

SENATE COMMITTEE ON STUDENT AFFAIRS
MINUTES OF MEETING

February 9, 2011

Morrill Hall Room 238A

[In these minutes: student health benefits, student affairs update, academic civility resolution, committee business]

[These minutes reflect discussion and debate at a meeting of a committee of the University Senate; none of the comments, conclusions, or actions reported in these minutes represent the view of, nor are they binding on the Senate, the Administration, or the Board of Regents.]

PRESENT: Joyce Holl (Co-Chair), Silvia Canelon (Co-Chair), Thomas Reynolds, Brandee Polson, Patricia Nguyen, Carlos Torelli, Thomas Bilder, Amelious Whyte, Elena Machkasova, Lauren Schrader, Rachael Nguyen, Kristy Eder, Nathan Pelzer, Kendre Turonie

REGRETS: None

ABSENT: Thomas Rozeske, Christiane Bartels, Anthony Albecker

GUESTS: Carl Anderson, Interim Director of Boynton Health Services, Susann Jackson, Director of Student Health Benefits, Jan Morse, Director of the Student Conflict Resolution Center

OTHERS: Mandy Stahre, Council of Graduate Students (COGS), Tim Salo, COGS, Aaron Carlson, Student Senate Chair

Joyce Holl, committee co-chair convened the meeting, welcomed those present, and called for introductions.

Student Health Benefit Plan

Carl Anderson, Interim Director of Boynton Health Services, and Susan Jackson, Director of Student Health Benefits, updated the committee on the impact of the changes in the federal health care legislation on student health benefits and student service fees. He then provided background information on the Student Health Benefits Plan (SHBP). He stated the student service fees operate somewhat like secondary coverage. Insurance is billed first for services at Boynton health Services (Boynton) and then student service fees are used to cover the deductibles, co-insurance, and co-payments for the majority of services. The philosophy of Boynton is to reduce students' out of pocket fees such as deductibles, co-insurance and co-payments in order to eliminate financial barriers to receiving care.

He went on to state that under health care reform deductible coverage will rise because the federal law requires reforms such as the elimination of preexisting condition

exclusions, lifting caps and covering preventive services. This will cause the costs of the plan to rise. Plans will manage these costs by raising premiums and deductibles.

Currently Boynton receives \$8 million in student service fees - one third of the clinical operating budget. \$ 1.5 million covers all of the public health activity on campus, and approximately \$500,000 goes to cover deductibles for services received in the clinic. But there is an inequity in the system. Because deductibles are covered with student service fees, students with low deductible plans are subsidizing students with high deductible plans. Moreover, when health insurance plans raise deductibles, the inequity will worsen and Boynton will see a decrease in third-party insurance payments.

Boynton considered a several options for dealing with the loss of third-party payments.

1) Ask the fees committee for more student service fee revenue. This option was rejected because it does not deal with the inequity. 2) Place a surcharge on students who have a high deductible plans. This option was rejected because it would be difficult to administer and it does not help students when they seek care outside of Boynton. 3) Place a limit on Boynton's coverage of deductibles. But this was rejected because it does not help students who purchase high deductible plans with care received outside of Boynton. 4) Execute a hard waiver. This is a method of enforcing the institutional mandate that all students have health insurance by requiring students to provide a certificate of coverage proving insurance. Currently, eight percent of students are going uninsured and a hard waiver would help capture these students. The hard waiver is already in place for students receiving insurance through the AHC plan, and has been very effective. Boynton is in the process of recommending the hard waiver to the University administration, but the recommendation has not yet been acted on.

One aspect of the hard waiver that could be slightly controversial is that Boynton, waives employment sponsored coverage and public health coverage. But it does not waive individual coverage because for the most part individual coverage does not meet Boynton standards for cost, benefits, and deductibles. By categorizing coverage, Boynton saves the administrative expense of reviewing individual policies.

The advantages of the hard waiver are that it eliminates inequities in coverage and eliminates the eight to ten percent of students who currently have no health insurance. Under the hard waiver system the SHBP becomes the default plan. This assures a good risk pool, spreading the risk and decreasing the costs for everyone. It also eliminates the burden on student service fees that is caused by high deductible plans. Mr. Anderson stated that moving to the hard waiver is an insurance and administrative decision for the University. And he hopes that President-elect Eric Kaler will support the hard waiver because he is coming from an institution that has an institutional mandate and a hard waiver.

Mr. Anderson next addressed the recent Department Health and Human Services media advisory regarding the status of student health benefit plans across the country. He stated that currently many plans are voluntary, have high costs and high deductibles, and generally do not provide a good value for students. Many also have no minimum

thresholds for loss ratios. Under the new legislation, these plans will be required to eliminate preexisting condition exclusions, maintain health care reform loss ratios, lift limits on coverage, and lift the lifetime caps on coverage. All student health plans must also disclose where they differ from the Accountable Care Act health care reform requirements.

As a self-funded plan the SHBP is exempt from these federal regulations, but it will still be meeting almost all of the health care reform requirements. Moreover, he noted that the SHBP is already above the requirements set by Accountable Care Act health care reform standards up to this point. The goal of Boynton Health Services is to strengthen the mandate in order to insure the SHBP is better than any plan offered in the national health care exchange. By having the plan apply across the state, more students are covered by the plan and it improves the risk pool and quality of the plan. The SHBP will have a cost of \$1,800 per year for students. Mr. Anderson noted that other than employer-subsidized plans, there are few equivalent plans in costs and benefits available.

