

Student Health Insurance Advisory Committee (SHIAC)
Meeting Agenda

Friday, November 17, 2017 2-3pm
Room 3010 Tang Center (Inside Admin on 3rd floor)

Notes:

1. SHIP Plan Performance Overview - Reviewed Confidential Slide Deck
 - a. *Is there a critical point in membership needed?* Balance of who is in the plan is probably more critical at this point, but also don't want enrollment to decline by 20% or more.
 - b. *What is target for this yr for current CLR* - low 20's
 - c. *What type of services are deductibles applied to?* Ancillary services like x-rays and labs, surgery, specialty care - also note deductible is once per plan year.
 - d. *How many athletes are on SHIP?* Not a huge hit to SHIP, 191 students claims made up about 1.58% of claims
 - e. *Do a large percent of students hit OOPM?* - Between 15-20%
 - f. *MH increasing every year, why so expensive?* MH use is increasing among college students generally and inpatient care is very expensive.
 - g. *Is the amount of services SHIP covers the same over the other UC's?* Yes, all essential benefits required by law but also Berkeley has add benefits (e.g. trans, abortion at 100%); each plan design varies on cost share though
 - h. *What type of things taken into consideration to decrease costs?* - see below
2. Introduction of Possible Renewal Scenarios
 - a. Change deduct, copays, co-insurance, oopm, benefits themselves, add in-patient admission co-pay, remove price parity for voluntary/continuation plans, offer vol/cont. a different plan design.
 - b. *What does financial aid cover? Financial aid - only covers premium, not deduct, copays, etc. Some low income student we have HOF to help with co-pays and coinsurance at Tang.*
 - c. *If UCLA tiers co-insurance different at UCLA vs outside, how is that received there, can we do it?* They have a medical center, we do not so offering them a comprehensive medical center with higher tier coverage has more meaning than at Berkeley.
 - d. *Prevention/wellness important - to prevent illness so should we be doing more prevention? Should Tang be doing more prevention?* We do a number of preventative efforts in mental health, primary care, and health promo, but are certainly open to other ideas.
 - e. *Could we mandate a training for international students on avoiding ER visits and how to use American healthcare?* This is beyond what UHS can mandate but we can certainly discuss it.
 - f. Student leaning towards increasing OOPM over other benefit changes.

- g. *What causes increases in inflation?* - admin costs, hospital cost, salaries, etc.
 - h. Price parity can change - students more open to increasing vol/cont pricing rather than lowering benefits for this group.
 - i. Students requested info on what plan would cost to buy a platinum plan on the marketplace.
 - j. We can add some benefits without adding a large cost so can we add things like massage therapy? Would that help or hurt the plan?
 - i. UHS will look into this more.
 - k. Discussed what CPS does and how that impacts mental health
3. Next Meeting and Feedback Homework
- 1. December 1 is next meeting. Consult communities about what should go into renewal bid. Request to have CPS come join us about what prevention they do or what efforts towards reducing mental health needs.