User Research Report: University of Toronto Health and Wellness Services PRA105, Group 2

by

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Introduction

Imagine you're a first year student, on a campus you are unfamiliar with, perhaps in a new city, or in a completely new country. You're feeling anxious and uncertain. On top of all of your competing demands, you start feeling sick, or get injured. Now imagine that you try to access information and services related to health and wellness on campus, but you are confused by the information scattered across multiple websites, and inconvenienced waiting on the phone for what feels like forever. Finally, you are able to secure an appointment at the health and wellness centre, only to find out it is not for another two weeks from today.

Based on our preliminary research, we have come to understand that this is the reality for many students at U of T. U of T students have significant difficulties accessing information and services related to health and wellness. At present, 22 of 31 U of T students surveyed report never receiving information about how to use their insurance. With 2.3 stars and 73 reviews on Google, U of T's Health and Wellness Centre is also not meeting student needs, with students reporting problems with the booking process and long wait times. If students cannot easily access information and services relating to health and wellness, there are a variety of potential consequences, including worsening health conditions, resulting in more demand on the university's health and wellness services, which negatively impacts not only students, but also campus healthcare providers. To address this problem, we interviewed and surveyed a diverse population of U of T students and empathized with their experiences, with the goal of providing a solution that will have a meaningful impact on student health and wellbeing.

1 | Secondary Research

1.1 Methods

We mainly focused on online research methods. We researched what kind of insurance coverage U of T students currently have, how U of T Health and Wellness Services work, and students' overall impression of U of T Health and Wellness Services via U of T websites and U of T Health and Wellness Services Centre on Google reviews, Yelp reviews and so on.

We also looked into many other articles and blogs to learn about healthcare industry developments that are applicable to universities, as well as improvements in student healthcare policy and technology.

Based on the industry research, we found that some telehealth applications were becoming more and more popular during the pandemic, so we looked into some telehealth apps, such as Maple, Telus Health and Dialogue, as well as some technical reports conducted by a non-government

agency - McKinsey & Company. We also looked at other educational institutions' websites to see how they were doing, such as the University of Washington students' health insurance program and their on-campus clinics.

1.2 Summary of Main Findings

1. Long wait times at U of T's Health and Wellness Centre

Through our research, many people mentioned the long waiting times when trying to book appointments with the Health and Wellness Centre. We found a total of 73 reviews on Google Reviews about U of T Health and Wellness Centre, with an overall rating of 2.3 out of 5. Many students considered it a negative experience and most of them found they had to wait a long time to make appointments or spent a lot of time on the phone waiting for someone to answer, and also had to wait longer in the waiting room until they saw a doctor.

2. Students across U of T campuses have different insurance plans

We researched various insurance plans available to U of T students and found that our university has a complex insurance system. Students of different degree programs have different insurance plans. International students have their own student health plan, teaching assistants also have a separate insurance plan, such as Ontario Health Insurance Policy (OHIP) for domestic students, University Health Insurance Policy (UHIP) for international students, *CUPE3902 Unit 1* Health and Dental Top Up Plan for teaching assistants. Furthermore, if a student is a member of the University of Toronto Graduate Students' Union (UTGSU), they are automatically enrolled in the UTGSU Health and Dental Insurance Plan, which complements OHIP/UHIP and it covers additional services that people may need, such as prescription medication, vision care, dental treatments and so on.

3. Difficulty finding and accessing doctors in Toronto

We found several interesting online articles stating that finding doctors in Toronto is extremely difficult. Wait times and accessibility are the two major problems mentioned in these articles. According to one of the articles, 68% of Canadians just avoid seeing a doctor for a variety of reasons, the most common reason of which is the wait time (42%). Other reasons include: 37% say they can't get a timely appointment; 17% say the doctor isn't available outside of work hours; 10% - Germ contamination in the waiting room; 10% - Physical constraints, such as lack of transportation or difficulty seeing a doctor (Statista, 2021).

4. Telehealth became popular during and after COVID-19

According to research conducted by McKinsey (2021), the use of telehealth services has increased 38 times since COVID-19. Telehealth companies such as Maple, Dialogue and Telus Health have thrived. Furthermore, people hold positive attitudes towards telehealth.

Approximately 40% of people surveyed stated they will continue to use telehealth in the future (McKinsey, 2021).

5. U of T's student health services issue

Compared to other universities, health and insurance information for students on the U of T website appears to be unorganized and difficult to access. For example, the University of Washington provides clear directions on their website about insurance information and coverage, and clear instructions on booking an appointment. Comparatively, there appears to be little information available to students on how to use their insurance on the U of T website, and booking an appointment seems to be complicated.

1.3 Outline of Sources

- 1. Online research
 - Google Review
 - Yelp Review
 - Reddit
 - The Walrus
 - App Store Review
 - Facebook Review
 - Education Advisory Board
 - Statista (Health System)
 - The Nation (Universal Health Care)

2. Published books and articles

- Education for Health

3. Telehealth

- Dialogue
- Maple
- Telus

4. Non-government agency report

- McKinsey & Company, Healthcare System and Services
- Health IT Consultant

5. Educational institutions

- University of Toronto Graduate Students' Union
- University of Toronto Students' Union
- University of Washington (Parents and Families)
- University of Washington (Hall Health Centre)

- University of Washington (International Student Health Insurance Program)
- Studentcare

2 | Primary Research

2.1 Participants

To better understand our potential users, we gathered primary data through an online survey and interviews. We gathered data from a total of 42 potential users. Survey data were collected from 32 individuals through Google Forms. We gathered interview data from 10 participants. Survey participants were recruited from online channels designated for U of T students, including Facebook groups, WhatsApp groups, and Discord channels. A brief message was sent out in these channels in which students could access the survey through an included link. The survey also included the option to include contact information to participate in an interview. We recruited some interview participants this way. We also recruited interview participants by approaching students in study spaces, as well as by reaching out to students in our personal networks.

In both our interview and survey, we selected participants who were current U of T students to represent our potential users. Participants from both the survey and interview represent a diverse group of students. 13 of 32 survey respondents and seven of 10 interview participants are undergraduate students. 18 of 32 survey respondents are in their first year, with the remaining 14 of 32 students in their second year or above. Our interview participants include four male students and six female students, ages ~18 - 30, from a variety of programs including statistics, psychology, economics, pharmacology, international relations, information, and nursing.

2.2 Methods

The data collection process included both surveys and user interviews. We asked for participants' consent to participate in our study at the beginning of the survey. 32 survey responses were collected over a period of 12 days. Survey responses were collected online through Google Forms. The survey was distributed through a variety of online channels designated for U of T students, including Facebook groups, WhatsApp groups, and Discord channels. The channels were selected to include a diverse group of U of T students, including channels designated for both undergraduate and graduate students, as well as a variety of majors and programs.

The survey included two screening questions. The first screening question asked respondents to indicate whether they are current U of T students. Should a survey respondent indicate they are not a current U of T student, the survey would end. We also included a screening question for

respondents to indicate whether they had used U of T's Health and Wellness services in the past. Respondents who answered 'yes' were directed to a set of survey questions in which they are asked questions about their experience with the services. Respondents who answered 'no' were directed to an alternate set of survey questions in which they are asked about the reason(s) they have not used or did not use Health and Wellness services, as well as whether they have received information about these services in the past. The survey for respondents who have used U of T's Health and Wellness services consisted of 16 required questions with no skipping option or leave a blank field. The alternative survey for respondents who *have not* used U of T's Health and Wellness services consisted of seven questions.

