

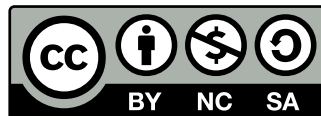
STUDIES IN HEALTH :

Report on Health Insurance for International
Students in Quebec



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AVEQ's mission is to defend both Anglophone and francophone students, with particular attention to the realities of students in the regions. AVEQ currently represents 33,000 Québec students, and associations representing 100,000 students are actively participating in its creation.

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Summary

This document presents our study of international students' health insurance plans in Quebec. A literature review is provided that describes the current situation for international students in Quebec and offers comparisons with the situations of international students in several other countries. The second portion of the document focuses on direct research conducted with 52 international students in Quebec. It provides details on the methodology used and the research results collected. The final section gives recommendations arising from the research conducted.

Chapter 1: Literature Review

This chapter provides information on the current situation of international students in Quebec regarding the laws and conditions that regulate their access to health insurance. Information is also provided for other Canadian provinces and several other countries, to offer a global view of the regulations imposed on international students both locally and internationally when accessing health insurance. This research document is focused exclusively on international students at the university level, given that the majority of international students present in Quebec are enrolled in universities. As a result, the situation of international students enrolled in other schools, CEGEPs, or colleges is not taken into account.

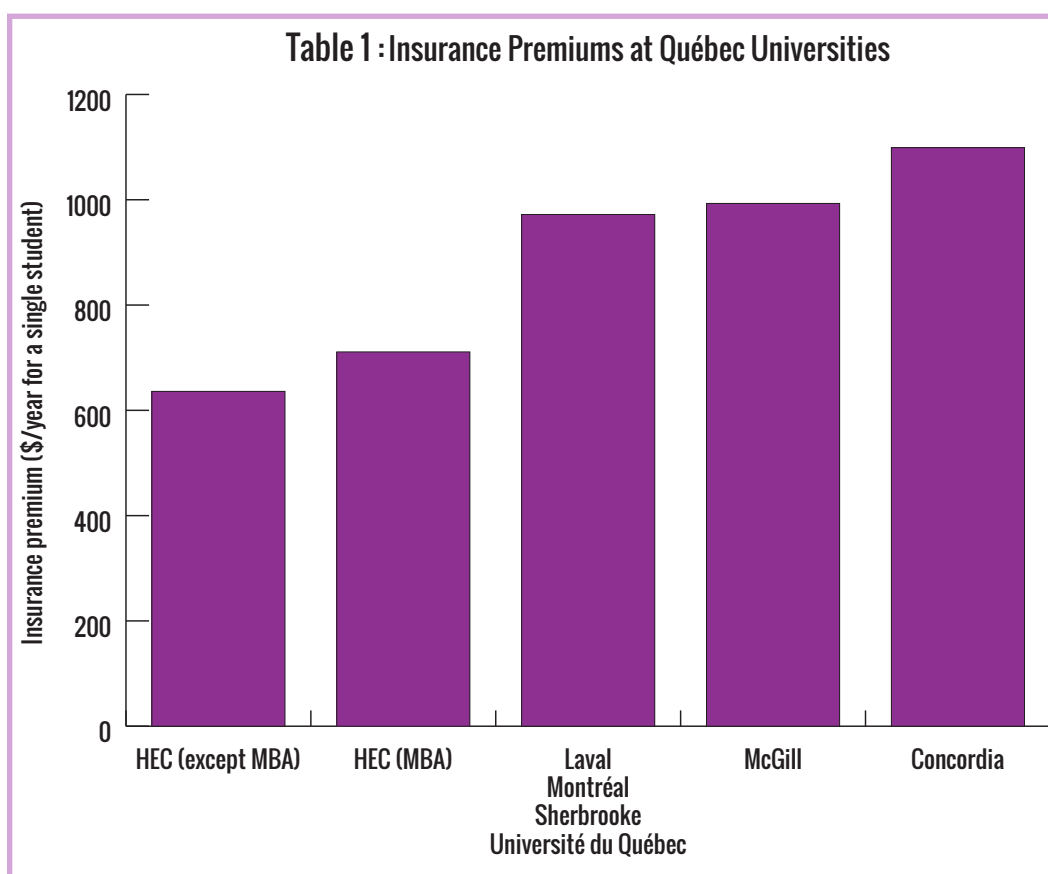
1.1 Health Insurance for International Students in Quebec

Due to regulations put in place by the Quebec Ministry of Immigration, Diversity, and Inclusion and the Ministry of Immigration, Refugees and Citizenship Canada, all international students in Quebec must hold valid health insurance for illness and hospitalizations for the duration of their stay in Quebec. Yet international students do not have the right to be covered under the public healthcare system, the Régime d'Assurance Maladie du Québec (RAMQ), and must therefore purchase private insurance. However, students from Belgium, Denmark, Finland, France, Greece, Luxembourg, Norway, Portugal, Romania, and Switzerland are exempted as these countries have reciprocal agreements with Quebec on social security. Students from those countries are therefore able to join the RAMQ public insurance plan (RAMQ's website, verified on June 20, 2016) and use the RAMQ card, while students from other countries must purchase private insurance. In addition, students who aren't able to join the RAMQ system are not given any choice as regards their private insurer. Quebec's universities are the ones who choose and impose a private collective insurance plan on their students. Universities do not recognize nor accept a student's personal, private insurance plan unless it is issued by the company it has selected. It is worth noting that Quebec's different universities negotiate and contract with different insurance companies and that the fees charged to students vary from one school to the next. There is no uniform system for health insurance available to international students in Quebec. For example, a single international student studying at McGill will pay \$993 for the entire 2016-2017 year, while an international student studying at Concordia will be charged \$1099, even though both universities contract with the same company for their insurance plans—the Blue Cross. Université Laval, Université de Montréal, Université de Sherbrooke, and all of the affiliated establishments in the University of Quebec network (see Table 1) contract with Desjardins Insurance for their insurance plans. According to Université de Montréal's International Student Office, international students will be paying \$972 for 2016-2017. Desjar-

dins charges the same amount to every student enrolled in its plan, regardless of their university, contrary to the Blue Cross. Desjardins Insurance is charging a fixed amount of \$972 for the 2016/17 academic year, for a single student with no dependents. In examining the insurance policy provided by Desjardins' collective insurance plan (policy Q178), one notes that the medical coverage offered is far from guaranteeing a student's basic health needs. The plan includes many limitations, such as a maximum of 30 days per year in hospital or a maximum of \$10,000 for kidney dialysis, as well as many exclusions such as hearing aids or annual medical examinations. The webpage dedicated to international students' medical coverage at UQAM lays out the situations that can restrict a student's access to coverage very clearly: for example, pre-existing conditions, pregnancy, or interruptions to the student's stay in Quebec (UQAM, formalités administratives

des étudiants étrangers, page consulted on June 20, 2016)—in order to highlight the exceptions that can affect the coverage international students' receive from their medical insurance.

