



COLLEGE STUDENT ALLIANCE

# SPOTLIGHT

INTERNATIONAL STUDENT HEALTH PLANS

# TABLE OF CONTENTS

Introduction .....	<b>1</b>
Health of International Students .....	<b>2</b>
International Student Health Plans .....	<b>2</b>
Broken Links .....	<b>3</b>
Dwindling Wallets .....	<b>4</b>
Today’s Solutions, Tomorrow’s Limitations .....	<b>5</b>
Steps Toward a Healthy Economy .....	<b>6</b>
Recommendation 1: Provincial government must establish an international student strategy that includes health coverage as a priority. ....	<b>6</b>
Recommendation 2: Stakeholders must collaborate to streamline health information and claim procedures. .	<b>6</b>
Recommendation 3: The province and institutions must invest in educational resources regarding Ontario’s health care system for international students. ....	<b>6</b>
Recommendation 4: Pilot an OHIP buy-in program whereby international students access OHIP through a reduced annual fee. ....	<b>7</b>
Recommendation 5: Provincial government, community partners and colleges must collaborate to increase the amount of community health centres available near post-secondary institutions. ....	<b>7</b>
Conclusion .....	<b>7</b>

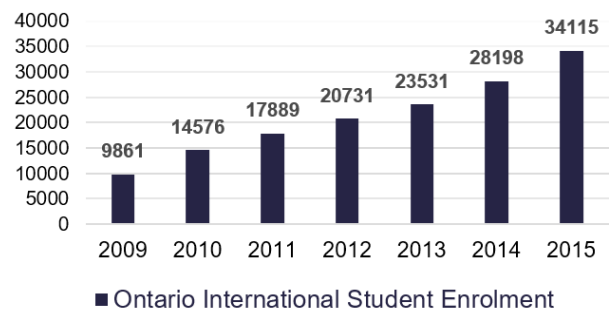
## SPOTLIGHT

## INTERNATIONAL STUDENT HEALTH PLANS

## INTRODUCTION

Ontario is becoming an epicentre for international students; bright and talented academics across the world are choosing Ontario colleges and universities for their post-secondary studies. The prioritization of international students is a joint effort from private and public sectors to diversify and strengthen the economy while catapulting Canada's competitive position in research and innovation<sup>1</sup>. Endeavours to attract international students have been met with profound success; Ontario colleges have experienced a 31% increase in enrolment since 2013<sup>2</sup>, despite international tuition being more than triple the cost of domestic students' tuition. While international student enrolment has increased, funding for support services have not matched this curve. Colleges received less than a 1% increase in post-secondary funding shares from the province between 2005 – 2014<sup>3</sup>. The absence of reflective funding has led colleges to rely on tuition, ancillary fees and other funding sources to supplement revenues as provincial government shares decrease.

## INTERNATIONAL COLLEGE STUDENT ENROLMENT



**FIGURE 1**  
Colleges Ontario. 2016. "College Student and Graduate Profiles 16". Accessed from <http://www.collegesontario.org>

A major contributor in supplementing revenue decreases are international student fees. In 2016, international students in Ontario experienced a 7.7% increase in undergraduate tuition fees from the previous year, in comparison to a 3.5% tuition increase for domestic students<sup>4</sup>. In addition to post-secondary institutions, international students are also assisting in sustaining our economy. In 2014, economic contributions of international students accounted for approximately \$4.4 billion in GDP in Ontario alone, supporting over 54,000 jobs<sup>5</sup>. There is an economic advantage for the province to recruit international students, but is Ontario supporting the needs of international students?

<sup>1</sup> Her Majesty the Queen in Right of Canada. 2014. "Canada's International Education Strategy". Last accessed September 12, 2017 from: <http://international.gc.ca/global-markets-marches-mondiaux/education/index.aspx?lang=eng>

<sup>2</sup> Colleges Ontario. 2016. "College Student and Graduate Profiles 16". Last accessed September 12th, 2017 from <http://www.collegesontario.org>

<sup>3</sup> Financial Accountability Office of Ontario. 2016. The Funding of Post-Secondary Education in Ontario. Last accessed September 12, 2017 from [http://www.fao-on.org/en/Blog/Publications/Post\\_Secondary](http://www.fao-on.org/en/Blog/Publications/Post_Secondary)

<sup>4</sup> Statistics Canada. Table 477-0077 - Canadian and international tuition fees by level of study, annual (dollars), CANSIM. Last accessed Sept 12th, 2017.