We conducted 10 user interviews, both in-person and remotely via Zoom. Two group members took part in each interview. One group member conducted the interview while the other took notes. In addition to collecting notes from each interview, interviews were recorded and transcribed using an AI transcription service called Otter.ai (recordings would later be used for us to refer back to interview data). Interviews were semi-structured to allow for a more in-depth exploration of topics that arose during the interview. Each interview consisted of 12-15 questions, including a warm-up question, follow-up questions, and a cool-down question.

2.3 Data Collection Results

2.3.1 Instruments

Instrument #1: Surveys

Survey responses were exported from Google Forms to a spreadsheet in Google Sheets. All data were organized into graphical representations and used in our analysis.

The graphical illustrations are drawn on our 32 responses from U of T students in different levels of study, programs, and nationality, and provide an overview of descriptive statistics regarding the current situation.

22 respondents indicated that they use U of T Health insurance and proceeded to the main survey. We asked them if they have received any information from U of T about their insurance coverage (figure 1.1) – 11 students chose 'yes' and 5 students chose 'no'. When we asked if they received any information regarding how to use their insurance, the 'yes' group from the previous question decreased to six respondents and the 'no' group increased to ten respondents.

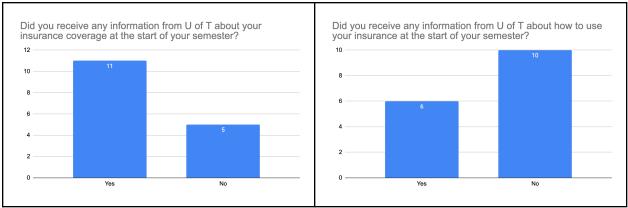


Figure 1.1

(Left) users asked about whether they received insurance information from U of T; (Right) users asked if they received information on how to use their insurance

The survey continues to inquire about the frequency of use and their experience with U of T Health insurance, including its Health and Wellness Services (figure 1.2). We calculated the frequency count for each choice – 0 for 'Not at all', 13 for 'Occasionally', 6 for 'Sometimes', 3 for 'Often, and 0 for 'Very often'. The median and mode of the rating for respondents' overall experience are 3 out of 5 and the average from this data set is 2.85 out of 5. There are three extreme ratings of 1 which results in a mid-low rating.

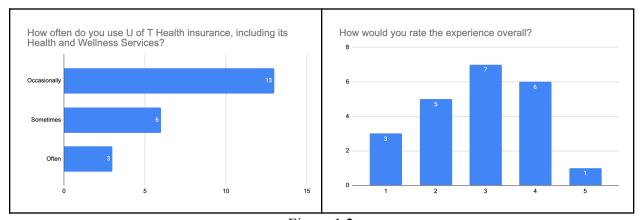


Figure 1.2

(Left) users asked how often they use U of T Health and Wellness Services; (Right) users asked how they would rate the experience overall

When asked what services they had used in the past, respondents listed a wide range of services including nutrition consultation, medical checkup, medical prescription, mental health, family doctor, acne issue, dental care, and vision, etc.

As indicated in the bar chart (figure 1.3), the most common way that students schedule an appointment is by phone. The second most popular way is internet booking. 13 out of 22 students

said that the method they used to book an appointment took between 5 to 20 minutes to complete. There were a few students who had experienced booking for more than 60 minutes (figure 1.4). Following that, we asked about the time it takes from the date of booking to secure an appointment (figure 1.5). 10 out of 22 students said this process took around 2 to 7 days and 6 out of 22 students waited 8 to 14 days for their appointments. There was only one student who was able to book the service on the same day. When asked to rate their experience booking the appointment, the average rating was 2.77 out of 5 and the mode is 2.

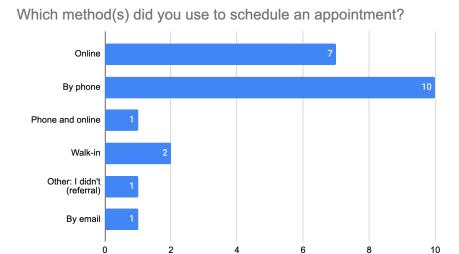


Figure 1.3 Method(s) used by users to schedule a Health and Wellness appointment

How long did it take you to book an appointment?

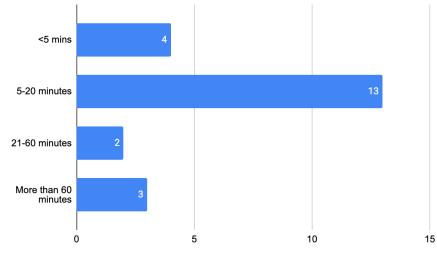
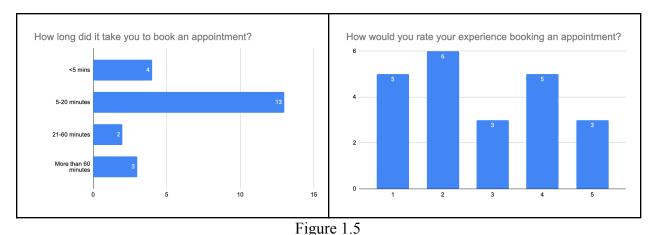


Figure 1.4
Time taken for users to book appointment(s)



(Left) Users asked how long it took them to book an appointment; (Right) users asked how they would rate their experience booking an appointment

In addition, some students shared their explanations for the rating they gave in previous questions. We categorized their feedback into the following themes/factors: long wait times and line ups, appointments unavailable within two weeks, easy and quick, and the process to set up an account is lengthy. In section 2.4, we summarized the main findings between survey data and interview data.

In the alternative survey, 10 out of 32 students have never used U of T health insurance. We then asked about why they had not used the school's Health and Wellness services. As illustrated in figure 1.6, 5 of out 10 respondents selected both the option of "I am not sure how to use my health insurance plan" and "I don't have the need currently". 3 out of 10 respondents chose "I'm not sure how to use my health insurance plan". Only one respondent selected "I don't have the need currently", and one respondent selected both the option of "I have another health insurance plan" and "I don't have the need currently".

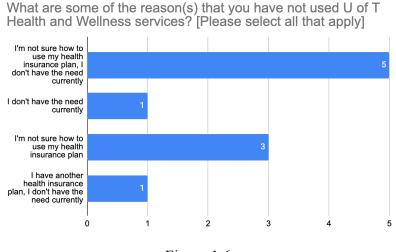


Figure 1.6

Users asked about why they have not used U of T Health and Wellness services

Similar to the main survey group, we asked about whether respondents had received any information from U of T about their insurance coverage (figure 1.7) – seven students chose 'yes' and three chose 'no'. When we asked if they received any information regarding how to use their insurance, the 'yes' group from the previous question decreased to two respondents and the 'no' group increased to eight respondents. As a result, although U of T has disseminated *some* information about students' insurance coverage, the majority of students from our survey pool did not receive instructions on how to use their insurance.