In terms of premiums, the private insurance offered by Sun Life Financial to international students enrolled at HEC Montréal is the least expensive. Students are charged \$636 a year in all programs other than the



MBA. MBA students are charged \$711 per year.¹

None of the private insurance plans listed above cover dental care or optometry, regardless of the company. International students can choose to enroll in the complementary insurance plan offered by

¹ Assurance obligatoire de HEC Montréal offerte par la Financière Sun Life http://www.hec.ca/etudiant_etranger/regulier/preparer_depart/assurance_maladie/etudiant_etranger_regulier_assurance_sunlife.html#59761

Quebec Student Health Alliance (ASEQ) just like other students in Quebec. However, according to ASEQ,² international students are only eligible for the dental portion of their collective health and dental plan, given that they do not hold a provincial health insurance card from RAMQ.

In short, there are three insurance companies that offer health insurance to international students in Quebec: the Blue Cross for Concordia and McGill, Sun Life Financial for HEC Montréal, and Desjardins Insurance for Université Laval, Université de Montréal, Université de Sherbrooke and Université du Québec and its affiliated establishments. Although most of the universities in Quebec work with the same insurance companies, the contracts that are negotiated are not uniform. Different universities have different costs and coverage. There is no single, universal collective plan available to all of Quebec's universities.

These facts are truly brought to light when examining specific cases, such as the case of Awa Cheikh Diop. A student at Université du Québec à Chicoutimi (UQAC), she found herself with a \$100,000 hospital bill following a pre-

mature birth that Desjardins Insurance refused to cover, stating that it was a “pre-existing condition” as she had become pregnant when she was visiting her husband in Senegal (Radio-Canada, 2016). Desjardins insists that she was not covered while travelling outside the country, even though the premiums paid by the student were for a full 12-month period. Unfortunately, although we tried to contact Mrs. Diop via her student association, UQAC, and her personal contact information, we received no response for further

Table 2 : Universities participating in Desjardins Insurance's group insurance plan for international students

- Université Laval
- Université de Montréal
 - École Polytechnique
- Université de Sherbrooke
- Université du Québec
 - Université du Québec à Montréal
 - Université du Québec à Trois-Rivières
 - Université du Québec à Chicoutimi
 - Université du Québec à Rimouski
 - Université du Québec en Outaouais
 - Université du Québec en Abitibi-Témiscamingue
 - Institut national de la recherche scientifique
 - École nationale d'administration publique
 - École de technologie supérieure
 - Télé-université

Source : UQAM web site, medical coverage for international students, page accessed 22 June 2016 http://vie-etudiante.uqam.ca/medias/fichiers/vous-etes-etudiant-etranger/Q178_fr_br_2013.pdf

² Alliance pour la santé étudiante au Québec, www.santeetudiante.com

information. Nonetheless, this case, as with many others like it, help to explain the vulnerable position of international students due to their lack of adequate health insurance. This situation is further exacerbated by the constant efforts of insurance companies to exploit loopholes in their policies so as to avoid their responsibility to protect the health and well-being of international students who are faced with unexpected health issues.

1.2 Previous Studies on the International Student Health Insurance Plans in Quebec

Very little has been written on the subject of international students' health insurance in Quebec. The subject has rarely been addressed by either student associations or universities, despite a constant growth in the number of international students in the province. According to the Canadian Bureau for International Education, Canada is ranked as the 7th most popular destinations for international students. Of the students coming to Canada, 86% choose to study in either Ontario, British-Columbia, or Quebec. Quebec is the third most popular province for international students in Canada. In 2014, a total of 47,521 international students came to study in Quebec, representing 14.2% of the international students in Canada.

According to the Bureau de coopération interuniversitaire, McGill attracts the most international students in the province, with more than 9,200 international in the fall of 2015. Following it are Concordia and Université de Montréal, with 5,900 and 5,600 international students respectively. After that are Université Laval and UQAM with 3,800 and 3,500 each.

According to a 2013 study conducted by the student association at Polytechnique, international students face a large number of challenges while studying in Quebec. Their report describes several cases in which the insurance company, Desjardins, refused various requests for reimbursements for medical expenses. The report also highlights substantial delays in the reimbursement of fees, with students forced to pay for their medical services up front and then seek a subsequent reimbursement from the insurance company. International students at Polytechnique made it clear that this system is deeply problematic, as most students lack the financial means to cover the costs for such a long time while waiting for their reimbursement. They are also often faced with unexpected refusals of their reimbursement requests, as well as unpredictable financial fees. The report even describes cases of "psychological harassment" towards certain students, as well as a lack of interest for students' health from the insurer. The report goes on to say that the insurance place for these students "does not fully respond to the needs of international students" and that some of the services offered are not particularly useful (aep.polymtl.ca, 2013, quotation translated from

French).

This study clearly demonstrates how the health insurance offered by Desjardins to Polytechnique's international students fails to meet their needs and fails to adequately protect their health and well-being. Despite the high-cost of premiums, the insurance provided fails to meet students' needs, particularly as many of the services they are interested in are not covered.

Another report, prepared in 2006 by CROP, polling and market research, briefly covers international students' opinions regarding their health insurance plans. The study, conducted with international students in Montreal, found that 82% of respondents had had difficulties related to administrative aspects of their studies (including health insurance) (CRÉ de Montréal, 2006). Unfortunately the report does not go into detail regarding the types of difficulties students faced. The report recommends improved "access to information and regulations on administrative procedures" from both educational institutions and government bodies.

The Quebec Federation of University Students (FEUQ) produced a brief on the importance of international students to Quebec as part of the consultations for Quebec's 2012-2015 immigration plan. The brief deals with the tuition costs for international students in Quebec but also touches on the problematic cost of health insurance, which is imposed on international students. It also covers the unpredictable increases in costs for certain services, including those that are rarely used by students. In its brief, the FEUQ asked that the government act to reduce the financial cost of private insurance plans, which are forced onto international students.

In 2009, the Mouvement des Associations Générales Étudiantes de l'Université du Québec à Chicoutimi (MAGE UQAC) produced a research report evaluating the support services offered to international students by UQAC during their recruitment, their arrival, while they are getting set up in the city, and their integration into the university and province. It also describes the challenges they face during each of these stages. The report shows that 51.1% of students polled were either satisfied or very satisfied with the help they received in signing up for their health insurance, while 31.7% were dissatisfied or very dissatisfied. However, the report does not go into any detail regarding the reasons for students' dissatisfaction. The issue of health insurance is only very briefly covered in the survey, and students were not given the chance to provide additional comments on why the service provided did not meet their expectations.