<sup>5</sup> Roslyn Kunin and Associates. 2016. Economic Impact of International Education in Canada – 2016 Update. Retrieved September 12, 2017.

## Health of International Students

College and university can be a difficult adjustment for any student. Ontario post-secondary students surveyed by the American College Health Assessment believed various factors, including overwhelming anxiety, stress, sickness, and sleep difficulties, had an adverse effect on their academic performance<sup>6</sup>. In addition to academic adjustments students typically experience transitioning to post-secondary education, international students must also manage living in a new country. Several studies conducted in Canada and internationally examined how health status for newcomers changes pre-and post-migration. Despite self-reporting rates of health higher than the overall Canadian population, newcomers' health tends to decline upon arrival, resulting in what health researchers coined as the "healthy immigrant effect."<sup>7</sup> Studies suggest this decline is a combination of various factors, including: social exclusion, financial obligations, family and home country concerns, and barriers in accessing health and social services<sup>8</sup>. The pressure to adjust to unfamiliar socio-economic conditions, all while satisfying academic requirements, could increase students' susceptibility in experiencing adverse health effects.

## International Student Health Plans

To study in Ontario, international students must have a private health plan as they are not covered by the Ontario Health Insurance Plan (OHIP). In most Ontario universities, international students are registered in the University Health Insurance Plan (UHIP). UHIP imitates OHIP coverage and is funded through student ancillary fees. International college students, however, do not have a universal health plan. Instead, each college negotiates plans through insurance brokers, resulting in varying provisions and premiums usually costing international students \$400 - \$800 per policy year, depending on the college.

Post-secondary education is not confined to the classroom – students must feel supported in all aspects of their experience to be successful in their academic studies. The CSA membership has expressed specific concerns regarding college international student health plans. As such, CSA recently released a survey completed by 127 recent international graduates and currently enrolled international students to gauge their outlook on their student health plan.

In this paper, CSA provides commentary on the international student experience to determine how post-secondary education stakeholders can facilitate the successful transition into the academic landscape and labour force. Most importantly, we ask the question: are private and public-sector efforts sufficient in providing access to the most basic requirement for survival and success – adequate health care for international students?



### WHAT HAPPENED TO OHIP?

In 1994, former Minister of Health Ruth Grier forwarded measures to remove temporary residents from OHIP coverage in effort to reduce health care expenditures. As of April 1st, 1994, international students were required to purchase private health insurance during their academic terms.

Other provinces, such as British Columbia, Alberta and Manitoba, still pay for international student health care.

Legislative Assembly of Ontario. "Official Records for 31 March 1994". Accessed Sept 17, 2017 from: <http://www.ontla.on.ca/>

<sup>6</sup> American College Health Association. American College Health Association-National College Health Assessment II: Ontario Canada Reference Group Executive Summary Spring 2016. Hanover, MD: American College Health Association; 2016.

<sup>7</sup> Il-Ho Kim, Christine Carrasco, Carles Muntaner, Kwame McKenzie, Samuel Noh. 2013, "Ethnicity and Postmigration Health Trajectory in New Immigrants to Canada", American Journal of Public Health 103, no. 4 pp. e96-e104.

<sup>8</sup> Queen's Printer for Ontario. "Health Equity Impact Assessment -Immigrant populations supplement". Last accessed September 17, 2017 from <http://www.health.gov.on.ca>

# BROKEN LINKS

International students may be unfamiliar with their student health plan and the Ontario health care system in general. Access to reliable information is integral to informing next steps for students seeking health and medical assistance. Students indicated that health information was difficult to find, creating limitations when trying to understand their student health plans, as discussed by this respondent:

**“ First of all, it was not easy to find any information for my health plan. Secondly, as an international student, it is totally different to know how to use it. \* ”**  
**— CURRENT STUDENT**

Online resources and websites are increasingly used to overcome this concern; however, websites have proven to also be problematic for students. Respondents claimed “glitchy websites” were difficult to navigate; for some, it required multiple attempts to access information regarding reimbursement: “I had to pay out of pocket and when I tried to submit a claim, I wasn’t able to. The internet page is not user-friendly and it is very difficult to find information on it,” said a current student. Students may not have the funds to pay for health services outright, especially when services were expected to be covered. Persistent technical issues are not only counterintuitive; they may also prevent students from accessing necessary treatments or receiving appropriate and timely reimbursement.

