Student Health Insurance Advisory Committee

Friday, February 26, 2016
Location for this week: 2284

Agenda

1. Review SHIAC’s formal recommendations on selection parameters:
   a. Dependent parity
   b. Cost-shift level
   c. Transgender benefits/providers importance
   d. Voluntary parity importance/tolerance
   e. Network Strength

2. Summary of Dental and Vision Benefit Changes
   a. Dependent and Voluntary Parity and Benefits Changes
      i. Dental rates -- $193/UG and $230/Grad
         1. Children capped at 1 child
      ii. Vision rates - $57 both UG and Grad
         1. No child cap though
   b. Is their SHIAC consensus on these

3. Updated Medical Bids – Top 2 Carriers
   a. Update on Transgender Benefits

4. Total Premium Scenarios

5. Updates from Campus Stakeholder Meetings

6. Final Comments/Next Steps

Absent: Elioth
Questions/Notes

- Group feedback on dental cap. Students requested pricing for higher cap on dental benefits. Priced both $1500 cap and $2000 cap. It is the Carrier, Broker and UHS recommendation that we increase to $1500. Note from Broker: If most utilization for students is for cleaning, which costs less than the premium here in this area, the insurance company may benefit more than students.
  - SHIAC member comments:
    - Dental - feel strongly about $2K cap
    - Would like to see it match employees to $1700
    - Would like to see it match employees to $1700, but more than $10-12 increase wouldn’t be worth it.
    - Grad students would like to be seen as employees and would like to see equal benefits. Seems reasonable whatever the increase is.
    - Want to revisit the price/utilization next year. $1700 is a good number because they should be like UC employees. It’s symbolic. Not necessarily in support of $2k.
    - Also, want to revisit the price next year. $1700 is a good number because they should be like UC employees. It’s symbolic. Not necessarily in support of $2k.
    - Interested in $1700 and $2K and would be worth whatever the increase is. It is not just symbolic.
    - Would like to see it match employees to $1700. Okay with $15-20 increase.

- Vision feedback
  - All are in favor of vision coverage as specified in the agenda.

- Medical plan feedback
  - A lot of interest in Carrier D early on. Why were they different?
    - There are factors in play that make Carrier D seem more likely to give a higher increase in future years’ premiums. Also of top 3 choices, has least inclusive network in CA and regionally. We would like to leave out Carrier D. Revised bids are also better priced on Carrier B than Carrier D now.
  - So you did the same analysis of A and B?
    - Broker and UHS: Yes, and the factors make it much more compelling.
    - Now we will also be checking in operationally how to do they compare?
- **Premium and network are very important to us.**
- **Ensure everything can be up and running by waiver period though if change carrier may delay waiver opening by one month.**

  ○ How can students lobby for expanded transgender benefits to be included by the state?
    - **Broker will check. Perhaps through ACHA?**
  ○ **Good feedback from campus stakeholders. They are happy that rates were so much less than anticipated.** Graduate Dean Doyle thought voluntary parity is very important. She prefers Carrier B but can support Carrier A too.
  ○ How does the evergreen contract impact us? What is the function of the committee if we are not going out for offers?
    - **This group will still play an important role as they do every year. Review claims utilization, trends, problem areas, dental/vision benefits or other small benefit changes.**
    - **What’s different is we don’t go out to market. You’ve laid the groundwork for the next 3-5 years. So next year, if we weren’t happy, it would be much more streamlined processed to change carriers.**
  ○ **Go around room for final thought/comment.**
    - B as is. Fine with slightly revised rates if they change.
    - B as is or revised.
    - B as is or revised. Better network coverage.
    - B as is or revised.
    - B as is or revised. Get UC School of Optometry into the network. If you project waiverpocolypse 2.0, don’t do it. Can we trust their data security?
    - Hard to quantify the disruption. Offers are not that different. Good that we have two similar offers. Comfortable with either. I hope you will do your best to weigh in our best interest.
  ○ When will final decision be made public?
    - **Broker: Normally, we announce it mid-March likely once carriers have been notified but UHS may need earlier release.**
    - **We’ll have a decision Monday morning from CFO.**