Student Health Insurance Advisory Committee  
November 13, 2015  
Room 2284, Tang Center  
1. SHIP claims data  
2. Brief update on the Request for Proposals (RFP)

Absent: Gabby, Laurel, Dax  
Present at meeting: UHS Budget Analyst Patrick Richards

**MINUTES** Italics are UHS responses to member questions.

**Announcements:**
- Dax will be stepping down from SHIAC from SHIF. UHS working with student leadership to find replacement.  
- Rakim from GA will not be joining us in the future (he has not attended any meetings). GA President deciding how to replace him.  
- GA rep: UCLA is interested in starting a dialogue with the student reps.  
  - Bahar advised to connect with Naomi so they have the right SHIF peer-to-peer equivalents.  
- UC SHIP has a new executive director position and a new manager.

**SHIP Claims Data (new packet issued of all claims from LAST YEAR 2014-15)**
- Refer to packet for details  
- Discussed primary drivers: laboratory, behavioral health, pharmacy, emergency room, voluntary plan. Some strategies have been put into place or are being considered to address this like pharmacy management.  
- Discussed high level view of claims experience for inpatient, outpatient, behavioral health, medical misc and pharmacy.  
- Discussed Tang Center vs. outside provider data.  
  - We’ve asked Aetna to clarify how they are counting claimants, per instance or per member.  
  - This doesn’t necessarily include visits to the Tang Center that don’t generate claims. For example, Primary Care office visits are not triggering a claim to SHIP, but if you have a Physical Therapy visit, a claim is opened.  
- Discussed Top 25 provider report.  
  - Including network and non-network.
○ Only lists Top 25. There are many more total providers.
○ Out of network means they aren’t in the network but still covered under SHIP, just at a smaller percentage (and usually at a higher cost).
○ Discussed provider disruption report if we change carriers and that carriers can be asked to negotiate with providers that are important to our students’ care.

● Discussed claimant distribution by paid amount, including deductible range impacts.

● Discussed pharmacy management Top 25 (filled outside of the Tang Center)
  ○ Pharmaceuticals are one of the fastest growing cost drivers in the industry.
  ○ SHIP has three tiers - generic, brand name and “formulary” drugs. Some campuses are looking at adding an additional fourth tier for the most expensive drugs.

● Discussed top dollar claimants.
  ○ Includes the Top 10.
  ○ In this slide, “claimants” should be considered a ranking order, not number of claimants. UHS will change for future slides.

● Discussed in-network vs, out-of-network utilization.
  ○ Cost-sharing is what individual members pay out of pocket.
  ○ Note this is two years of data with Aetna.

● Note: UHS had hoped to bring Medical-loss ratio information to this meeting but there has been a change in the formula used to calculate this ratio. We hope to bring it to you next week 11/20.

Update on RFP

● We have gotten feedback from grad communities and SHIAC as well as from ASUC leadership.

● SHIAC asked to see RFP when finalized. RFP comes out Monday. Will bring to SHIAC next week.

● ASUC leadership has signaled that although they want dependent options priced out, they are in support of adding back dependents for undergraduate and graduates.

● No answer yet on definition of dependent for RFP but UHS has asked Broker to put in standard insurance language on this.

● Transgender and abortion service benefits still have to be added into the RFP to be priced. These are the only two special population requests.

● Reference “Requested Plan Options for Berkeley Students” handout for details.
○ Continuation plan - No changes made to what was previously offered. Proposed continuation plan would offer one additional semester of coverage to students after their last full semester at Berkeley if they were on SHIP that previous semester.

○ Intercollegiate Athletics plan - we are bidding with the assumption plans must cover intercollegiate athletics. If it doesn’t, we have requested a “SHIP Plus” plan estimate for athletes. “IA” are the highest tiered athletic category. There are about 850 students in this category.

Misc.

● If we go with UC SHIP will we keep the same broker Wells Fargo?
  ○ Currently UC SHIP also has Wells Fargo, but a different team than us. They focus on higher-level support for UC SHIP so some colleges keep their individual broker as well.

● Can you withdraw and keep SHIP?
  ○ If you withdraw before classes begin, you are considered cancelled from registration and are removed from SHIP. If you withdraw first day or class or later and paid a portion of your fees, you are on SHIP. If you didn’t pay for any fees, than you cannot be on SHIP.

Action items- last meeting:

● SHIAC GA presentation upload; (complete)

● Bahar GA and ASUC presentation upload (and GA pre-meeting) (Complete);

● Follow-up about interpretation of parity rule.
  ○ See below

New action items:

● Can we request claims data from Athletics insurance? Bahar will ask as this is a separate insurance plan not through SHIP.
● **Medical-loss ratio** - *Change in formula from last year. Hope to bring the data to you next week.*

● Still pending: Follow-up about interpretation of parity rule. Broker has been asked and we are awaiting his response (likely not until next week after RFP).

● We will share the final RFP when we get it next week.