
Administration of Health Insurance Fees for International Students

PURPOSE

Effective September 2017, the Province of New Brunswick made international students who meet certain criteria eligible for the Provincial Medicare program. This program is administered by the Province of New Brunswick.

For the protection of international students unfamiliar with the Province's application and/or approval process, and for those international students who are for any reason ineligible, the College will continue to offer its own health insurance through a third-party service provider.

This document provides guidance with regard to the administration and interaction of these two health insurance programs.

SCOPE AND LIMITATIONS

Pursuant to s. 2.8.4(b) of Policy 2331 (Tuition and Other Student Fees), "Subject to eligibility requirements of NBCC, international students admitted to a program shall be charged a health insurance fee at the rate approved by NBCC and as may be amended from time to time. Eligibility requirements and other information shall be available to students via a public website. Insurance fees are collected on behalf of the service provider and shall not represent a material ongoing revenue or loss to NBCC." This guideline supplements this section of that Policy.

1.0 DEFINITIONS

Not applicable.

2.0 IMPLEMENTATION

2.1 Rationale for College Coverage

- 2.1.1** It is foreseeable that international students may experience delays in receiving provincial approval to the Province of New Brunswick's Medicare program due to their unfamiliarity with application and approval processes, or due to processing times at the provincial level. It is also foreseeable that international students may be deemed ineligible both before (i.e. denial of coverage) and after (loss of coverage) receiving initial approval.
- 2.1.2** For these reasons, the College will continue to offer base health insurance through a third-party service provider.
- 2.1.3** To ensure all international students have coverage from the first day of their attendance at NBCC, it is mandatory for all international students admitted to a program to be initially subscribed in the College's basic international health insurance in their first term of attendance in each Academic Year.
- 2.1.4** Students able to provide proof of coverage in the province's Medicare program may end their subscription to the College's international base health insurance program for the academic year. Students may not opt out of NBCC's base health insurance coverage in their first academic term.

- 2.1.5** Students who have previously ended their subscription in the College's basic international health insurance may re-subscribe.
- 2.1.6** Student subscriptions to the College's international health insurance may, at the discretion of the College, be terminated should related fees become Past Due or Delinquent (i.e. payment, payment plan, sponsorship or other approved adjustments have not been resolved). Students for whom fees related to the international health insurance program are outstanding are not eligible for coverage by the College.
- 2.1.7 Fees related to international health insurance**
- 2.1.7.1** International students shall be charged a health insurance fee related to the College's basic health insurance program at the rate approved by NBCC and may be amended from time to time. Insurance fees are collected on behalf of the service provider and shall not represent a material ongoing revenue or loss to NBCC.
- 2.1.7.2** Subject to refund provisions in s. 2.1.8 of this document, fees related to the College's international health insurance program are term-based and shall not be pro-rated for subscription periods which differ from the academic term, i.e. students wishing to subscribe or re-subscribe must pay fees applicable to the full academic term in order to be eligible for coverage.
- 2.1.7.3** While fees are term-based, the College's charge and/or a student's payment of those fees do not supersede decisions of the College's third-party service provider with regard to start-dates, durations or end-dates of coverage. Those final decisions reside exclusively with the service provider.
- 2.1.8 Refunds related to international health insurance**
- 2.1.8.1** Students providing proof of coverage in the province's Medicare program prior to the 'Last Day to Opt Out of Student Health and Dental Plan' as documented by the Office the Registrar for each academic term are eligible for a refund calculated at 100% of any fees paid related to basic international health insurance. Refund Processing Fee shall not apply.
- 2.1.8.2** Students providing proof of coverage in the province's Medicare program after the relevant 'Last Day to Opt Out of Student Health and Dental Plan' are eligible for a refund calculated at 0% of any fees paid related to basic international health insurance.
- 2.1.9 Responsibility for items specific to the Province's Medicare program**
- 2.1.9.1** The Registrar shall be responsible for providing on behalf of the College proof of enrollment and such other student documentation related to international students as may be required by the Province of New Brunswick under their Medicare program.
- 2.1.9.2** The Registrar shall be responsible for documenting proof of coverage under the Province's Medicare program as required in s.2.1.4 of this document.