

**SUBJECT: COMPULSORY MEDICAL INSURANCE FOR INTERNATIONAL STUDENTS**

International students, like Canadian students who move here from other provinces, are not eligible for the BC Medical Services Plan for their first three months of residence in BC. While Canadian students may have sufficient coverage from their former provinces of residence, the case of international students is a bit more complicated. Many countries do not have national medical insurance plans and even if they do, these plans may not provide sufficient coverage for medical treatment abroad.

International students also have the option of purchasing medical insurance through a private company either in Canada or in their home country. There are a number of potential problems that may result from this situation:

- a) Some students may choose not to purchase health insurance in a short-sighted attempt to save a few hundred dollars.
- b) Students who choose to purchase health insurance have access to a number of different plans which vary in cost and quality of coverage and neither the University nor the student is equipped to determine whether the various plans provide adequate or sufficient coverage.
- c) If a student who has either no insurance or inadequate coverage is in an accident or becomes ill, this situation can place an incredible financial burden on the student and his/her family. Furthermore, if the student does not have access to resources to cover medical expenses, the University may feel compelled to assume these expenses if only out of a sense of moral/ethical obligation.

Thus far, UNBC's role in ensuring that international students have medical insurance has been limited to admonishing them to purchase adequate coverage and providing them with information on the plans available in Canada. It seems clear that something more is needed. Other BC universities have recognized the need to encourage international students to purchase adequate health coverage. It is a prerequisite of registration at the other three universities, but each takes a different approach to enforcing this policy.

- 1) At Simon Fraser University, this requirement is stated in the calendar and the International Students' Office provides information on the various insurance plans available. There is no mechanism, however, for enforcing this policy.
- 2) UBC has taken things one step further. The policy is stated in the calendar and UBC has arranged with a broker to provide insurance that is similar to the coverage provided by the BC Medical Services Plan, but at a lower price than most private insurance plans. Like SFU, UBC does not have a mechanism to ensure student compliance.
- 3) Out of a concern for students and for the University, the University of Victoria has developed a procedure to ensure that students do have medical coverage that is at least comparable to the MSP. Through an arrangement with a local insurance broker (Strategic Financial Services), international students at UVIC are automatically assessed a fee of \$115. which covers health insurance for their first three months in BC. If students can demonstrate existence of comparable coverage, this fee is waived. The insurance broker reviews students' existing policies to determine whether they provide comparable coverage.

Students complete applications for coverage at one of a number of offices at UVIC. Part of the application is returned to SFS and the student retains a card which is their proof of coverage. The

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University assesses the fees. SFS invoices the University according to the number of student applications they receive from UVIC.

On February 5, 1996, the UNBC Fees Committee passed the following motion:

"That international students be required to show evidence of health insurance, or, barring that, the student must pay a compulsory fee for such insurance prior to registration".

This policy offers the following benefits:

- 1) It provides a mechanism to facilitate compliance with the policy.
- 2) This mechanism is relatively easy to administer in that the fee is assessed automatically and the responsibility is left to the student to provide evidence of comparable coverage in order to have the fee waived. The insurance broker will assess the quality of alternate coverage - not the University.
- 3) Assessing this fee is within the capability of the Banner Student Information System. The fee will be assessed every semester, not only for the first. This is not necessarily a drawback, as students will need to ensure that their BC Medical Insurance is current in subsequent semesters in order to have the fee waived.
- 4) While it is possible that some students will pay for BC MSP and then cancel it once the fee has been waived, this policy at least demonstrates due diligence on the part of UNBC.

Administration of the compulsory health insurance policy:

- a) The student information system will be programmed to automatically assess this fee to all international students just as the differential tuition fee is assessed. International exchange students will also be assessed this fee even though they may not pay any other fees to UNBC.
- b) Students will receive information about the health insurance program prior to their arrival at UNBC, along with other information sent out by the Office of International Programs. Students can not apply prior to their arrival at UNBC because the application is a two part form which includes the insurance card.
- c) Upon their arrival at UNBC, international students will complete an application for Strategic Financial Services three month medical insurance plan at the UNBC Health Centre. An insurance card will be issued at that time, provided the student has a receipt from the cashier indicating insurance fees have been paid in full.
- d) If a student wishes to have the insurance fee waived, they must present a copy (plus translation) of their existing insurance policy to the Office of International Programs. This will then be faxed to SFS for assessment. If SFS agrees that the student plan is comparable to or better than their plan, they will notify UNBC and the student in writing and the \$115. fee will be waived. Written validation of an insurance fee waiver will be provided to Finance by either the Office of International Programs or the Health and Wellness Centre.
- e) Students will complete an application for BC MSP at the same time they complete an application for the temporary plan. This will ensure that the MSP coverage is in place when their temporary coverage expires. For subsequent semesters, the student will need to demonstrate a) that his/her alternative coverage is still in force, or b) that he/she is covered by the BC Medical Services Plan for the duration of the semester.

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- f) UNBC's Finance Department will assume the responsibility for collecting the medical insurance fee along with other student fees. Finance will pay SFS the total amount of insurance fees collected from all international students each semester.
  - g) Students will not be charged any administrative fees by the University for the provision of this service.
  - h) A standing Committee comprised of the Director of Finance, Coordinator of the Health Centre, Risk Management Officer and International Programs Administrator will meet on a regular basis to review the administration of the compulsory health insurance policy for international students.

A note about Strategic Financial Services. We have checked into other options, including the broker used by UBC, but prefer the plan offered by SFS because:

- a) They have developed a plan that has good economic value with comparable benefits to MSP.
- b) They offer a \$1,000,000. maximum for each incident. UBC's plan offers only a \$100,000. limit.
- c) They have offered this plan at UVIC. for a number of years and also at other secondary and post secondary institutions throughout the province.
- d) They offer significant support to the University in terms of assessing student plans for comparability and have even shown some willingness to come to Prince George to educate physicians about the plan.
- e) Although this plan does not offer full dental or optometric coverage - it does cover accidental expenses.
- f) This plan has no deductible.
- g) This plan covers an annual medical examination and prescriptions up to a 90 day supply (excluding contraceptives)
- h) SFS has established a reputation of prompt payment to medical practitioners in Victoria and the Lower Mainland.
- I) Students are covered for all but high risk fitness/sports activities. Thus they would be covered for any activities undertaken at the UNBC Fitness Centre.
- j) SFS also offers a family insurance plan at a very competitive rate.
- k) SFS will review a student's existing policy, at no cost, to determine whether the policy is comparable to or better than the SFS plan.