Students indicated that once health plan information was found, it was not always reliable:

**“ {Health plan provider} provided some of the walk-in clinics where there are no upfront payments required. However, in my experience, I called most of the walk-in clinics and they informed me that they will be charging upfront and then I can claim. ”**  
**— CURRENT STUDENT**

Unreliable and inaccessible information can prevent students from receiving services. Inconsistent information is especially troublesome for students arriving in Canada prior to the first day of classes, as they may be dependent on limited resources until further information can be retained from the institution. International students are put in an unnecessarily vulnerable position – both physically and financially - should they fall ill prior to being properly informed of options.

\* edited for clarity



# DWINDLING WALLETS

The steady decline in international students with lower incomes applying for a study permit in Canada<sup>9</sup> may be indicative of unbearable financial obligations. Many international students rely on family income and personal savings to pay for school and living expenses - allocating funds for their health is not top of mind when they first arrive. Even if students hope to set aside savings, they are limited by conditions outlined in their study permit; international students are not permitted to work more than 20 hours per week off campus<sup>10</sup>, as discussed by this respondent:

**“ Once I had a cold and I had to pay for the medication. I’m an international student and I’m NOT allowed to work full-time, I do not have enough money. ”**  
**— CURRENT STUDENT**

Students incapable of paying high living expenses may rely on other international students to assist them. A 2009 survey of Canadian international students indicated that almost half of students provided food, money or accommodations to other international students the year before<sup>11</sup>. This, and other financial challenges, plus the unpredictable costs of health services, can quickly deplete funds that were meant for food, books, tuition, and other necessary items.

Student health plans are not all encompassing. Students must pay for non-prescription medications and a percentage of extended health treatments (i.e. dental and optometry) without full reimbursement. A recent graduate explained their frustration by saying:

**“ I had to pay, basically, for everything. I was an international student, who paid a lot of money for the program and then found out I have to pay additional \$1,000 or so for health. ”**  
**— RECENT GRADUATE**

All students are drowning in living expenses and fees; the costs for international students are much higher and there is a misconception that all international students have a plenitude of funds to cover all costs. Though colleges may witness the effect these fees have on international students through the increased use of food banks and additional resources<sup>12</sup>, what is not observed is how continual costs are affecting their families back home. Students relying on family income to pay for services may be requesting financial assistance to be rerouted from already precarious situations. The high price of health services can also prevent students from seeking necessary aid to avoid costs, risking worsening treatable symptoms.

<sup>9</sup> CBIE. 2009. "Canada First: The 2009 Survey of International Students". Last accessed Sept 17, 2017 from <http://cbie.ca/wp-content/uploads/2016/06/Canada-First-20091.pdf>

<sup>10</sup> Government of Canada. 2016. Changes to the International Student Program. Accessed Sept 21, 2017.

<sup>11</sup> CBIE. 2009. "Canada First: The 2009 Survey of International Students". Accessed from <http://cbie.ca/wp-content/uploads/2016/06/Canada-Fir>

<sup>12</sup> Bailey, Sue. 2015. "Campus food banks trend troubling, students say". Toronto Star. Last accessed Sept 17, 2017 from <https://www.thestar.com/news/canada/2015/08/25/campus-food-banks-trend-troubling-students-say.html>

# TODAY'S SOLUTIONS, TOMORROW'S LIMITATIONS

Despite fulfilling a medical examination prior to studying in Canada, international students must also complete a medical examination if they wish to apply for permanent residency. According to the Immigration, Refugees and Citizenship Canada Offices (IRCC), applications for permanent residency may be denied if applicants require social and health services considered excessive in demand - a financial equivalent of \$6,655 or more per year<sup>13</sup>.

Health challenges can impede academics and may also affect permanent residency applications if documented health issues are considered burdensome. In the cohort analyzed by Statistics Canada, approximately 20 – 27% of students with a study permit in Canada transition into permanent residency within ten years, contingent on date of arrival and country of origin<sup>14</sup>. Students may forego receiving health services in fear that their citizenship application may be denied due to prior history. Adversely, this may escalate the seriousness of their health issues and increase the risk of unnecessary expenditures due to the progression of preventable illness<sup>15</sup>.

International students require an intermediate provision to seek assistance without fear of risking their citizenship status. Community resources can assist students in finding adequate information regarding health care and citizenship through culturally reflective and cost-sensitive programming. Community Health Centres (CHC) are non-profit organizations that assist residents of varying citizenship statuses and complex needs. CHCs can inform international students of next steps without students having to provide identifying information, in turn, supporting students fearful of potential repercussions. Currently, the limited amount of CHCs in Ontario is a barrier, as less than 5% of Ontario residents have access to one<sup>16</sup>.



