



Student Health Insurance Advisory Committee (SHIAC)

Friday, February 2, 2018 at 2pm

Room 3010 Tang Center (Inside Admin on 3rd floor)

Meeting Notes:

1. Welcome back
 - a. Introductions
2. Timeline Review
 - a. Reviewed current timeline
 - i. Luca to connect Bahar to ASUC Execs for stakeholder meeting
3. Trend line reports
 - a. Discussion about factors of higher cost this year, especially among continuation
 - i. Sicker people?
 - ii. Increase in provider costs?
 - iii. Anomaly year?
 - b. Biggest cost drivers: mental health, ER, and pharmacy claims
 - c. Undergrad continuation loss ratio concerns
 - d. Graduate continuation loss ratio concerns
4. SHIP Renewal Options
 - a. *Question: Is there any options that reduce SHIP cost?*
 - i. Unfortunately no. Would require massive benefit reductions which students were not in favor of this year.
 - ii. Goal is to stay in line with medical inflation trend.
 - b. *Who comes up with medical inflation?*
 - i. Groups like PwC and each medical carrier files their own inflation rate with the state; different projections but mostly in line with each other.
5. Discussion
 - a. *F/U questions if we can get data/broker info:*
 - i. *Breakdown of continuation (what is the mix of leave, graduate, withdraw)? Do these people come back the next semester as hardwaiver students?*
 - ii. *Price a lower per inpatient admission co-pay*
 - iii. *Can we kept continuation just for those going on leave due to pregnancy or newborn care?*
 - b. *If we went with the as-is renewal increase would that decrease the enrollment?*
 - i. Cost is certainly a factor in the decision to waive SHIP or not. The as-is renewal would increase costs for UG's especially at about \$3k a year. That may *feel* like a lot to some.
 - ii. It certainly would mean more funding needed from financial aid and fee remission.
 - c. *There is a push for more mental health, how would that impact SHIP?*



- i. Discussion about whether we could cut some other benefits to gain more mental health coverage. Also discussed alternative solutions UHS is exploring.
 - d. If there is a lot of transition support for continuation students then would be more open to discontinuing the continuation plan for next year.
 - e. Multiple members open to increasing rx co-pays outside of Tang.
- 6. Next meeting – Friday, 2/9 at 2pm

Parking lot issues: For future meeting talk about limiting membership of SHIAC to those who are on SHIP.