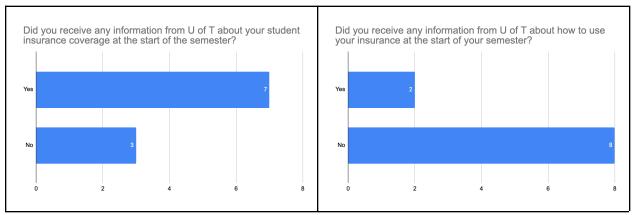


Figure 1.7

(Left) users asked about whether they received insurance information from U of T; (Right) users asked if they received information on how to use their insurance

Instrument #2: Interviews

The interview data were recorded during the interview by a notetaker, and were also audio-recorded and transcribed using AI transcription via Otter.ai. The data were used for the purpose of analysis.

Based on the findings from our secondary research, we categorized our key interview questions into four categories: insurance knowledge; knowledge in finding a health provider; Health and Wellness Centre experiences and problems; other solutions and experiences that they wanted to share with us.

After completing user interviews and taking raw notes, we entered interview data (i.e., insights and comments from users) into a spreadsheet, with each interviewee's data comprising one worksheet. To maintain anonymity, users' names were coded as P1 through P10. We then prioritized certain comments as 'high', depending on the level of a problem they posed for users or if they gave us design ideas.

The spreadsheet (consisting of 10 worksheets – one for each user) would serve as the basis for our affinity diagram, as we now had an organized bank of user interview data.

No.	Comment/Insight	Priority
P9-1	Referred to insurance as 'UST health insurance plan', unsure of name	high
P9-2	Did not know anything about insurance until needed to use it	high
P9-3	First heard about insurance plan from a friend	
P9-4	Conducted search online but found it difficult to find out what was covered and other basic details	high
P9-5	Still does not feel comfortable using the insurance plan	high
P9-6	Tried to call to ask questions about the insurance plan but was not able to get through	high
P9-7	Wants insurance information in an easy-to-understand format	
P9-8	Would not go to health and wellness center for health issues because not sure what's covered and what's not, what the steps are	high
P9-9	Used health and wellness center once before	
P9-10	Still unsure what the purpose of the clinic is	
P9-11	Unsure of the services the clinic provides	high
P9-12	Has seen the health and wellness center advertised but not the services it offers	
P9-13	Found it inconvenient that you have to call to make an online account	
P9-14	Wishes he could book an appointment online	
P9-15	Had to wait multiple weeks for an appointment	high
P9-16	Wants more availability so wait times are not as long	
P9-17	Only telehealth app used is the COVID exposure tracking app	
P9-18	Likes when applications do not send him a lot of notifications	
P9-19	Open to using telehealth apps in the future	
P9-20	Wants an app that does not waste his time	
P9-21	Thinks that UofT health and wellness services should be 'brought into the 21st century'	

Figure 1.8 Example: P9's interview data interpretation

2.3.2 Major Themes/Ideas



Figure 2.1
Annotated Affinity Diagram
(Note: S1-14/15-33 signify data from survey respondents)

We created an affinity diagram using a bottom-up (inductive reasoning) approach. After collecting and organizing comments from user interviews, we wrote down some insightful user comments on sticky notes and stuck them on the whiteboard. We noticed some patterns that began to emerge and we grouped the user comments accordingly, summarizing each 'cluster' under a descriptive heading. This allowed us to identify key clusters of problems that users face, which would guide our focus to specific areas for us to develop a solution(s).

Frequency count for clusters:

- 'Inconvenient' booking system: 12
- Telehealth: 8
- What I hope for: 4
- I love Health and Wellness: 4
- I hate Health and Wellness: 4
- Insurance: 24
- Where/how can I find important information more easily?: 11
- I've been waiting forever: 18
- What is Health and Wellness?: 8

Findings/inferences from the affinity diagram:



Figure 2.2

Key Cluster 1: New Patient/First-time booking issues

First-time booking seems to be a problem for many users due to the complex and confusing Health and Wellness booking system



Figure 2.3

Key Cluster 2: Long wait times between the time of booking and actual appointment time, as well as at Health and Wellness clinics

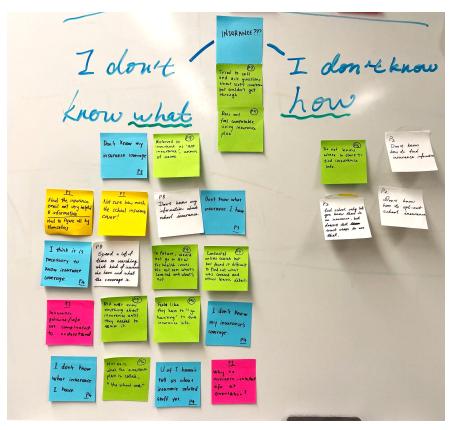


Figure 2.4

Key Cluster 3: Lack of insurance coverage information. Many users don't know *what* their insurance covers and/or *how* to use it properly.

2.4 Overall Summary of Main Findings

Based on our findings, the majority of our participants do not have a clear understanding of the insurance and coverage they have currently; they stated that U of T sent them an email informing them of their insurance but without instruction or guidance on how to use it. Some do not know what insurance they have and what their insurance covers. They searched online on their own but found that information was scattered, making it difficult for them to figure out how to use their insurance properly. Some of them would rather ask their friends about the insurance policy and/or how to access Health and Wellness services, highlighting the difficulty U of T students face in getting proper healthcare.

Based on the survey and interview results, the majority of our participants stated that they had to wait for a long time both when booking appointments and outside of clinics before seeing a doctor.

Data also pointed to booking issues. The Health and Wellness booking systems seem to be complicated, making it difficult for students, particularly new patients/first-time users, to book an appointment.

3 | Project Rundown

Our Team / Project: U of T Healthcare Navigator and Redesigned Booking System

Industry: Healthcare

The Domain: Access for Every Student; Whole Student Development

Case Scenario: New patients trying to book an appointment with U of T Health and Wellness

services

It's kinda like: "It would be difficult and lengthy to reach my destination if I don't have proper

guidance."

Users: U of T students

Current User Struggles:

• Scattered information on different websites about healthcare at U of T

- Can't find insurance information/coverage
- Don't know what services Health and Wellness provides
- Don't know how to book an appointment with Health and Wellness services
- Don't know what insurance coverage they have
- Complicated booking process with too many steps (email, phone, digital forms, Medeo, creating a new account, etc.)
- Long wait times at the clinics to see the doctor
- Don't know which healthcare provider they should visit, depending on their symptoms

Future User Perfection:

- Quicker access to their insurance information/coverage online
- Book an appointment easily and more directly
- Patients are directed to the appropriate doctor/service for their needs which saves time and alleviates stress for the user
- Inform patients about the approximate wait times
- Ease users' stress and anxiety when it comes to seeking treatment through a seamless booking process

Awesome for U of T Health and Wellness Centres:

- More positive Google reviews from patients
- Improve patient satisfaction and experience

- Increase clinics' operating efficiency (for example, patients are directed to the appropriate doctor/service for their needs which increases efficiency)
- Reduce strain/workload on receptionists by providing users with adequate information and an easy booking process for users
- Help bridge the gap between patients and Health and Wellness centres

4 | Problem Statement

Problem Statement for U of T students accessing Health and Wellness information

The current state of U of T Health and Wellness services has focused primarily on workshops and programs that are not meeting student needs.

