	Adjusted Percent
Yes	47	26.3%	50.5%
No	46	25.7%	49.5%
I've never heard of EmpowerMe	86	48.0%	

Fig 8. Physiotherapy: The current SSMU Health plan provides an annual maximum coverage of \$400 for physiotherapy, \$20 maximum coverage per session. Please indicate below which estimated premium option of physiotherapy coverage you would support:

Response	Count	Percent
\$400 annual maximum for no increase	100	55.9%
\$500 annual maximum for \$4.06 increase	15	8.4%
\$600 annual maximum for \$5.08 increase	16	8.9%
\$30 per session maximum coverage for \$5.08 increase	14	7.8%
\$35 per session maximum coverage for \$5.76 increase	34	19.0%



Fig 9. Legal: For \$25 dollars per year, students can receive full legal coverage provided by two law firms. This coverage would cover 100% of legal fees accrued. Legal insurance is currently not provided through SSMU. For \$25 per year would you like to have Legal Insurance under your Dental plan?

Response	Count	Percent	Adjusted Percent
Yes	78	43.6%	60.0%
No	52	29.1%	40.0%
No Preference	49	27.4%	

Fig 10. Travel: Currently Travel Insurance is a part of SSMU's Health plan. Travel insurance can be used when studying abroad or travelling countries outside of Canada. For \$6.00 a year, would you want to continue to be insured for travel?

Response	Count	Percent	Adjusted Percent
Yes	132	73.7%	84.6%
No	24	13.4%	15.4%
No Preference	24	12.8%	



No Health and Dental Insurance

This section takes evaluates all of those who answered ‘I’ve opted out’ to the question ‘Are you enrolled in SSMU’s Insurance Plan?’ in the Insurance Usage section.

For this section, we break down why students choose not to be under SSMU’s Health plan. We then ask if they would ever be under SSMU’s health plan and what changes they would want to see a part of it.

Fig 11. Why did you opt out of SSMU’s Health and Dental plan?

Response	Count	Percent
Covered under parent’s plan	20	76.9%
Covered under employer plan	1	3.8%
Did not want insurance	2	7.7%
Too expensive	2	7.7%
Other	1	3.8%

Fig 11. Would you be a part of the SSMU Health and Dental plan if coverage changes were made?

Response	Count	Percent	Adjusted Percent
Yes	11	42.3%	64.7%
No	6	23.1%	35.3%
No Preference	9	34.6%	



Fig 12. If you answered yes for the last question, what changes in coverage would you want to see? (This section was short answer, the following responses are inferred. Some answers blend together, such as someone wanting both better dental coverage and physio. As a result, the following count and percentage is out of the total 11 responses, the percentage is comparing to the total)

Response	Count	Percent
Cheaper	1	9.1%
Increase dental coverage	2	18.2%
Increase psychological coverage	6	54.5%
Increase physio coverage	3	27.3%
Vision	1	9.1%
Increase percentage for claim	1	9.1%
Increase general physician coverage	1	9.1%



Dental Insurance

This section takes evaluates all of those who answered ‘Dental only’ to the question ‘Are you enrolled in SSMU’s Insurance Plan?’ in the Insurance Usage section.

Fig 13. Dental: The Dental coverage has historically been \$750 maximum coverage, but was reduced to \$500 maximum coverage. Please indicate your preferred amount of coverage you would wish to have with the estimated premiums:

Response	Count	Percent	Adjusted Percent
\$500 coverage for \$135.00	6	31.6%	40.0%
\$600 coverage for \$145.00	3	15.8%	20.0%
\$750 coverage for \$155.00	6	31.6%	40.0%
No Preference	4	21.1%	

Fig 14. EmpowerMe: EmpowerMe is a service offered through StudentCare that provides telephone, video, and e-counselling for mental health needs. SSMU has currently offered EmpowerMe for the past year. For \$4.50 per year, would you like to continue to have EmpowerMe bundled with your Dental Plan?

Response	Count	Percent	Adjusted Percent
Yes	7	36.8%	70.0%
No	3	15.8%	30.0%
I’ve never heard of EmpowerMe	9	47.4%	



Appendix B : Health and Dental Review Committee Terms of Reference

HEALTH AND DENTAL REVIEW COMMITTEE

4.1 OVERSIGHT. The Health and Dental Review Committee shall be a Committee of the Board of Directors.

4.2 GENERAL. The Health and Dental Review Committee shall review the Health and Dental Plan and propose options for improvements to the plan.

4.3 FUNCTIONS. The Health and Dental Committee shall:

- a) review and evaluate to coverage provided by the SSMU Health and Dental Plan;
- b) review data regarding the usage of the plan by SSMU Members;
- c) approve any changes to the coverage provided in the current Health and Dental Plan;
- d) receive and review the StudentCare annual claims report; and
- e) review and make recommendations to the Health and Dental Review Committee's terms of reference at the end of the year.

4.4 MEMBERSHIP. The Health and Dental Review Committee shall consist of:

- a) the Vice-President (Finance, Co-Chair);
- b) the President (Co-Chair);
- c) two (2) Directors;
- d) one (1) Councillor;
- e) the Medicine Representative to Council;
- f) the Dentistry Representative to Council; and
- g) three (3) Members at Large.

4.5 MEETINGS. The Health and Dental Review Committee will meet once a month. Additional meetings are at the discretion of the Co-Chairs.

4.6 QUORUM. The quorum for the Health and Dental Review Committee is a simple majority Motion Regarding Amendments to the Committee Terms of Reference | 37



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4.7 REPORTING. The Health and Dental Review Committee shall report to both the Legislative Council and the Board of Directors in March.

4.8 COMMITTEE SPECIFIC.

4.8.1 CONSULTED MEMBERS. The Health and Dental Review Committee is encouraged to consult the Vice-President (Student Life) and Mental Health Commissioners with regards to the coverage of Mental Health resources

4.8.2 SIGNIFICANT PLAN CHANGES. The Health and Dental Review Committee will present to Legislative Council if any significant changes are made to the Health and Dental plan. Significant changes include any new types of coverage or large change in coverage allocation.