Problems linked to health insurance go beyond international students, affecting students who come

from other Canadian provinces to study in Quebec as well. An article titled “Défis administratifs des étudiants canadiens”,³ published in Université de Montréal’s independent student newspaper Quartier Libre on October 2, 2012 touches on the issues faced by Canadian students when trying to access healthcare services in Quebec. Canadian students studying in Quebec are not allowed to join the provincial health insurance plan, the Régie de l’assurance maladie du Québec. Kyle Krawchuk, who came to Quebec from British-Columbia for his studies, is quoted as saying that he “had to pay \$600 out of pocket and then request a reimbursement from British-Columbia by filling out a form meant for international students!”⁴

Beyond their health insurance, international students tend to be in a more vulnerable position in general during their studies. This is due to a combination of financial, administrative, linguistic, and other challenges. The Conférence des recteurs et des principaux des universités du Québec (CREPUQ)⁵ submitted a brief to the Conseil supérieur de l’éducation (CSE) that dealt with “access to education and successful educational outcomes with the goal of building an inclusive system of education”.⁶ The primary goal of the brief was to highlight the main challenges faced by international students. Although it doesn’t specifically address the problems of healthcare coverage, it covers many of the other serious issues international students face in the province, many of which tie into the problem of health insurance indirectly—particularly as concerns the problem of financial vulnerability. One of the main topics dealt with in the brief is a general lack of financial resources. Most international students face important financial problems due to the high cost of their tuition and the fees required for their immigration status (study permit, entry visa, etc.). Generally, international students are barred from accessing bursaries while studying, which are generally reserved for Canadian students. As a result of these realities, the health insurance system to which they’re subjected only acts to further their precarious financial situation, due to its costly premiums and the necessity of paying their medical fees out of pocket.

1.3 Health Insurance Programs for International Students in Other Provinces

Since healthcare falls under provincial jurisdiction, each province has its own system. Naturally, international students in each province are therefore subject to different regulations. In several other Canadian provinces and territories, international students are barred from joining the public health insurance plans, as in Quebec.

3 Administrative Challenges for Canadian Students.

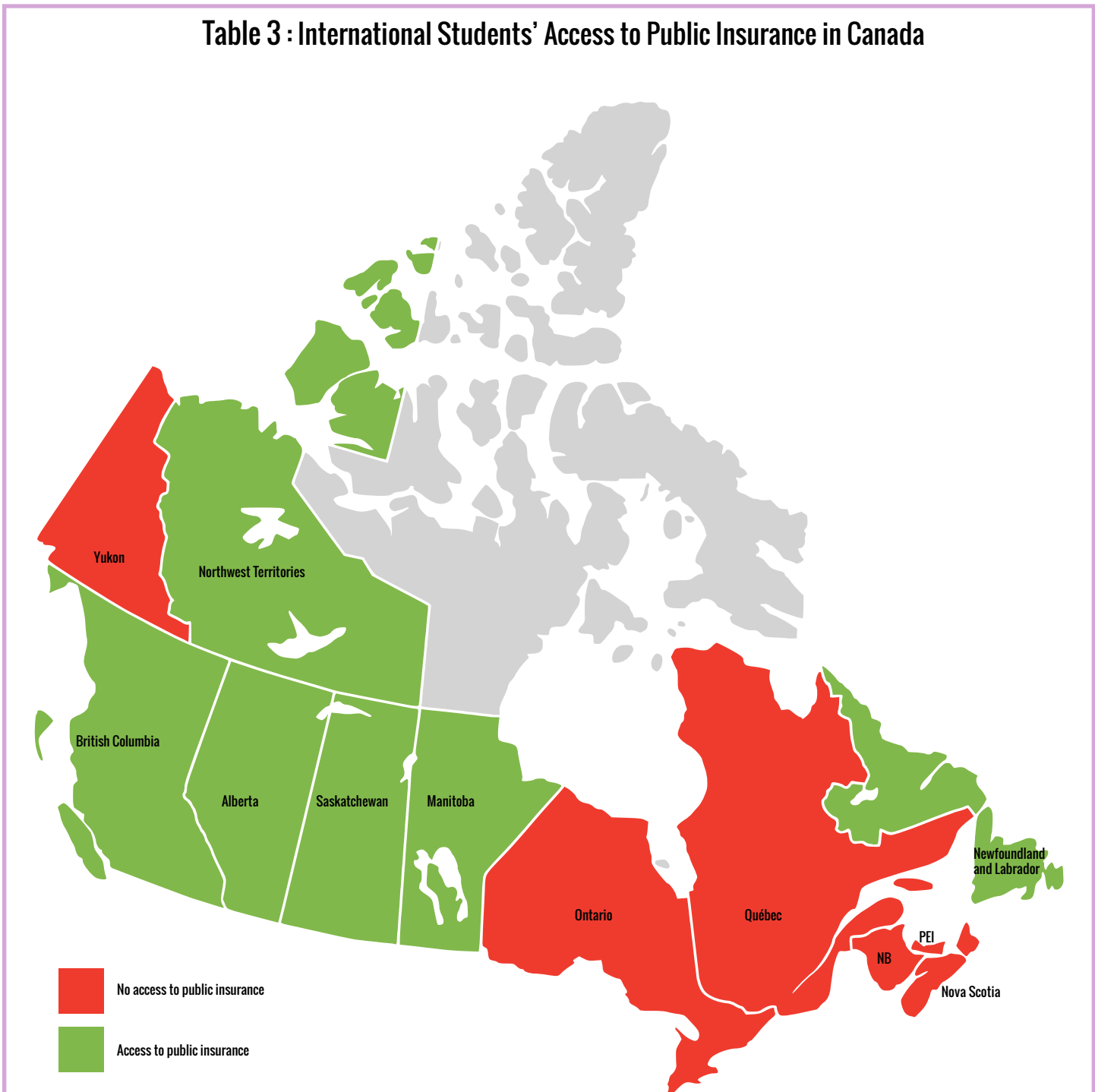
4 Translated from the original French.

5 Conference of University Rectors and Presidents of Quebec

6 L'accès à l'éducation et l'accès à la réussite éducative dans une perspective d'éducation pour l'inclusion

In examining other provinces' health insurance policies, we can see that Quebec is not the only one that bars international students from joining its provincial health insurance plan. New-Brunswick, Nova-Scotia, Ontario, Prince Edward Island, and the Yukon territory all share that policy. On the other hand, Alberta, British-Columbia, Manitoba, Newfoundland and Labrador, and the Northwest Territories allow international students to join their public health insurance plans.

Table 3 : International Students' Access to Public Insurance in Canada



Although international students in Ontario are barred from joining the Ontario Health Insurance Plan, they are instead required to join the University Health Insurance Plan (UHIP⁷), which is “obligatory for all international non-residents who are studying or working in a participating university or affiliated college in Ontario” (UHIP’s website, consulted on June 24, 2016). Due to the UHIP, all of Ontario’s international students are placed under a single private health insurance plan, provided by Sun Life Financial. This renders the system more uniform and accessible to these students, regardless of their university. It also provides for better controls on the system due to clear, centralized regulations. The University of New-Brunswick requires its international students to hold private insurance, but it allows students to opt-out of its insurance plan if they can prove they are covered by another, valid health insurance plan. The annual insurance premiums for students is \$966 for the 2016-2017 academic year. Universities in Nova-Scotia require their students to hold a private insurance plan from the Blue Cross.