What the existing product/service fails to address is an efficient booking system; proper access to important healthcare information for patients; and more information about wait times for patients at clinic(s).

Our project will address this gap by providing students with quicker access to their healthcare and insurance information/coverage online, allowing them to easily book appointments, and informing them of their wait times.

Our initial focus will be on the needs of students — orienting new patients, providing them with important healthcare and insurance information, and guiding them through the booking process.

Appendix

Study Protocol/Consent Form

Consent Form: U of T Student Healthcare Interview

We are a group of Master of Information students from University of Toronto currently working on a UXD project.

The purpose of our study is to understand U of T students' opinions and experiences on health and wellness services on campus to help us design novel interactive computational media that are intended to be useful to current and future U of T students. A brief description of our design concept is: minimize the wait time for U of T students and increase the efficiency of access to medical resources.

We would appreciate it if we could conduct a 30-minute interview with you, wherein we will ask you about your experience(s) with U of T Health and Wellness services. Your personal information will be kept confidential.

Consent

I hereby consent to participate in a study conducted by Team 2 - PRA105 for an assignment in University of Toronto INF1602, Fundamentals of UX.

I agree to participate in this study, the purpose of which is to learn about your experience(s) with U of T Health and Wellness services

I understand that

- The procedures to be used are an approximately 30 minute interview.
- I will receive no compensation for my participation.
- I am free to withdraw before or any time during the study without the need to give any explanation.
- All materials and results will be kept confidential, and, in particular, that my name and any identifying or identified information will not be associated with the data.

Participant		
Name (please print)		
Signature	Place and Date	
Investigator(s)		
Name		
Name		

Screener

1.	Are you a University of Toronto student? *				
	Mark only	one oval.			
	Yes No	Skip to section 6 (Thank You for your time)			
2.	Have you u	sed U of T Health insurance, including its Health and Wellness Services			
	Mark only o	one oval.			
	Yes				
	No	Skip to question 19			

10/11/21, 1:22 PM

UofT Overall Healthcare Experience Survey

UofT Overall Healthcare Experience Survey

Hi, we are a group of students in the Master of Information program at University of Toronto. The purpose of the survey is to understand students' opinions and experiences on health and wellness services on campus.

The survey will take about 7 minutes to complete. All information will be kept anonymous and confidential for research purposes only.

By clicking the 'next' button, you give consent to participate in a study for an assignment in University of Toronto INF1602H, Fundamentals of UX, the purpose of which is to learn about your experience(s) with U of T Health and Wellness services

You understand that:

- •The procedure to be used is a short survey.
- will receive no compensation for my participation.
- •I am free to withdraw before or any time during the study without the need to give any explanation.

All materials and results will be kept confidential, and, in particular, that my name and any identifying or identified information will not be associated with the data.

Thank you@!

* Required

Introduction

Mark only	ne oval.
Yes	
No	Skip to section 6 (Thank You for your time)

1. Are you a University of Toronto student? *

 $https://docs.google.com/forms/d/1 inmGmyHtUnEEWgn9wnPbmp2KRe_MD9h8_tc_SfNFhvw/edit$

2.	Have you used U of T Health insurance, including its Health and Wellness Services before? *
	Mark only one oval.
	Yes
	No Skip to question 19
Ν	flain Survey
3.	What is your current year of study? *
	Mark only one oval.
	Year 1
	Year 2
	Year 3
	Year 4
	Year 5
	Year 6
	Year 7 or more
4.	What degree are you pursuing? *
	Mark only one oval.
	Bachelor's
	Master's
	Doctoral
	Other:

5.	Are you an international student? *
	Mark only one oval.
	Yes No
6.	Did you receive any information from U of T about your insurance coverage at the start of your semester? *
	Mark only one oval.
	Yes No
7.	Did you receive any information from U of T about how to use your insurance at the start of your semester? *
	Mark only one oval.
	Yes No
8.	How often do you use U of T Health insurance, including its Health and Wellness Services? *
	Mark only one oval.
	Not at all Occasionally Sometimes
	Often
	Very Often

 $https://docs.google.com/forms/d/1 inmGmyHtUnEEWgn9wnPbmp2KRe_MD9h8_tc_SfNFhvw/edit$

9. How would you rate the experience overall?*

Mark only one oval.

	1	2	3	4	5	
Poor 😨		\bigcirc				Excellent 😀

10. Which service(s) do you use? *

11. Which methods did you use to schedule a medical appointment?*

Mark only one oval.

- By phone
- By email
- Online
- Walk-in
- Other:
- 12. How would you rate your last clinic experience *

Mark only one oval.



13.	How long did it take you to book an appointment? *
	Mark only one oval.
	<5 mins 5-20 minutes 21-60 minutes More than 60 minutes
14.	When were you able to get an appointment? * Mark only one oval.
	The same day The following day 2-7 days 8-14 days 15-30 days Over a month
15.	How would you rate your experience booking an appointment? * Mark only one oval. 1 2 3 4 5
	Poor 🗐 💮 Excellent 🔒

	Approximately how long were the wait times at the clinic? *
i	Mark only one oval.
	<5 minutes
	5-20 minutes
	21-60 minutes
	More than 60 minutes
	If you have any other experiences or concerns around U of T student healthca experience, please share with us.

 $https://docs.google.com/forms/d/1 inmGmyHtUnEEWgn9wnPbmp2KRe_MD9h8_te_SfNFhvw/edit$

What is your current year of study? *
Mark only one oval.
Year 1
Year 2
Year 3
Year 4
Year 5
Year 6
Year 7 or more
What degree are you pursuing? *
Mark only one oval.
Bachelor's
Master's
Doctoral
Other:
Are you an international student? *
Mark only one oval.
Yes
No

22.	What are some of the reason(s) that you have not used U of T Health and Wellness services? [Please select all that apply] *
	Check all that apply.
	I'm not sure how to use my health insurance plan
	don't have the need currently
	Other:
23.	Did you receive any information from U of T about your student insurance coverage at the start of the semester? *
	Mark only one oval.
	Yes
	No
24.	Did you receive any information from U of T about how to use your insurance at the start of your semester? $\mbox{\ensuremath{^\star}}$
	Mark only one oval.
	Yes
	No
25.	If you have any other experiences or concerns around U of T student healthcare experience, please share with us.
	oxpononos, piedes onare manuel.

 $https://docs.google.com/forms/d/1 inmGmyHtUnEEWgn9wnPbmp2KRe_MD9h8_tc_SfNFhvw/edit$

Interview - Free Coffee!

Thank you for your feedback. Your insights can help us to improve the student healthcare experience at U of T.

26. We would love to hear more from you. If you would like to speak more or participate in a Zoom/In-person interview (about 30 minutes) about your experience? If so, please include your U of T email address below.

Thank You for your time

Have a good day, my friend!



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Google Forms

Interview Questions

Warm up:

- 1. Tell me about yourself.
- 2. Could you tell me about any negative/bad/poor medical care experiences you've had before? If any?
- 3. Do you recall the last time when you sought a U of T healthcare professional's advice, was the provider able to fulfill your needs? (please explain how they were or were not able to help you).

Section 1: Insurance Knowledge

- 1. What kind of insurance do you have?
 - What's your insurance coverage? Do you know that? If not sure, do you know how to find the information?
 - How do you get to know your Insurance coverage for the first time? How did you find out your coverage the first time?
 - What was the experience like? How was the experience overall?
 - Do you think having that information is important for your own benefit? And why?
 - What could be improved about the experience of seeking the right info?

