

ACL ANNOUNCEMENT

PROPOSED CHANGE TO EXTEND COVERAGE



Update May 28, 2020

We are pleased to share that our collaborative efforts with our insurer partners to extend coverage was in place prior to the Ontario Government introducing change with specific health services.

Yesterday, following release of our memo, Health Minister Christine Elliott announced that effective immediately, a number of health services will be allowed to reopen. Dentists and Denturists, Optometrists, Registered Massage Therapists, Chiropractors, Physiotherapists, Psychologists, Dieticians, and Midwives are part of the list of health-care providers released yesterday that the Ontario Government says can gradually reopen. Hospitals will be allowed to continue to develop and finalize plans to resume scheduled surgeries.

This is all part of a new order from the Province's Chief Medical Officer of Health. These practices, and any Health Regulatory Colleges that govern them, must ensure high-quality and safe clinical care and also comply with public health regulations and physical distancing guidelines to prevent the spread of COVID-19.

Latest News under COVID-19

As we are aware, several weeks ago the Canadian Government implemented restrictions on our borders and in our social daily living to limit the impact of COVID-19. Since that time, the Provincial and Federal Government has been actively working to ensure public health and safety through new legislation.

This has not impacted our ability to serve you. While keeping the safety of our staff and families in mind, our teams responded to the spikes in daily activity, provided on-going support, held Zoom meetings or presentations and webinars for gatherings of 100+ students and created an increased presence in our Call Centre to meet increased volumes.

In keeping with this, ACL has been preparing for the changes in the student insurance industry as a result of the Covid-19 pandemic and its impact in multiple areas.

We have communicated with the insurers, reviewed the policies to ensure no door was shut on certain parts of coverage and services under the associated student health plans. As partners in taking care of your students, we agreed that the student health plans are essential and committed to work together in order to keep them operating and serving the students, and their dependents, in our community in these challenging times.

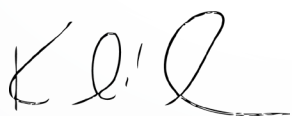
The latest government announcements identified the phases of returning to a 'new' normal and the introduction of certain businesses and organizations into resuming activity. We understand that part of the up-coming phases may involve certain types of essential providers which to date have been closed, namely scheduled surgeries and procedures in hospitals, independent health facilities, clinics and private practices – which could include dental and practitioners. This is dependent upon their ability to meet the government's guidelines on specified pre-conditions.

Part of the on-going review with our insurer partner was to monitor the pandemic situation of COVID and its' relative impact on a weekly basis. The result of this week's conference meeting is that we have collaborated with our insurer to understand the relative financial impact under the student plans and explored the areas of relief that could be assistive to the students. To be prepared for the opening of independent health facilities as named by the government, such as dental and paramedical practitioners.

We are pleased to share that all student health plans will receive an extension of coverage from August 31st, 2020 to September 30th, 2020. The purpose of this, is to provide all plan members additional time to make appointments, submit claims and utilize the coverage that they are entitled to, particularly under the independent health providers that may commence opening in June 2020.

There is no firm date announced with respect to resuming 'normal' life. As we closely monitor the government activity, we will work with our insurer to maintain or implement any changes that are in keeping with the government's guidelines and announcements. We will continue to review all areas of the student plan and as we approach the extension timeframe, we will consider further changes or additional extensions of coverage, based on the pandemic situation at that time.

We hope to have more information to share and discuss as we continue to work diligently on your behalf.

A handwritten signature in black ink, appearing to read 'Kelly Morel', with a horizontal line extending from the end of the signature.

Kelly Morel, Principal