Student Health Insurance Advisory Committee (SHIAC)
NOTES
November 18, 2016, 9-10am
Administration Conference Room, 3rd floor, Tang Center

- Welcome

- Affordable Care Act (ACA) and the new president

- Updates on the waiver process and review of how this year's went

- Contract timeline for 2016-17

- Transition from Aetna to Anthem and SHIP benefits

- Future meeting topics
    - Claims utilization
    - Recommendations for plan changes for next year
    - Impact of potential closure of Alta Bates

NOTES *Italics updates from UHS*

- Affordable Care Act (ACA) and the new president
    - *No SHIP changes for this year. No plan to make changes for SHIP next year.*
    - *We don't anticipate the state of California to make any/many changes.*
    - *Beyond that, it's unknown what will happen in DC over the next few years.*
    - *UC Berkeley has always been progressive and ahead of ACA benefits. The only impact might be if items currently covered are ever deemed "illegal" and we are prohibited from offering. Otherwise, SHIP can always request specific benefits be priced out by our carriers.*
    - *Should waived students lose coverage, can submit waiver reversal to be placed back onto SHIP.*

- Updates on the waiver process and review of how this year's went
    - *Waiver system is managed by Wells Fargo.*
    - *Many IT issues with the waiver this Fall, mostly due to SIS and Wells Fargo transitions. Wells Fargo also had a brand new waiver system, and UC Berkeley was one of the first clients to go live with the new system, so we experienced some of the bugs. We have worked with SIS and Wells to make changes to address problems and the current stability of SIS.*
    - *For 2016-17, at the request of FinAid and OR we changed waiver period for late waiver ending on August 15 instead of September 15. (new incoming grads have until August 31),*

- - *Waiver Criteria changes for next year -- see current draft*
    - i) *Annual out of pocket maximum was increased to match ACA. Domestic plan requirements simplified as most plans are now ACA compliant.*
    - ii) *International plan waiver criteria changes to match current U.S. health insurance standards:*
      - (1) *Added no per-mental health/substance abuse maximum; this is not always standard in international plans.*
      - (2) *Added coverage for medical issues related to suicide conditions; this is not often standard in international plans.*
  - *Plan date changes next year: Begins August 1, 2017 through July 31, 2018.*
  - *As of 11/18/16*, waiver details:*
    - i) *17,200k waived out, mostly undergraduates (undergrads 15,379; grads 1821). 1327 waivers denied.*
    - ii) *~21,940 on SHIP.*
      - (1) *80% grads (7,6322), about 56% undergrads (14,317) are enrolled in SHIP.*

  *numbers change daily, waiver numbers may be higher than actual students waived because of how waiver system counts students.

- Transition from Aetna to Anthem and SHIP benefits

  New benefits 2016-17
  - *Abortion services added at 100% coverage with no deductible.*
  - *Added transgender benefits: Electrolysis, tracheal shaves, MTF top surgery*
  - *Increased dental benefits to $1700 annual maximum.*
  - *Increased frame allowance by $10.*

  Other change impacts
  - *Mental health network shift, transitioning from Aetna to Anthem. This has been a less successful part of the transition.*
  - *Urgent Care network is larger.*
  - *Anthem's lack of a student health focused branching has impacted the operation of SHIP compared to how we've worked with Aetna.*
  - *Problems with pre-certification (referral) that we are currently trying to work out. Risk of student claims being denied for lack of pre-cert or for medical review. We don't know what they want to have pre-certified, so we are trying to finalize a list with them. Working with brokers to resolve.*

- Contract timeline for 2016-17
  - *Confidential and in draft format. SHIAC members: Please see Google drive to review document.*

ACTION ITEMS:

Ask your community about any desired new benefits for 2017-18, as well as how much they might be willing to pay for it. We will discuss this at our next meeting.

Future meetings: December 2 (same time and location)