Section 2: Knowledge in Finding Health Provider

- 1. Imagine if you had an acne issue/swelling eyes, and needed to find a doctor, describe the steps you would approach to find one.
- 2. Imagine you experienced a sudden allergic reaction and needed to seek for medical assistance, describe the steps you would approach to find one.
 - Scenario 1: urgent situation; Scenario 2: non-urgent situation. What do you do for both cases?

Section 3: Scenario - Health Wellness Centre Problem and experience (physical/mental health) https://studentlife.utoronto.ca/department/health-wellness/

- 1. Do you know about our school's Health Wellness Centre?
 - If <u>yes</u>: How did you hear it? Could you tell me what services it provides(without searching online)?
 - If <u>no</u>: How did you find a health provider?
- 2. Have you used or do you use U of T health and wellness services?
 - If <u>yes</u>: Can you walk me through that experience(s) (from booking to finishing to appointment)?
 - If <u>no</u>: imagine you need to get prescribed drugs, could you walk me through your booking steps?

Section 4: Share other solutions and experience with us. (telehealth, other university, other countries)

(If from other country or place)

What are the steps to seek medical help in your previous country (or place, university)?

- 1. How do you feel about the differences now and before, if you have thoughts?
- 2. Have you heard about telehealth or telemedicine?
- 3. Have you used telehealth or medical apps? If so, which ones?
 - What did those apps do?
 - In your perspective, could you tell me both the pros and cons of that app?

Interview Raw Data

 $\underline{https://docs.google.com/document/d/1-d2feSNiHM4fXSnjT6J_n2QD_GiuHtCt-idaAqkkb10/edit?usp=sharing$

10.3 P1

Warm up: explain our interview purpose

- how's everything going?
- Health&wellness: no communication
- Need some communication between grad house and health and wellness
- Do you have insurance? Yes, use it before? Yes
- Have TA insurance, part of university insurance, complicated to understand
- Still can't understand insurance, only way is to ask supervisors
- If need to find information, go to Uof T website, but it is very complicated
- find doctor: send email to someone who know insurance better, with all the check list, figure out each check list then. Ex.classmates who having kids

Health&wellness

- steps: 2 mins to book(need to activate) first time is hard, call, then they email you, you have account
- Wait time: not bad, 3 or 5 mins

Telehealth

- Medeo
- Finish telemedicine, feel satisfied

Bad experience

- set up account
- To improve: process of creating account, call, get email(with password) then can create
 account

Can health provider solve your issue?

- wait online for 2 hours, then when get in office, wait like 4 mins

Telehealth

- are you open to other telehealth? (Enjoy medeo)

How did you hear Health&wellness?

on slack

Your country's step

- call, book again, received pharmacy

Health & wellness improvement:

- Welcome session(boring), need more meaty and useful information

Notes from recording

10.3 P2

What insurance do you have?

- -u of t & parents insurance too
- don't know how to opt-out
- plan to use it, but not yet
- -coverage 80% or 75%

If need to see doctor

- call school at first, if it busy, go to walk-in clinic instead

Do you have experience using Health & Wellness

- no, due to online study, no chance

Before u of t, used to go to walk-in clinic

- family doctor appointment, call her, if urgent, allow me to get in asap
- How long for wait: 3 days
- Experience: wasn't too bad, but if it is a bad emergency, things won't be great

Do you know school's Health & Wellness center,

- I know, but never been there

Email about coverage and guidance

- no steps, just average information, let me know where to find information

Telehealth:

- haven't use before, but if it can save my time, I will use it

Notes from recording

10.3 P3

- 1. What insurance do you have?
- No
- Also don't know insurance coverage.
- 2. Do you have any bad experience in medical care? No
- 3. Does uoft email you about the guidance?
- Yes. But I need to find insurance by myself.

- 4. Imagine if you had an acne issue/swelling eyes, and needed to find a doctor, describe the steps you would approach to find one.
- Let the front desk find the doctor for me cuz he doesn't know how to find a doctor.
- 5. Imagine you experienced a sudden allergic reaction and needed to seek for medical assistance, describe the steps you would approach to find one.
- Call the dorm to find one.
- 6. Do you know what kind of services uoft provide?
- Vaccine. Medical fever or sth like that.
- 7. Do you know how to find a health provider?
- No. Need to search.
- 8. Do you have any great experiences on how to find a doctor?
- Go to the nearest hospital. Walk in. Like in 20-30 minutes waiting time.
- 9. Do you know about telehealth? No
- 10. If there is an app about telehealth, do you want to use it?
- Definitely yes.

10.3 P4

- 1. Do you have any bad experience in medical care?
- Wait time is longer. When you come from outside Canada, you may find it longer. usually 30mins minimum 130-200 to get into the clinics. Emergency is fast.
- 2. What insurance do you have? No.
- 3. Do you know about insurance coverage? No.
- 4. Do you think the coverage is important to you? Yes. When getting hurt on campus, it is necessary. Feel secure about that if you know coverage. Now I'm pretty safe.
- 5. Did uoft tell you about insurance? No. They just tell us to stay safe. There is a phone number that you can call and walk you home.
- 6. Do you know the hall health center? Heard about it. But I have no idea.
- 7. How do you feel about hall health? For people with mental health issues or people with disabilities etc.
- 8. When you have allergy/swelling eyes do you go there?
 - No. Usually go to the hospital to make sure. I don't know how much services they would give you, just not sure about that.
- 9. What are the steps you seek for medical care?
 - Go to the hospital. Or call a family doctor. Just call them and book appointment.
 Usually 2 days. Wait outside for 1 hours. They give you prescription but need to take another 2-3 hours.
 - Family doctor is quite far away.
 - If have acne, just go to pharmacy maybe.

- 10. Do you know telehealth? No. Only know covid Canada. Other app don't know. I've heard of Center health in America.
- 11. Would you use that? It depends. Because I know my family doctor, just feel safe about seeing her. If there is an app, I don't know the doctor but it's convenient.

10.3 P5

Insurance:

- don't know what it is called
- Hard to find insurance information, hard to search on website, it is not clear

If want to find doctor

- Call Health and wellness at first, if too many people, will try walk-in clinic

Booking:

- Call in, hold on long for a long time
- Open at class, need to skip class

Waiting:

- Wait in the waiting room about 45 mins

Good part:

- financially good

Improve:

- More flexibility, more time open
- Hope can use student ID book online
- More available doctor

Overall:

- Frustrating
- But things can get down

Telehealth:

- Haven't use it before
- But open to use it
- Benefit: more flexibility, anywhere, anytime, easier to connect with doctor

Health and wellness center needs:

- -clear information
- first time: call a few times, failed, show in person, finally book it