## IMMIGRATION MEDICAL EXAM (IME)

A medical examination includes any or all of the following:

- a physical examination;
- a mental examination;
- a review of past medical history;
- laboratory tests;
- diagnostic tests;
- and a medical assessment of records respecting the applicant.

**Citizenship and Immigration Canada. 2013. "Immigration Medical Exam (IME)." Accessed from <http://www.cic.gc.ca/english/resources/tools/medic/exam/>**

<sup>13</sup> Government of Canada. 2016. "Excessive demand on health and social services". Last accessed September 21, 2017 from: <http://www.cic.gc.ca/english/resources/tools/medic/admiss/excessive.asp>

<sup>14</sup> Lu, Y., Hou, F. 2015. "International students who become permanent residents in Canada". Statistics Canada. Catalogue no 75-006-X.

<sup>15</sup> Clarke, J. 2016. "Difficulty accessing health care services in Canada". Statistics Canada Catalogue no 82-624-X.

<sup>16</sup> Association of Ontario Health Centres. "CHC Fact Sheet". Last accessed Sept 21, 2017 from: <https://www.aohc.org/chc-fact-sheet>

# STEPS TOWARD A HEALTHY ECONOMY

Adequate, accessible, and transparent health plans are imperative as it is the first health resource acquired by international college students upon arrival. International students require more assistance and effort from public and private sectors to receive health services. Community partnerships, increased funding, and systematic improvements can support international students in accessing suitable health services on and off campus.

## **Recommendation 1: Provincial government must establish an international student strategy that includes health coverage as a priority.**

In Canada's International Education Strategy, the federal government intends to increase international student enrolment to more than 450,000 students by 2022<sup>17</sup>. CSA advises for the provincial government to establish an international student strategy, with health coverage as a priority, to be implemented by September 2019. Reducing systemic and cost barriers for international students will ensure the ability to focus on academics without the stress of confusing information and unsustainable costs. It will also support the health of international students who become permanent residents in Ontario.

## **Recommendation 2: Stakeholders must collaborate to streamline health information and claim procedures.**

Colleges, student associations, and health plan providers must increase efforts to ensure information is easily accessible and consistent. Streamlining information so it is available at one location on campus and online will assist students finding required resources. Student health plan information must be provided prior to the first week of classes to better prepare students on submitting their claims and managing financials accordingly.

## **Recommendation 3: The province and institutions must invest in educational resources regarding Ontario's health care system for international students.**

Since international students must abide by provincial and federal conditions to maintain their citizenship, students must be provided with information regarding the Ontario health care system upon receiving their study permit. This can reduce health care confusion and enable students to understand where to seek assistance on and off campus.

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<sup>17</sup> Her Majesty the Queen in Right of Canada. 2014. "Canada's International Education Strategy". Accessed Sept 12, 2017 from: <http://international.gc.ca/global-markets-marches-mondiaux/education/index.aspx?lang=eng>



**Recommendation 4: Pilot an OHIP buy-in program whereby international students access OHIP through a reduced annual fee.**

An OHIP buy-in program can streamline information and limit systemic barriers regarding coverage. Ideally, international students would be included in OHIP, without additional charges, when they begin at their college of choice. CSA realizes this would be beneficial for students, but is also aware the influx may provide challenges to Ontario's health care system by increasing wait times and raising operational costs. By using a buy-in pilot program, the province can analyze data and make evidence-based decisions to offset the increased long-term cost of including international students into OHIP.

**Recommendation 5: Provincial government, community partners and colleges must collaborate to increase the amount of community health centres available near post-secondary institutions.**

Strategically placed and culturally inclusive community health centres in which students can receive information on health and citizenship will assist in servicing international students and nearby communities. An increase in community health centres may assist in the reduction of wait times in health clinics and post-secondary health facilities.

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## CONCLUSION

Ontario international students have yet to see a provincial strategy that supports international student well-being; an international student strategy should not focus solely on recruitment. An overarching international student strategy that encompasses a specific section on international student health is imperative. Striving for effective partnerships and increased investment in international student supports will benefit colleges and government in effectively recruiting students from across the globe in the short- and long-term. When students are unaware or misinformed about the provisions of their health plan and on-campus supports, services may be underutilized or avoided despite needs; this a risk to the student and a potential further burden on our health care system and post-secondary institutions. Providing accessible, transparent, and cost-effective health care can limit financial burdens while encouraging students to be proactive with their health. A strategy that facilitates a successful transition into the economy, society, and health care system will entice students of all financial backgrounds to consider making Ontario their forever home. Ontario should not only be striving for a competitive economy; we should be working toward a healthier one as well.



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