

# Proposal for Expanding Automatic Health Plan Enrollment

Prepared for: UWSA Executives

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## 1. Overview

Ensuring accessible, affordable healthcare is a priority for the University of Winnipeg Students' Association (UWSA). Currently, only full-time students (9+ credits per term) and international students are automatically enrolled in the student health plan. This proposal advocates for expanding automatic enrollment to include students taking at least 6 credits per term, ensuring broader access to health coverage while maintaining flexibility for those with alternative plans.

## 2. Why This Change is Needed

- **Increased Access:** Many students taking fewer than 9 credits lack sufficient health coverage but face barriers in manually opting in.
- **Support for Students in the Accessibility Services Reduced Course Load Program:** Students registered under the UWinnipeg Accessibility Services Reduced Course Load Program will now be automatically included in the health plan. Although these students are considered full-time by status, their registered credit hours often fall below 9, requiring them to manually opt-in. This change corrects a long-standing gap, ensuring some of our most vulnerable students receive the coverage they need without additional barriers.
- **Simplified Process:** Automatic enrollment reduces administrative burdens and eliminates the need for students to manually sign up.
- **Financial Security:** A dedicated fund is in place to absorb cost fluctuations, ensuring long-term sustainability without sudden fee increases.

## 3. Proposed System

Current System	Proposed System
Automatic enrollment for full-time (9+ credit) and international students.  Students taking fewer than 9 credits must manually opt-in.	Automatic enrollment for students taking <b>6+ credits</b> per term and students in the <b>Accessibility Services Reduced Course Load Program</b> . No opt-in required coverage is included automatically.

Health fees are paid separately.	Fees are incorporated into tuition, simplifying payments.
Some students miss deadlines or remain uninsured.	Greater student participation, reducing risk of being uninsured.

**4. Institutional Support & Feasibility**

This change aligns with best practices identified in Studentcare’s analysis of comparable institutions. Additionally, it has been well-received by key stakeholders at the University of Winnipeg, including:

- **Financial Services** – Providing insight on cost management and sustainability.
- **Studentcare (Plan Administrator)** – Ensuring smooth enrollment and opt-out processes.
- **UWinnipeg Accessibility Services** – Recognizing the benefit for students requiring reduced course loads.
- **Technology Solutions Centre (TSC)** – Assessing technical feasibility for implementation.

While there is no formal institutional mandate, the consensus among these departments and service providers supports the move toward automatic enrollment for students in these categories.

**5. Addressing Concerns**

- **Financial Impact:** The existing fund protects against sudden fee increases, ensuring affordability.
- **Opt-Out Flexibility:** Students with existing coverage can still opt out, preserving choice. The opt-out process remains unchanged.
- **Administrative Readiness:** Collaboration with Studentcare and the University ensures smooth implementation before the next academic year.

**6. Implementation Timeline**

While specific technical timelines will be determined in collaboration with stakeholders such as **Technology Solutions Centre (TSC), Studentcare, and Financial Services**, the anticipated effective date for this change is **September 2025**. A structured communication plan will be developed to ensure students are informed well in advance.

**7. Recommendation**

Expanding automatic health plan enrollment to students taking **6+ credits per term** is a logical step to improve accessibility and administrative efficiency while maintaining financial sustainability. **This change also removes an unnecessary burden on students in the Accessibility Services Reduced Course Load Program, ensuring equitable access to health coverage.** We recommend proceeding with implementation in time for the **September 2025** academic year.