10.3 P6

- 1. Tell me about yourself.
- Undergrad student. International studies.
- Could you tell me about any negative/bad/poor medical care experiences you've had? If any?
- tooth extraction. But the doctor didn't fully extract it. Didn't fully do his job. So did that again.
- 3. What kind of insurance do you have?
- School health insurance. GSC I'm a part time student. Greenshield.
- 4. What's your insurance coverage? Do you know that?
- I am aware of the medical treatment and travel insurance.
- 5. How do you get to know your Insurance coverage for the first time? What was the experience like? How did you find out your coverage the first time?
- I will go to Google search and type out the keywords, then click on the relevant school page. The school web will direct me to the insurance company, then fill in my school name to see the exact coverage I have for this term. In comparison to searching info on the school web, google is more convenient. So I prefer searching the keywords on Google. Purely looking up info on the school/insurance company is not efficient. I spent a lot of time finding the useful info (about 20 mins). I have to back and forth to find -> able to find the stuff i need
- Since I am a part time student this termn, I just figured out my insurance is not covered under the student union. However, the process of finding the right info is really tedious.
- 6. Imagine if you had an acne issue/swelling eyes, and needed to find a doctor, describe the steps you would approach to find one.
- Reach out to family members and friends first about what the treatment will be like. Also
 I might find my family doctor. If I need to purchase medicine, I will ask if it is covered
 under the school insurance.
- 7. Do you know about our school's Health Wellness Center?
- No
- 8. How do you usually find a health provider?
 - Search online. Find one nearest.
- 9. How to check coverage?
- Student Union website. Or ask friends.
- 10. Have you used uoft health and wellness services?
- I only use health insurance.
- 11. Walk me through the experience?
- Vision Check clinic. Booking online on their website. They called me immediately. Next
 week to check my eyes. I asked him if it is covered by school insurance. They gave me a
 receipt that I can upload to the UofT website and get covered.
- 12. Have you heard of telehealth?

- No. Seems to be convenient. But I'm afraid of online health care. Prefer in person. If online, basic disease should be okay or basic consultation.
- 13. Have you experienced
- Domestic hospitals are very large, this clinic is very small, get targeted treatment, feel quite efficient; feel that the domestic have to wait a long time;
- 14. Anything else?
- Recently a family member broke a bone, efficiency is very fast; but fever and cough are difficult. If very serious problems will be solved more quickly.

10.4 P7

Tell me about yourself

A third year student, specialist in pharmacology, biomedical toxicology, linguistics

2. UofT professional advice, able to fulfill needs

Dentist to get a checkup, yes able to fulfill needs

3. Bad medical care?

Generally positive except for applying for reimbursement -> vision reimbursement, took half a year to get reimbursed, maybe insurance company not UofT

4. Insurance type

UTSU insurance, no insurance outside of that

5. Do you know the coverage?

I know it covers dental, vision, drugs -> under 24 but cant get OHIP plus b/c he's enrolled in UTSU

Not sure how much it covers

Maybe mental health and massage therapy, but need a prescription

6. How did you find out about your insurance plan?

Found out about the insurance through email, but not very informative -> looked through the website and the invoice

7. Experience with Health and Wellness Services?

The website was easy to navigate but I only found out about health & wellness clinic through the survey -> I see posters for activities but didn't see any information about clinic -> they did not do a good job about advertising their services

Friend had a bad experience seeking out mental health resources, but not personally

8. What could be improved?

Do a better job promoting their own services, did not see any emails about this -> only saw emails from UTSU promoting what the insurance covers, but not about UofT having their own counsellors and services, so they could do a better job of that

- 9. Imagine you had swelling eyes, what steps would you take to find a doctor right away... I would go online and search for a walk-in clinic, I don't have a family doctor here, my first stop would not be to go to UofT
 - 10. Non-urgent situations?

Wait a week before I seek medical help, then go to shoppers and go to the pharmacy and ask for help

- 11. Not aware of wellness center, how would you find a health provider? Go directly to a walk-in clinic
 - 12. Have you heard of telemedicine apps?

Saw some ads online but never tried it personally

13. Opinions about telemedicine?

Would feel more at ease if I actually saw a doctor, does not think telehealth is comprehensive enough, should be able to physically look at you in person, telehealth lacks a complete picture

14. In your previous country, how did you seek medical help?

Hong Kong -> would line up at the hospital, not the Emergency Room but they offer services to see a general practitioner, will give medication and advice -> the hospital does not require that you have a file with them

15. When you have to book an appointment, what improvements could be made? Right now, not much experience going to walk-in clinic -> straightforward, use OHIP card and get an appointment, no improvements necessary -> maybe just make the process easier, online instead of calling -> sometimes they are busy and they don't answer their calls

10.4 P8

- 1. A cat person; studies in the States for several years; 1st year student at U of T
- 2. Negative/bad/poor medical care
 - More familiar w/the States healthcare system
 - Thought it'd be the same as Canada, tried to book a family doctor/thru hospital
 - Didn't accept new patients; was very confused
 - Call the next day
 - Prescribe birth control pills, receptionist told her to go to Walk-in clinics
 - But the time spent for booking took a week (tried many times
 - Heard about telehealth (Maple) and tried at first. After booking, I realized that it's
 only ten minutes. Thought the appointment would be in video -> texting in the
 end, doctor typed very slow,
 - Have difficulty finding links, Maple didn't send links
 - Search on Google and tried to book for a walk in clinics
 - Back and forth appointment, caused 1.5 hr in total for the appointment
 - Didn't want to wait
- 3. Experience with seeking Uoft advice?
 - Tried mental health once
 - Experience: booking was complex, needed to call them first -> email (create an
 account); mental health was very non-professional -> they just want to chat with you and
 kill the time, chatting online, didn't solve her problems in the end
 - Need to book again if have a good reason
 - They assess the need of the patients
 - Good at redirecting to others (e.g outside the school..
 - Used to find psychologist in the States had a good experience
- 4. What kind of insurance do you have?

- Take a lot of time to figure out what kind of insurance I have (UHIP/GHS)
- Paid for the pills but figured out the coverage is not activated yet
- No instructions available

5.Do you know your insurance coverage?

- "I know and I don't know"
- Different sectors have different coverage, can't remember, had to double-check each time

6. USA vs Canada

- USA: tell you the school's coverage, max spending, very clear on insurance website
 - Call and book an appointment
 - Patients can be easily book an appointment at way
- Canada SunLife web
 - Dermatology
 - No category for gynecology; limited category available to choose

7. Benefit info

- Based on experience, different hospitals prices are different; have to calculate every times -> \$\$\$ pricy
- Search for doctors in California
- Clear on the expenses
- Insurance covered approx 80%

8. Imagine: acne issues

- Try telehealth first to see if there are suitable recommendations -> then search online
- Telehealth would be my first approach -> give recommendation/general ideas to direct to the path I should approach
- Patients can solely rely on doctor's recommendations

9.Bad telehealth experience? Why still prefer using this app?

- In USA, the technology is pretty good text messages just describe my issues upload insurance card - doctor will give you + recommendation + aware of the pills
 - Can autofill the pills online
- Telehealth is a good way to save time when they have longer appointment time
 - 10 min is too short
- Would try dialogue next time

10.Know about UofT health wellness centre?