Provinces that allow international students to join their public health insurance plans charge them a monthly fee to do so. For example, all residents staying in British-Columbia must join the provincial health plan (Medical Services Plan of B.C (MSP)), including international students. The plan’s monthly fee varies based on the individual’s annual revenue and the number of dependents to be included. In Alberta, international students who hold a valid study permit and who will be staying in the province for at least a year can join the provincial health plan. Students with a study permit of less than a year but who are planning on staying in the province for at least a full year are also eligible. This is also the case in Manitoba, where international students have been allowed to join the province’s public health plan since April 1st, 2012. International students must have a study permit that is valid for at least 6 months to be eligible. Saskatchewan doesn’t have any criteria for the length of the study permit. Any student who holds a valid study permit and has a residence in Saskatchewan is eligible to join the provincial health plan, without having to pay any fees to do so. A student’s family members are also eligible to join the province’s health plan if they have the appropriate immigration documents to be residing in Saskatchewan and a valid proof of residence.

1.4 Health Insurance Programs for International Students Internationally

Health insurance coverage for international students varies from country to country, depending on local laws and regulations. In England, Wales, and Northern Ireland, all international students enrolled in a

7 RAMU in French.

program of study that exceeds six months can join the United Kingdom's public healthcare system, the National Health Service (NHS). In such cases, international students are considered as residents of the UK. For programs that are less than six months, only students who have received some form of financial support from the government can join the public health system. International students who aren't eligible to join the NHS still have free access to services in hospitals or from a doctor for medical emergencies that can't be put off until the student returns to their country of origin (UKCISA, page consulted on June 28, 2016). As of May 6, 2015, the United Kingdom requires a fee of 150 pounds sterling per year from non-European international students, to contribute towards healthcare. The government wants international students to contribute financially towards the cost of healthcare services. According to the British government, this healthcare fee makes up only 1% of the total costs related to a three year degree in the UK (Official website of the United Kingdom, page consulted on June 28, 2016).⁸

In France, international students are required to join a health insurance plan known as "social security". International students' access to social security comes with an annual fee of 213 euros, according to the information for the 2014-2015 academic year (website of assistance-étudiants.com, page consulted on July 2, 2016). This system of healthcare treats international students exactly as their local counterparts for any illnesses or births during the entire academic year. The system applies equally to international students from Europe or elsewhere. Further, there is a system known as State Medical Aid (SMA) that is specifically provided for international students who do not possess residence documents (website cmu.fr consulted on July 2, 2016). To access SMA, students must not have any form of residency documents, must have resided in France continuously for at least three years, and be considered as low-income. The healthcare system in France therefore protects all international students, regardless of their situation. It provides all students in the country with access to medical coverage, regardless of their nationality or status, which can protect them in cases of emergency or illness.

As for the northern European countries, Norway allows non-European international students to join its national health insurance plan as long as they are studying for at least one year (website nav.no, page consulted on July 3, 2016). International students in Finland who are enrolled in an undergraduate or master's level program are allowed to join the national students' insurance plan (F.S.H.S) as long as they are members of a student union and have paid their membership fees to it. Additional fees are charged to international students for access to the insurance plan. Access to the health insurance plan does not end with a student's studies as long as they remain members of a student union (website yths.fi, page consulted on July 6, 2016). In Sweden, international students who are granted residency for one year or more have the

⁸ <https://www.gov.uk/government/news/uk-introduces-health-surcharge>

right to a Swedish identity card and can then pay the same medical fees as Swedish citizens for the medical services they receive (website kth.se, page consulted on July 15, 2016).

The health insurance system for international students in Australia is similar to Quebec's. As such, international students do not have access to the public health insurance system and must purchase private insurance instead. However, the Australian government has a list of approved insurance companies with which it has agreements to offer these plans.

We can remark that health insurance for international students in other countries tends to be more accessible and, in a majority of cases, allows international students to join the public health system. This naturally creates a more uniform and accessible health system for all students. In those places where students are not allowed to join the public system, most countries instead regulate the health insurance system for international students, ensuring clear and consistent regulations that promote better protection of students. We can also see that students who are asked for an additional contribution towards their health insurance usually find themselves with coverage that is very close to that afforded to local students. This grants them a better access to healthcare in a system that is both fairer and more egalitarian.

Chapter 2 : Methodology and Results

2.1 Methodology and Hypothesis

The object of this study is to better understand the challenges faced by international students in Quebec as regards their health insurance. Subsequently, recommendations are made that could help improve this situation and the medical coverage being offered. When conducting the literature review, we found very few studies that on this subject, especially as regards the impact of acquiring private insurance plans on international students. This absence reinforces this study's importance.

The hypothesis formed in our comparisons to other Canadian provinces, as well as several other countries, is that the system of health insurance offered to international students in Quebec is in need of significant changes if it is to provide students with better protections. We will seek to investigate this hypothesis by directly addressing those who are involved in the system of international student health insurance: international students who have had to use the healthcare system while in Quebec and those who have had problems with their private insurance coverage, the individuals who are responsible for managing health insurance policies for international students within universities, and individuals who are involved in efforts to improve the health insurance system for international students in Quebec.

We conducted interviews and collected data directly with the individuals and groups given above to gain a multifaceted view of the realities lived by those involved in the system, providing concrete arguments to support our hypothesis. To facilitate our data collection, we created two surveys: one that is addressed to international students in Quebec universities and another that is addressed to the individuals responsible for managing the health insurance plans for international students within universities. Copies of these questionnaire are provided in annex 1 and 2 of this report.

2.2 Results

Following an on-site collection of qualitative data, we were able to directly contact international students enrolled in various universities throughout Quebec. Several methodologies were employed to contact these students. Various student associations helped us in disseminating information and put us into contact with students who were interested in participating in the study. We managed to collect data

from 52 international students who are currently in Quebec at all levels of study. We were able to collect qualitative information by means of a survey that measured students' satisfaction with their health insurance. It also assessed how familiar they were with all of their rights and obligations under the plan, in other words: how well they understood their coverage while here in Quebec. A copy of the questionnaire is provided in Annex 1 of this report. To maximize the number of respondents, we utilized several methods: in-person interviews, telephone interviews, and an online questionnaire. Without a doubt, in-person and telephone interviews are the most effective methods, as they allow for an improved collection of detailed information with further questions. On the other hand, data-collection through online surveys was the easiest method, given the difficulty of locating participants for the study. It was also bolstered by the fact that most students have very charged schedules—an online survey allows students to find time in their own schedule. Students associations assisted throughout the process, particularly in disseminating information to students. The student association at Concordia University and McGill were particularly helpful. Information was also collected from the individuals responsible for managing international students' health insurance plans within universities to better understand their opinions on the current system and to see if they are aware of the realities lived by the students who are subject to it.

