Student Health Insurance Advisory Committee

Friday, February 5, 2016
Location for this week: CPS group room, third floor
February 5
  1. Welcome, introductions and re-visit group agreements
  2. Review Dental and Vision Plan pricing options
  3. Medical Plan Options Re-visit
     a. Transgender Benefits
     b. Top Provider Comparison
     c. Total Premiums in Options 1B vs 2B
  4. Advantages to Narrowing Down the Field
  5. Open Forum on Feb 11 at 4pm in Anna Head Alumnae Hall

Absent: Claudia

MINUTES  Italics are UHS responses to member questions.
  ● Presented Dental and Vision benefits. Preliminary analysis
  ● Presented an updated Medical sheet for Options 1 and 2.
  ● Discussed transgender benefits.
  ● Discussed top 25 provider network comparison.
  ● Discussed total premium difference between Options 1 and 2.

Questions/Notes
  ● Dental plan - HMOs or PPOs?
    ○ We’ll ask the broker.
    ○ F+G options specialize in dental so they have large network.
    ○ On Vision, the majority go to UCB Optometry.
    ○ Have you tried to do an analysis of where students live?
      ▪ More than 70% live around campus.
      ▪ We’ll get back with the group on this but may not be realistic for us to do this analysis.
Jackie has zip codes of where all students live from a housing committee she sits on.

That they are in network, it's not enough. Particularly HMO plans, they have a large list but they can't get in.

- For example, Dental Dental, our old carrier, has tiered plan which lead to problems for some of our students.

We need more data. Networks, if they are tiered plans.

- We are working on getting this from the Broker.

Option 1 and 2 - if 2, can you have different plans?

- No, all plans would be the same.

How did they price the difference between pooled and tiered plan.

- Have proprietary reasons for pricing but includes different tax rates, different retention rates, different medical inflation rates, etc.

Differences between 1 and 2 cost-shifting.

- What's the current percentage? (it's the current option 1 - about 15%; it's an estimate)

Assuming one of these is our current provider, then all of them have some "no" so there is variance of network for all options.

- Yes, there is some variance.

- Whomever we choose, or as we narrow, Broker can see about getting specific highly utilized providers into the network.

- If you stay with your current carrier, you have the least disruption.

How do new student incoming (approx 1000 new students) impact this?

- RFP notified all carriers of potential increase in students.

Concern about how voluntary prices on some of the plans.

Preferences to try to reduce down - are there any indicators?

- B and D - most of the numbers are lower

- D, B and A are okay. Concerned about pricing on C. E, pricing looks nice, but nervous about not having an out option.

Question for undergrads: where are the feelings about Options 1 and 2.

- SHAC survey will be done today.

Concerns with Carrier A because of double digit increase last year.

Q: Is there an option of parity pricing vs. pricing?
Action items/Follow up

- Next week, talk to your constituents. Broaden your choices to Top 2 or 3.
- For the forum, specific list of items that they can get at the forum.

Forum - individual sheets, online feedback form, tracking who speaks.