Still didn't know how it works until now though went to the mental health services

10.4 P9

- 1. Tell me about yourself
 - Second year undergraduate student studying economics
- 2. What insurance do you have?
 - I have the UTSU health plan, I think that's what it's called
- 3. How did you get to know your insurance plan for the first time?
 - Honestly, I didn't. I didn't know very much until I needed to use some health services. When I was speaking to some of my friends they told me about the fact

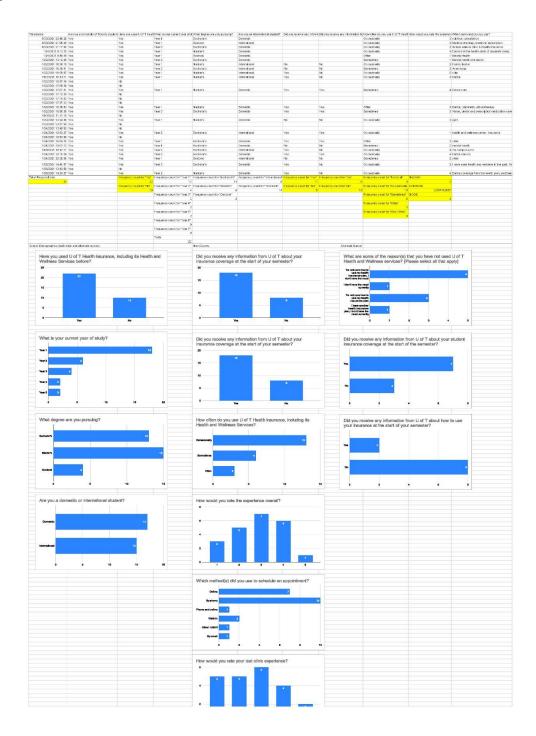
- that u of t undergraduates have some sort of health insurance plan so that was kind of how I first heard about it
- looked up a little bit about it online I didn't find it really that easy to find very much as far as kind of what is what is covered or kind of just the basic details about or even whether I was covered by it so I was to be honest, I was pretty unsure about at all and yeah, I honestly still don't feel very comfortable you know, with what's kind of covered what's not
- I had tried to call initially when I wanted to find out more about the UofT undergraduate health insurance plan and you know, I wasn't able to even get through to anybody when I first called so yeah, so wasn't the best experience
- 4. How could that be improved?
 - Yeah, I think just having all that information you know, in a kind of an easy to understand format for undergraduates online would be very useful you know, rather than kind of getting us to have to communicate with who's like whoever is involved in it and you know, half the time nobody's answering and you know, I think like ideally you'd be able to get all these details online like you know, all those types of things set up your account everything kind of online I think that would be the ideal situation
- 5. If you needed to find a doctor now, do you know what steps you would take?
 - No, no not really particularly like i said i'm still pretty confused about the whole process what's covered what's not like what reasons Should I go there what reasons might have to go somewhere else so yeah, not not really honestly I think if I had another reason to go to go like get medical care of some sort. Yeah, honestly, I'd probably have to look into it again because my first experience wasn't enough to really make me comfortable with you know, what steps I need to take are
- 6. Do you know about UofT's Health and Wellness Center?
- Just the basics you know, like I've used it so I ended up using it one time and you know, I
 To be honest, I don't really know what the purpose of it is or you know, so not really sure
 what services it provides.
- 7. Did you receive any communications about what Health and Wellness offers?
- I think nothing off the top of my head. I vaguely remember that you know, in some package, there was some basic info, like it was mentioned, but you know, it was kind of general detail. It was very, very nonspecific what the purpose of it actually was and what they actually do and cover and you know, what the relationship is between that and like the students, like how I was supposed to initially accessed it, I was kind of surprised that you know, like you just you know, you think you just be able to go online and kind of set like kind of get all these details book an appointment like create an account like all that stuff was like, pretty inconvenient to try to set up.
- 8. So you mentioned you use Health and Wellness services once before. Do you think you could just walk me through that experience, from booking to finishing the appointment?
- Yeah, so like I was saying earlier, I, you know, I needed to seek health and wellness services. So So, you know, I'd spoken with a couple of my friends, one of them who is aware of the fact that you know, UofT has this kind of undergraduate program and for

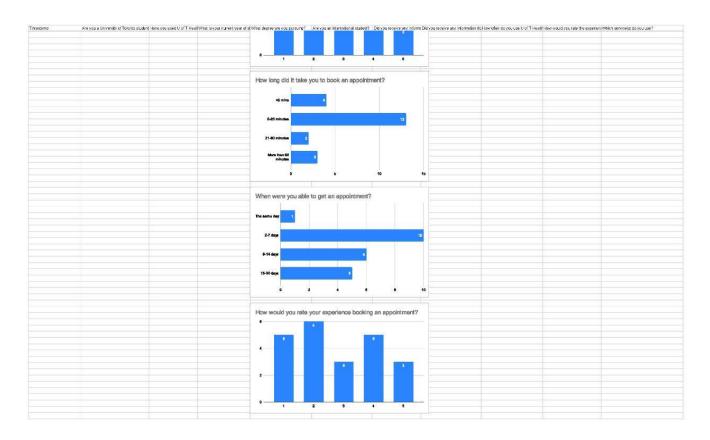
the undergraduate students, so I checked up on the web online just to see what information I could find didn't find too much. And in the end, I only really came across like a number that I called and I couldn't really get through to anybody for like, you know, and even once I did, I would you're on the hold for a long time before you can get a hold of anybody there. And then once you do, you know, like, it's a long time you're spending on the phone to try to set up an actual appointment, because they don't seem to be able to actually let you just like, create an account and give details on lines, and everything is done over the phone. So it just takes up a lot of time. It's very inconvenient. And then finally, when I did manage to kind of get all that done, you know, like, you still have to wait a long time for an appointment. So it was pretty inconvenient. I would say like, from trying to book an appointment to kind of creating accounts, using the services. So yeah, I didn't, I didn't have the best impression of it, honestly.

- 9. Was the healthcare professional able to provide you with the services you needed?
- Yeah, I think the health care professionals themselves were okay, you know, like, I, I don't have any particular issue with my experience once actually got to the wellness office, you know, obviously, like, my reason for going there was, you know, was nothing major. So, you know, it was, but like that, but like, all things considered, I thought it was okay, at that point, by the time I got there and use the services, you know, I don't have any specific complaint, other than just the fact that like, you know, if you do have issues, and you need to get a hold of wellness services there, you know, to have to wait multiple weeks is kind of like a long time, I think, you know, for a lot of students like depending on what the issue is.
- 10. What do you think could be improved about the experience?
- I think the main thing is, is, I feel like the registration process, the process for booking appointments, I feel like all that, you know, could be automated, and there could be like a standardized way to do that, where you're not like, spending time trying to find a number and then you're on hold, or you can't get ahold of somebody, and then, you know, like, it's just this whole long process that I feel like you could could all just be done virtually. And so I think that's the first thing. And then the second thing is, I guess, just to make more availability so that we students don't have to have such long wait times. And then, you know, more information, I think, you know, you know, like beyond just kind of like the general information that sits on the health and wellness his office at the moment, I think, like more specific details that way, like, you know, students aren't left guessing, like, okay, like, and having to wait weeks to get to an employment to realize whether like this was the right thing to do or not, you know, like you want to know, you know, at the point where you're looking for the information online, whether you know, you should or should not be going to the wellness office, or you should just be going to the wellness office, or you should go to the wellness office and do other stuff, too.
- 11. Have you used any telehealth or medical apps?
- Oh yeah, the only thing is I have used a COVID kind of one of these COVID apps where they keep track of whether you can like whether you'd go anywhere and where a person was infected with COVID tracking Yeah, but apart from that, that's about it.
- 12. How was your experience with that app?