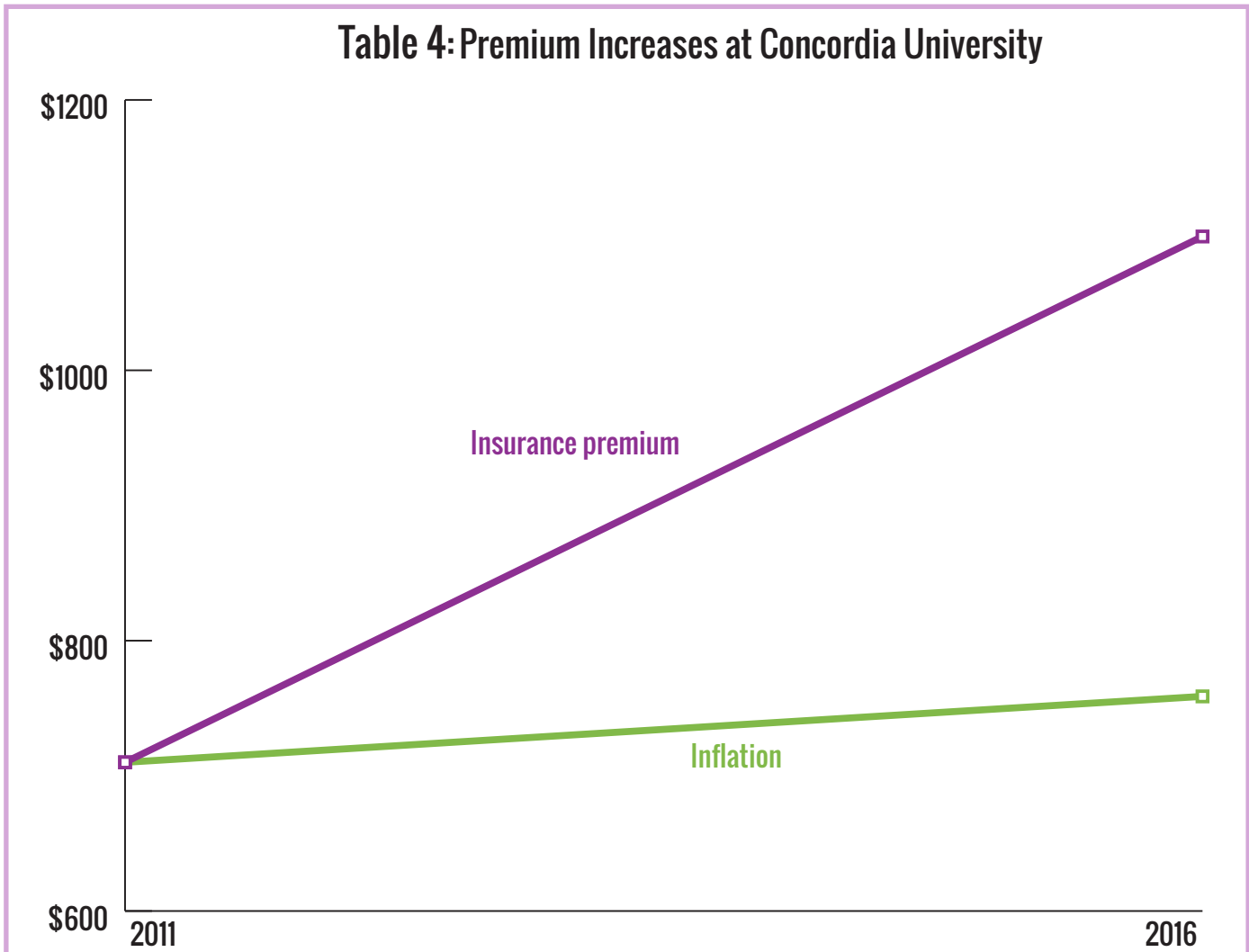
To begin, we will examine the information that was gathered from current international students by describing the results of our investigation in detail. We remarked right away that most of the international students that participated in the study have had difficulties when using their private insurance card. We took care to fully describe the information shared with us and the difficulties faced by students in the following sections.

We were able to collect data from 52 international students, with the following breakdown between universities: 35 from Concordia University, 8 from McGill, 2 from Université Laval, 1 from Université du Québec à Rimouski, 1 from the École de Technologie Supérieure, and 5 who declined to provide their university. Despite our efforts to encourage participation from across Quebec, including direct contact with around a hundred student associations from around the province, we were not able to garner respondents from each university. Nonetheless, the information collected remains pertinent and constructive, allowing us to draw conclusions and form recommendations for consideration.

A Health Insurance Premiums

Many students highlighted the costs associated with their obligatory private insurance plans. Students find that the insurance premiums are high and reported that they continue to increase year over year

without any concomitant increases in the services provided. For example, the insurance premiums charged to international students at Concordia by the Blue Cross rose from \$710 to \$1099 in five years, an increase of 55%. The reasons for these increases is never communicated to students in advance, the increase is simply imposed on them without justification and without any improvements to the services being offered. Students also pointed out how difficult and costly it is to add family members to their plans. Insurance for an international student’s family is very expensive and some students must choose not to insure their



dependants out of a simple inability to pay the premiums demanded by their insurance company. Others decide to insure their family members through an different insurance company, while they themselves are forced to accept the insurer chosen by their university. One student at Concordia told us that he pays \$1099 for his insurance plan, an amount he already finds to be high. When he added his wife to the plan, his premiums increased to \$4000, an amount that he finds both inexplicable and totally unacceptable.

The issue of insuring family members recurred regularly throughout the interviews and surveys. Students often mentioned their difficulties in insuring dependants. In several cases, students' partners were not reimbursed for fees related to their pregnancies or the amounts charged for services related to their pregnancies were greater than those charged to individuals covered by RAMQ.

When discussing their insurance premiums, some students failed to make a distinction between their university and insurance company, viewing them instead as a single entity. This can largely be attributed to the fact that it is the universities that negotiate and sign a contract with the insurer, without any input from international students whatsoever. The lack of consultation exacerbates students' feelings that their plans do not meet their needs. They also become critical of their university's continued acceptance of increases in their premiums, feeling that it should be acting to defend students' interests instead.

Some student associations feel that they have an important role to play in the subject. In October of 2014, McGill reduced the insurance premiums for an individual international student by \$101. This was the outcome of three consecutive years of pressure by the Post-Graduate Student Society (PGSS), which saw the necessity of getting multiple quotes from competing insurance companies in order to make the best possible choice between plans. Following a call for offers, the Blue Cross was selected once again, with its twenty-years of experience providing health insurance to McGill's international students. PGSS' long-term goal is to pressure the provincial government into allowing international students to join RAMQ. Following a meeting with the individual at PGSS charged with student and international student affairs, we were told that there had been little advancement on this dossier. However, they did succeed in gaining a seat for students during the next round of negotiations between McGill and the insurance company, offering them a voice during the meetings. The PGSS representative mentioned that international students tend to make their complaints individually and that there is a lack of organization that would allow them to engage in a collective action regarding the challenges they regularly face regarding their health insurance. This hampers their ability to put effective pressure on the university administration or to bring more radical changes to the way the system currently operates.

