



REPORT OF THE HEALTH AND DENTAL REVIEW

COMMITTEE 2010-04-04



Introduction



The SSMU Health and Dental Plan



Preliminary Reviewal Analysis

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.







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%



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%



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 session, would you like to see EmpowerMe bundled with your Dental Plan?

Response	Count	Percent	Adjusted Percent
Yes	47	26.3%	50.5%
No	46		



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 GCMU. For \$25 per year would you like to have legal insurance under your health plan?

Response	Count	Percent	Adjusted Percent
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following count and percentage out of the total 11 responses, the percentage is

Response	Count	Percent
Cheaper	1	9.1%
Increase dental coverage	2	18.2%
Increase psychological coverage	6	