- I don't have too much of an opinion. I didn't have much, you know, interaction with it beyond downloading it. Honestly, I never got any notifications. So it was pretty much just a matter of me downloading it. And but, you know, I thought it was reasonable. You know, I thought it was quick to set up. And when I did set it up, you know, it was minimally impacting the kind of what you do in your day to day life. So I mean, yeah, no complaints about it. Yeah, I thought it served its purpose.
- 13. Are you open to using other telehealth or medical apps in the future?
- I'm definitely open to it. I think, you know, if it's, you know, set up in a way where
 it's not giving you like more notifications, like crazy amounts of notifications. And, you
 know, it's kind of designed in a way where you're not wasting tons of time, I would
 definitely be down to use that.
- 14. Is there anything in particular that you think health and wellness services need?
- I think just to, like, make a larger part of this, you know, more like updated, kind of like bringing into the 21st century like, just kind of, like I said earlier, just really kind of trying to automate some of these things, like have a lot of more basic details and questions and answers up on the website for students. I think that's just again, the biggest thing.

Survey Raw Data





Which methods did you use to schedule a m	e How would you rate your last ofinic exp	How long did it take you to book an appointm	When were you able to get an appointment?	How would you rate your experience
Online	9	5-20 minutes	9-14 days	
By phone	3	5-20 minutes	2-7 days	
Online	3	5-20 minutes	7-7 days	3
Phone and online	5	5-20 minutes	2-7 days	
By phone	1	5-20 minutes	15-30 days	
Online	2	21-60 minutes	15-30 days	
Online	2	More than 80 minutes	9-14 days	1
By phone	2	21-80 minutes	2-7 days	
Sy phone	4	5-20 minutes	The same day	
V/alk-In	3	<5 mins	6-14 days	
Walk-in	6	5-20 minutes	8-14 days	
Online	4	<5 mins	2-7 days	
By phone		<5 mins	15-30 days	4
Other: I didn't	3	<5 mins	2-7 days	3
By phone	1	More than 60 minutes	0-14 days	-
Syphone	1	21-60 minutes	2-7 days	9
Online	1	More than 50 minutes	15-30 days	1
By phone	7	5-20 minutes	7-7 days	
Online	4	5-20 minutes	2-7 days	
By phone	1	5-20 minutes	2-7 days	1
By email	2	5-20 minutes	6-14 days	3
Byphone		5-20 minutes	15-30 days	3
Frequency Count for "By phone"	MEDIAN	Frequency count for ">5 mins"	Frequency count for "The same day"	MEDIAN
11				2.5
Frequency count for "By email"	AVERAGE	Frequency count for *5-28 minutes*	Frequency count for "2-7 days"	
				MODE
Frequency count for "Online"	MODE	Frequency count for *21-60 minutes*	Frequency count for "0-14 days"	2
,	9			AVERAGE
Frequency count for "Walk in"	,	Frequency count for "More than 80 minutes"		2.772727273
Frequency count for "Phone and online"			Frequency count for "Over 30 days"	
	-			

Please describe why you rated your experience this way.	Approximately how long	offyou have any other exp	What is your current year of s	COWnet degree are you pursuing?	Are you an international stude
everything went smoothly	21-60 minutes				
The recipionist sometimes are rude, wait is TOO LONG	21-60 minutes				
The only time I booked appointment was within that day I felt really sick and needed to acquire a doctor notes, while arriving at the clinic, there is a long lineup. And the receptionist fold me-	hat if I dcS-20 minutes				
Online it's very efficient and lets you pick a doctor	5-20 minutes				
Appointment was not available for 2 weeks then was cancelled by Health and Wellness.	More than 60 minutes				
Long void times	5-20 minutes				
Long wall lime!	21-60 minutes				
Wastering time	21-60 minutes				
fatt	5-20 minutes				
Takes longer	<5 minutes				
			Year 1	Masters	Yes
			Year 1	Masters	Yas
I'm able to schedule my appointment at a desirable time			140.1		1.00
This is a serious to deposit that the second to the	7.51.21.21.2		Vesc 1	Hader's	Yes
			Year 1	Doctoral	Correstic student
			Year 1	Maders	Yes
easy and culicx	•5 minutes		1000	mara c	1.77
trans and squee. Booking an appointment was quick and direct once ther found out I was a UoTI student.	5-20 minutes				
document an apparetment, was quick and direct once they rectain the same of students.	5-20 minutes		Year 1	Master's	Ves
ddiff besk	5-20 minutes		TEST I	Ridded 5	165
аат век	5-20 minutes		Year 2	Maders	No
			Year 3	Bachelor's	Y 84
spentiso long on the phone to get an account.	5-20 minutes				
			Year 2	Bachelor's	No
takes way too long on the phone and then have to back online	5-20 minutes				
Sport selling on the phone to book an appointment, ne appointments available for like 3 wasks	5-20 minutes				
Frethy confusing to figure out how to actually book an appointment and I spent time calling around	5-20 minutes				
easy to navigate, clear instructions	5-20 minutes				
very rule and impatient receptionists that judge me	5-20 minutes			ok to that school clinic. Very confusi	
My process was grethy uneventful and I was able to get an appointment pretty quickly but I think this is largely due to the fact that I was referred there. Would much prefer an online appointment	rent platf <5 minutes	There are a few things, I	of T has a lot of money- a let o	of money that can be invested in its	resources. I was able to get re
			Year 1	Master's	Yes
Booking on carripus often takes time regardless of whatever service is being offered. Often times, because of the sheer amount of students, there's a long wait in between sessions.	5-20 minutes				
			Frequency count for "Year 1"	Frequency count for "Bachelor's"	Frequency count for "Yes"
				1	2
			Frequency count for "Year 2"	Frequency count for 'Master's'	Erequency count for "No"
				2	7
			Frequency count for 'Year 3'	Frequency count for "Doctoral"	
					1
			Frequency count for "Year 4"		
			The second second second		
			Frequency count for "Year 5"	1	
				2	
			Frequency count for "Year 8"	1	
			recovery could for 1661 0		
			Facebook and the Moore Th	0	
			Frequency count for 'Year P'	0	
			Frequency count for Year P	0	
			Frequency count for Year 7*	9	

n not sure how to use my health insurance plan, I con't have the need currently	Yes Yes	No No			
n not sure how to use my health insurance plan, I con't have the need currently	768	NO			
nnot sure how to use my neath insurance plan, I don't have the need currently	Fén	No			
cont have the need currently	Yes	Yes			
n not sure how to use my health insurance plan	Yes	No			
W					
nnot sure how to use my health insurance plan, I don't have the need currently	Yes	Yes			
ave another health insurance plan, I don't have the need currently	Yes	No			
n not sure how to use my health insurance plan	Yes	No			
n not sure how to use my health insurance plan	No.	No			
I TO Superior to use my read in so ance plan	140	100			
ctore are not friendly AT ALL.					
quick access to Health and Wellness due to a student life referral-that experience is not the	norm. Health and Welfress needs more staff	andressurces	nicole.glebler@mail.utororto.ca		
n not sure how to use my health insurance plan, I don't have the need currently	140	No			
	Frequency count for "Yes"	Frequency count for "Yes"			
		7 2			
	Frequency count for "No"	Frequency count for "No"			
		3 8			

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