B Understanding the Insurance Policy

Most of the students participating in our study affirmed that they don't fully understand their insurance plans, particularly regarding their coverage, rights, and obligations. Most of them understand their medical coverage better after having used the plan and facing difficulties, while others take care to call before using their plan for any services to avoid surprises. However, emergency situations do not always

afford the opportunity to inform oneself in advance.

International students want to receive better explanations of the healthcare system in Quebec and on the health insurance they are paying into, with clear directives for its use. They find that the simple brochure given to them when they join is not sufficient to understand the procedures to be followed when accessing Quebec's healthcare system, especially for those who are altogether unfamiliar with systems of health insurance. They would like for there to be information sessions to familiarize new students with the system as a whole. International students feel lost and alone when trying to understand an unfamiliar insurance system in a new country, with its unfamiliar points of reference and systems. They naturally find it difficult to manage so many elements of their life in their new place of residence all on their own. Any type of health problem can therefore represent a serious hurdle for international students in their studies.

C Limitations on Medical Coverage and Refusals

Students feel that their health is at risk due to their limited access to healthcare, due to the limitations placed by the insurance company on the services they can access. For example, Desjardins provides for a maximum amount of \$10,000 for pre-existing conditions. As a result, students with any form of chronic illness are often forced to seek out their own solutions if the cost of their medication or treatments exceeds this amount. This was precisely the case for a student at the École de Technologie Supérieure with a chronic illness. They had to take medication every two weeks at a cost of \$800 per visit. Once they passed the maximum of \$10,000, their insurance company ceased reimbursing the cost, leaving the student's life at risk. After engaging in exhaustive searches on their own, the student succeeded in finding an organization that supports individuals affected by their chronic condition and that agreed to pay the fees for their bi-weekly treatments.

Some students had concerns about the services covered by their insurance plans. They found that their medical coverage was rather incomplete, despite the high cost of their premiums. They believed that their plans should be expanded to include services such as psychiatry and physiotherapy, as well as dental and vision care. They don't understand why they should have to pay for another private insurance plan to cover services that they believe are essential.

Students also don't understand why essential services, such as vaccination, are not included in their insurance policies. One student had a case of chicken pox and went to the clinic to be treated. There was

a significant delay for treatment under the pretext that the clinic did not have the vaccine. The student ended up having to pay \$126 for a service that they felt should be offered by the insurance company, but that should also have been taken more seriously as it is a contagious illness that can spread quickly.

Among the cases in which international students were refused coverage are the costs related to hormone-replacement therapy used to treat gender identity disorders, even though it is a condition recognized by the Diagnostic and Statistical Manual of Mental Disorders (DSM-V). The insurance company explained this refusal by stating that the plan “only covers costs related to illness, pregnancy, or an accident. Expenses related to transsexuality are not covered.” This type of refusal is a clear example of the vulnerability and limitations to the healthcare services offered. Many students find the system to be incomplete, while others describe it as discriminatory.

D Unreimbursed Fees

All of the insurance companies that contract with Quebec universities for international students' health insurance plans require students to pay out of pocket for their medical fees. This represents one of the single most significant issues among international students, particularly given their precarious financial situations.

International students face a combination of psychological and financial pressures whenever they find themselves in a critical situation that absolutely requires medical attention. They are often required to take on costs that exceed their financial capacity to access the healthcare they need, as the insurance companies refuse to pay the hospital or doctor directly. They are also left in doubt over whether the insurance company will cover the type of interventions required, since not all services are covered.

Numerous students have been referred to specialists or had tests recommended to them and have had to decline out of fear of falling into debt due to the additional fees. As a result, many students are forced to neglect their health, with grave possible consequences in the future. Many students who need to go for tests avoid doing so because they simply don't have the financial means to pay for them out of pocket or they are afraid that their insurer will refuse to reimburse them. One student has had several referrals for an endoscopy in order to diagnose their illness and help put an end to their chronic pain. After getting in touch with their insurance company, they were informed that it would only reimburse \$200 from the \$900 total—less than 22% of the total cost. Lacking the financial means to cover the remainder, the student could not go for the endoscopy and continues to suffer from chronic pain as a result.

Many students also reported medical fees that they had paid out of pocket only to have their reimbursements refused by the insurance company. Students often lack a clear understanding of which fees can be reimbursed by the insurer and then find themselves in situations where they are only partially reimbursed, if at all. This returns us to the issue given above: many services are not covered or are only partially covered, even among basic medical services.

Students reported many types of services that are not covered, such as ambulance fees, fees related to a partner's pregnancy, certain medications, as well as treatments for allergies, among many others.

One student reported a case involving his wife who had to pay a deposit of \$3,700 for the fees related to monitoring her pregnancy before her first appointment at the hospital. After the birth, the insurance company only reimbursed a portion of this amount under the pretext that it exceeded the maximum allowable limit. The student stated that there was a clear injustice in his case, as the doctor collected a fee of \$2,500 for himself, since the deposit had already been paid in full. The fact that fees are not fixed and depend on the situation of each patient allows for this type of discretionary action. The student was left in a vulnerable position where the insurer refused to cover the full amount paid while the hospital took advantage of the situation to extract additional fees. This brings us to another theme from our study: the transparency of medical costs and access to services.

The same student could not understand why a student born in Quebec, whose parent is an international student, is not treated in the same way as any other child born in Quebec. In reality, his child doesn't have access to even all of the basic health services.

E Transparency of Costs for Medical Services

The international students who participated in our study wondered why there was a lack of transparency in the cost of medical services. They also questioned why the costs for these services aren't fixed in advance. It seems that many clinics and hospitals take advantage of this lack of transparency to charge inflated and disconnected costs while assuming that the private insurance companies will be paying for it, rather than the students themselves.

According to a McGill student, the Blue Cross doesn't have a list of fees to be paid for the various medical services offered, nor the amount that is reimbursable for them. The insurance company insists that the costs depend on the table of fees established by the RAMQ, although this table is not available to the

public. This secrecy places students in a difficult position, unable to know whether the amounts they are billed are fair or arbitrary from clinic to clinic and hospital to hospital.

The participating students felt strongly that it is wholly unjust—and that it should be illegal—for doctors or hospitals to charge higher fees to international students. Indeed, it seems clear that the costs should be identical for all patients.

Students find themselves stuck between an insurer that places a large number of restrictions on the medical services that can be reimbursed and clinics and hospitals that are trying to make some extra money from the insurance companies. In the end, it is the international student who is usually left holding the bill.

F Limited Access and Barriers to Accessing Public Clinics

International students find that they have lesser rights when it comes to accessing the health care system in Quebec, as compared to residents.

Many students can't understand why the CLSC refuse to treat international students. According to a Concordia student, the CLSC told them it was illegal for them to accept an international student unless they had been referred by a specialized doctor or clinic to use the CLSC's services. Yet universities encourage international students to go to walk-in clinics or their neighbourhood CLSC in case of illness.

