What do I have to sacrifice to pay the $75 monthly premium for medical insurance?

By Senuri Wasalathanthri

If you ask any international student what it is like living in Vancouver, what would they definitively say? That it is too expensive. Amidst the exorbitant international student fees (that is thrice more expensive than what domestic students pay), rent and grocery bills, we must also bear a $75 medical insurance expense (MSP) every month. Yes, it is a lot, especially considering that the cost for MSP in 2019 was $37.50.

I was extremely baffled when I heard about this $900 annual expense, as I used to be an international student in Malaysia, and the policies were completely different there. I was residing in Malaysia for 3 years until I completed my undergraduate degree, and my university fee was inclusive of my medical insurance cost. Even when I was hospitalized in Malaysia due to a bacterial infection, my insurance covered more than half of my hospitalization fees. Granted, the cost for insurance was not this expensive.

I know that having medical insurance and prioritizing my health and well-being is essential. However, this is not a service that we frequently use every month – only when the need arises. Hence, we must sacrifice purchasing almost all non-essential items, and sometimes even essentials to accommodate this monthly premium.

"I must cut out certain grocery items to pay $75 every month. And I am already working two jobs while studying to manage my expenses," says Ravel, an international student from Douglas College.

Further, there are many international students in B.C. who are from third-world countries that are undergoing strenuous economic issues and cannot lean on their parents for financial support.

"I have been studying in UCW for 4 years now and I have 1 more year to go. The MSP cost was much more affordable when I had to pay $37.50 per month. The economic situation in Sri Lanka is terrible, so my parents are under so much pressure as they have my siblings to support as well. I am constantly exhausted and burnt out working extra shifts to support myself while I complete my masters," says Kavya, a student from UCW.

Since this was the common consensus among the international student community in Vancouver, I was curious to know if international students in other states had to pay a comparable price for medical insurance. This was not the case. The government of Saskatchewan provides basic health care for residents free of charge – including international students.

From 2021-2022, there were 8,910 international students in Saskatchewan. However, there were more than 143,000 international students in British Columbia. So, if Saskatchewan can provide basic healthcare for free, why can't B.C. follow suit? Would this not be considered as a blatant rip-off, especially since there are significantly more international students in B.C.?

I find this premise quite discriminatory towards international students. It sends a message that international students do not deserve the same access to health care as domestic students. This is particularly concerning given that international students contribute significantly to the Canadian economy, and their contributions should be recognized and valued.