Another student told us that, in their experience, hospitals and public clinics are often unused to managing the cases of international students holding private insurance plans. They prefer to manage patients who have a RAMQ card instead, as they are unfamiliar with private insurers' reimbursement procedures. As a result, students often find it easier to visit private clinics, as these are familiar with the private insurance systems and can offer appointments right away. Unfortunately, these private clinics charge administrative fees for managing students' files, which are not covered by their insurance, adding even more fees that have to be paid by the student.

Most international students end up turning to these private clinics for even basic healthcare needs, such as vaccinations for their children or pregnancy monitoring, as their private insurance cards are more readily accepted.

In addition, because hospitals are not used to managing international students' files, students are often forced to go through several departments to make a payment and register their files correctly, which can require long hours spent jumping through bureaucratic hoops. Hoops that are the product of a health system that doesn't recognize international students as equal to other patients, largely due to their inability to acquire a RAMQ card, which would significantly smooth their processing.

In some cases, doctors have even refused to fill out the reimbursement forms that students must submit to their insurance company. Those students were then forced to meet with a different doctor in order to fill out the form. If they aren't able to do so, they will be forced to assume the full cost of their services out of pocket. Not only does this create additional stress for students, it also costs them even more time and, in some case, more money to cover additional fees.

Another problem faced by students, and raised during our study, is the language barrier. Many students told us how a language barrier has often been at the root of communication problems in public clinics, because they couldn't speak French. Other students described how the mere fact of not having a RAMQ card often had an impact on whether they were accepted or refused service at a clinic, with a priority being given to residents.

Many students stated that they're reticent to visit public clinics out of fear. Fear of being refused treatment because they're international students, or because they don't speak French, or of being charged fees that won't be covered by their insurance company.

Some universities, such as Concordia and McGill have their own clinics that offer certain medical services on campus. The students that have used these clinics say that they are easier to access, since there is never any payment to be made out of pocket. It is the clinics that take responsibility for charging the insurance company. On the other hand, students reported that the wait times at these clinics are often long, sometimes inexplicably so and to an unacceptable degree.

G Choice in Health Insurance Plans

Some international students found it unfair that they are not given the option to choose the insurance plan that most closely matches their needs.

The current health insurance system for international students doesn't allow them to opt out of

the required university plan, even if they are already insured through a different private plan. The health insurance offered by the university is mandatory for all international students, allowing no exceptions for students who already hold a private insurance plan that offers them the exact same services as the university's plan. This very naturally leads to serious questions about why such exceptions are disallowed, if we accept that the purpose of the health insurance plan for international students is to ensure that they will be covered in the event of accidents or health issues. One student was forced to pay two separate insurance premiums. Although she already had a private insurance plan from her country of origin, which covered her internationally, Concordia University refused to recognize that policy and forced her to join its Blue Cross plan. Universities do not even take the time to inform international students on the insurance plan they will be compelled to join in advance. They simply send them a bill and related information on their plan when they register.

International students also face the same problems as residents of Quebec when accessing health-care: difficulty accessing specialists, long wait times at emergency rooms, etc.

One student recognized that the difficulties faced by international students aren't only due to their exceptional status within the healthcare system and their lack of a RAMQ card. Many of their problems are endemic to the provincial healthcare system, and their resolution calls for improvements at all levels. In the end, these students face the same problems as everyone else, but with an entire range of additional problems added on top due to their private insurance.

2.3 Perspectives from the Individuals Responsible for International Students' Health Insurance Plans within the University

We sought out the opinions of the administrative employees who are responsible for managing international students' health insurance plans in each university. Among all of Quebec's universities, only Concordia University and the Université du Québec à Montréal were open to providing their opinions on the subject.

T

Those responsible for managing international students' health insurance plans at UQAM confirmed that the majority of the complaints they receive are financial in nature and that students find the insurance premiums to be too high, surpassing their financial means. They also receive a number of complaints from students with pre-existing conditions, who find that the \$10,000 limit is far too low to cover their annual healthcare costs, placing them in a difficult financial position. The employees did mention that they had

negotiated a new agreement with the insurance company to cover abortion costs, which had not been previously covered. UQAM does its best to help international students, directing them to clinics with shorter wait times and that accept their private insurance cards, to avoid having to pay out of pocket. All of the university establishments in the University of Quebec network share the same agreement with their insurer. During the last call for offers, in April, Desjardins once again won the contract, as it offered the best conditions among the competing companies.

Those responsible for managing international students' health insurance plans at Concordia told us that the only complaints they receive are related to the insurance premiums. According to them, students find the premiums too high and often ask whether it is possible for them to cancel their insurance plan. The Graduate Students' Association at Concordia has never been invited to participate in the negotiations between Concordia and the Blue Cross. However, the GSA was told that the Blue Cross was initially demanding a premium of \$1500 before negotiating down to \$1099. Students still find this to be very high.

Chapter 3 : Recommendations

Throughout our research process, international students offered recommendations for, and alternatives to, the current system of private insurance for international students. The following section covers the ideas presented by students to help improve their access to healthcare in Quebec.

The recommendations are varied and go far beyond a simple reduction in premiums, a better access to medical services, or better medical coverage. They offer paths to more radical changes to the system itself, particularly through the inclusion of international students into RAMQ as temporary residents with the same access to healthcare as their colleagues.

The following is an exhaustive list of the recommendations brought forward by international students themselves. They offer a clear idea of the real challenges they face and a reference for any future mobilization on improvements to international students' healthcare needs.

A Addition of Medical Services to the Current Insurance Plans and Improvements to Medical Coverage

Many students asked that other services be added to their plan, such as dental care, optometry, and other basic services. They want to have a better coverage for pre-existing conditions and a better family plan. For the latter, many students find the existing cost to be extremely high while the actual services covered are very low. On the other hand, some students would prefer to see a reduction in their premiums in exchange for a plan that covered only basic medical services with no additional elements. The current system of private health insurance plans does not offer students any choice in the type of plan that most suits their needs. Indeed, their opinions on the matter aren't even taken into account.

International students are also interested in accessing better insurance plans for students with families, as the current insurance premiums for families are extremely high and surpass most students' financial means. In addition, the medical services offered to their families are limited and often inadequate.

B Transparency in the Cost of Medical Services

Students want to see greater transparency in the costs of medical services. They want to be able to know the cost of each service offered by a clinic or hospital in advance, to protect themselves against abusive or inflated prices. In a similar vein, international students want to have access to the price list set by the RAMQ so they can know in advance how much they should be paying. They also want to know clearly how much of their fees insurance companies will reimburse, as either a percentage or fixed amount.

C Transparency from Universities Regarding Insurance Premiums

International students also want greater transparency and explanations from their universities regarding the constant increases in insurance premiums year over year. They want to be presented with clear justifications, if any, of the ameliorations made to support these increases, so that students can remain up to date on all of the elements that could affect their health.

D A Non-Discriminatory Healthcare System

International students want to have access to a healthcare system that covers all of their needs, without any discrimination due to nationality, gender, or the type of illness to be treated, as well as providing coverage for transgender individuals. Some students feel that they are treated as second-class patients and that they face discrimination due to their lack of a RAMQ card. This reinforces the importance of having a more just and egalitarian system for all of the students residing in Quebec, regardless of their status.

E The Right to Choose an Insurance Policy

International students want the freedom to choose the insurance plan that best matches their situation and needs. While some students want a minimum of services covered and a minimal fee to go with them, others want better medical coverage that will fully insure their health under nearly all circumstances. International students find that the current system of private health insurance treats them all homogeneously, without any options to modify their plans.

Students also want the freedom to choose their own insurance company, rather than being required to take the plan offered by whichever company the university has selected. Especially if the student is able to find another plan that better meets their needs with another company.

F Recognition of the Private Insurance Card by Healthcare Providers

International students want more attention and more openness from public clinics and hospitals. They want to be assured that, as international students, they have the same access to the health care system, despite their lack of a RAMQ card. Simply lacking that card should not serve as a barrier to accessing something as fundamental as healthcare.

Some students suggested that each university campus should have its own medical clinic to cover all of their students' basic health needs. That clinic could then also take responsibility for helping students get appointments for more serious or complex matters.

Other international students ask that their private insurance cards be recognized by healthcare establishments, so that they can avoid the need to pay for all of their services out of pocket. This would safeguard students from having to pay fees that are beyond their current financial means as well as simplifying the payment process for all parties. Another option would be for at least some clinics and hospitals to form partnerships that allow them to charge the insurance company directly, thereby managing the financial component of students' visits and saving them from having to pass through a much longer and more demanding process themselves. This could also help to significantly reduce both the financial and emotional costs for students.

At the very least, students want to see these types of agreements present in hospitals so that they can take care of seeking reimbursements directly. This is particularly important, as most hospitals ask for deposits over \$1000, far exceeding most students' capacity to pay.

G Abolishing the Monopoly Held by Private Insurance Companies

International students are uncomfortable with the fact that a single insurance company controls international students' health insurance plans, constituting a de-facto monopoly and granting it control over the premiums to be paid. Such a situation cannot be allowed within universities, according to the participating students. International students, who are already paying extremely high fees, would prefer to pay the Régie d'assurance maladie in exchange for better access to the health system.

H Student Participation in the Negotiations with Insurance Companies

International students feel marginalized by the processes involved in the selection of and negotiation with their insurer. They believe that a student representative in these negotiations would be crucial, allowing for a more just and democratic process. It would allow for the challenges and realities of students to be properly taken into account, effectively putting an end to a situations where the university's administration is negotiating contracts on students' behalf without their input or consultation.

I Providing a Health Insurance Card under the Régime d'Assurance Maladie du Québec (RAMQ)

Many students recommended a change of policy allowing them to join the Régime d'Assurance Maladie du Québec (RAMQ). Students would then pay the same fees as they are now, but to the RAMQ instead of private insurance companies that rarely hold their health as a priority. International students also want better access to public clinics and hospitals, which would be far easier with a RAMQ health insurance card. Similarly, students would no longer have to pay out of pocket and wait for lengthy reimbursements that are often only partial or even refused outright. Given their often precarious financial situations, international students want to get out from under the numerous additional fees that come along with their private insurance plans. Most importantly, international students want to feel secure in the knowledge that they won't have to balance their budget against their health. They would no longer have to put their health in danger by putting off important medical tests due to a lack of funds to pay for them up front, or that they know won't be covered by their insurance. These international students took care to very clearly state that they're not demanding free healthcare. They simply want to have a more equal and just access to the healthcare they require.

Conclusion

This study sought to collect as much information as possible to provide a comprehensive view of the challenges faced by international students using the private health insurance system managed by their universities. Qualitative data was collected through interviews with students from several universities around Quebec. The international students who participated in our study showed a great deal of interest in sharing information that they felt would be useful in improving this system. They raised many different challenges that they have faced when using their private insurance. Among the most commonly raised issues were: the high cost of insurance premiums and constant annual increases, a number of costs related to healthcare that are not reimbursable, financial problems caused by the requirement that students pay for services out of pocket, a lack of transparency in the cost of those services, and challenges accessing healthcare due to students' lack of a RAMQ card. International students are often confronted with significant difficulties when dealing with health problems, due not only to the absence of family and of emotional support but also to significant financial challenges and burdensome administrative processes that they are left to manage on their own. While dealing with their health, they're also expected to interface with the insurance company, clinics, and hospitals while often-times facing language barriers and other difficulties due to their unfamiliar setting.

A number of interesting recommendations were made by the participating students to help improve their access to healthcare as a fundamental right. Students want to feel that they are fully protected in any emergency situation or during an illness. They want to be treated as equals when compared to students who reside in Quebec, through the right to join the Régime de l'Assurance Maladie du Québec, even if the cost were to remain the same as their current plans. If such an option were to prove impossible, students at least want an end to a system that requires them to pay for all of their medical services up front and out of pocket. Universities and private insurance companies must seek to better respect the financial precarity facing international students. Students also want to see an end to the monopoly granted to insurance companies, so that students can choose the company and policy that best fits their needs. Finally, students want to be included in the negotiation process with insurance companies, so that their realities are being taken fully into account.

Hopefully this document can serve as a building block to advance the conversation between all stakeholders, student associations, universities, insurance companies, and all other individuals and groups who could act in concert to improve the health insurance system in place for international students in

Quebec. We hope it can help move us all towards a healthcare system that is fairer, more egalitarian, and more accessible to all.

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Annex 1: Questionnaire for International Students Enrolled in a Quebec University

1. Are you an international student? (Specify your country of origin if possible (optional))
2. During what period were you an international student? What university are you attending?
3. Do you feel that you understand the content of your insurance policy well, particularly as regards your rights and obligations under it?
4. Do you feel that the fees you pay are representative of the services offered by your insurer?
5. Have you used the health insurance system in Quebec during your studies? If yes, approximately how many times?
6. Do you have a specific case of medical services that your insurer refused to cover or treat?
7. Have you visited public clinics or private clinics? Why did you choose one over the other?
8. Have you faced any difficulties when using the health insurance system in Quebec? Please note that difficulties can be very variable (for example: booking available appointments, payment, not being recognized by the healthcare system, any sort of refusal, price, discrimination, medical cases not being recognized or approved by your insurer, etc.)
9. Do you believe that international students in Quebec have less rights than local students when it comes to accessing healthcare? If yes, why?
10. Could you recommend any improvements to the health insurance system offered to international students? Please provide details, if possible.

Annex 2 : Questionnaire for Individuals Responsible for International Students' Health Insurance Plans within the University

1. Have you received any complaints from international students about their health insurance over the past several years?
2. Do you believe that the current health insurance system is sufficient for international students' needs?
3. Have there been any recent changes to the health insurance offered to international students? If yes, what were they?
4. Do you believe that there should be a single health insurance plan offered to all of Quebec's international students, regardless of their university?



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