Brenda Polson asked Mr. Anderson to explain Boynton's coverage of deductibles. Mr. Anderson responded that historically Boynton attempted to eliminate deductibles by covering co-payments, deductibles, and co-insurance. He explained that by eliminating these out-of-pocket costs, Boynton eliminated financial barriers to care. When there are co-pays and other up front costs, students deferred their care for chronic conditions including depression and asthma. This was observed during summer months prior to year round fees. Student service fees cover deductibles and co-pays for any health insurance plan. The fees allow for year round coverage so that students do not defer care for chronic conditions over the summer months.

Tim Salo expressed concern about the implementation of the hard waiver for graduate students in an era with high deductible insurance policies. Mr. Anderson replied that continuation coverage resolves this issue, because it is good for a lifetime. Mr. Salo asked about the cost of continuation coverage. Mr. Anderson replied that it is not any more expensive than plans that are available on the individual market. Ms. Jackson noted that Boynton has worked to eliminate uncertainties by guaranteeing students continuation coverage.

Mr. Salo noted that Boynton does not pay co-pays or deductibles for the graduate assistant health plan. Mr. Anderson responded that the graduate assistant health plan is handled like an employer-sponsored plan and graduate assistants are credited for two-thirds of their health service fee. He noted further that the graduate assistant plan has richer benefits than the SHBP. The SHBP is a limited duration plan designed to cover the academic time interval for all students.

Professor Elena Machkasova asked how dependents are covered under the SHBP. Ms. Jackson stated that there is coverage for student's dependents. The cost is more than the SHBP, but it matches up well.

Aaron Carlson asked if mandating coverage placed a strain on the coordinate campuses, and what types of health networks are available. Mr. Anderson responded that the institutional mandate is already in place at coordinate campuses, and actually provides them with a better quality plan. Ms. Jackson stated the network available for students at coordinate campuses is Blue Cross Blue Shield. It provides broad coverage including international coverage for students travelling abroad.

Amelious Whyte asked if there was relationship with the Mayo Clinic. Ms. Jackson responded that there are very few students in Rochester, but the Mayo clinic is a network provider for Blue Cross Blue Shield.

Ms. Holl asked if Mr. Anderson needed any feedback from the committee. Ms. Jackson stated it would be helpful to have input on whether fees should be increased because some students choose high deductible plans. Mr. Anderson provided a hypothetical to further explain the question. If deductibles increased from \$500,000 to one million, Boynton would lose \$500,000 in third party reimbursement and would need to request \$500,000 in student fees funding. This would amount to an \$8.00 per student per semester fee in order to support continued payment of deductibles. Mr. Anderson asked how students felt about this.

Ms. Jackson reported that this year, the caps on preventive care have been eliminated from the SHBP, and Boynton will increase some benefits for immunizations this fall. She also noted the importance of keeping the pool of participants strong in order to continue to keep costs down. This year the cost of the plan will only rise two to three percent in comparison to a national trend of seven percent. Boynton is able to do this because it is a self-funded plan with an institutional mandate. Mr. Anderson stated that because of this the fee request will be held flat for the first year and in the second year there will be a two percent increase in fees.

Mr. Carlson asked how the University's health care program ranks among peer institutions. Dave Golden responded that the University is a national leader. Many other universities have plans with high premium to claims ratios and preexisting condition limitations. The University eliminated preexisting conditions restrictions eleven years ago. The mandate that allows pooling 18 to 26 year olds is a key component of the SHBP.

Student Affairs Update –

Mr. Whyte provided the committee with an update on events in the Office of Student Affairs (OSA).

- There is a national search underway to replace Dr. Edward Ehlinger as the Director of Boynton Health Service. Dr. Ehlinger was nominated to be the Commissioner of the Minnesota Department of Health. Students are participating on the search committee.
- Boynton Counseling Services, OSA Counseling and Consulting Services, and Disabilities Services have seen an increase in student demand for mental health

services. In response, two new staff will be hired. This is intended to decrease student's wait for services.

- In 2010 there were 16 student deaths. The OSA is looking at how the University responds to student deaths.
- The OSA is meeting with the Minnesota Student Association to discuss ways for improving dissemination of results from student surveys. There are several upcoming surveys.
 - The National Survey for Student Engagement,
 - A survey on student perceptions of campus safety, and
 - A survey of seniors to determine if they are interested in an all-student celebration of graduation. The celebration would occur at the TCF Stadium in the spring.
- OSA is working with University Relations, the University of Minnesota Police, and Housing and Residential Life to encourage students not to be bystanders in situations of high risk drinking, sexual assault, and general campus safety.
- The University contracted with Keith Edwards, an educator on sexual violence prevention, to develop a sexual violence prevention plan. This will be a campus wide event at the Sports Pavilion on April 4, 2011.
- Next fall there will be a new residence hall with 600 to 700 beds. It is intended to increase housing options for international and transfer students.
- OSA is working on creating a Regents level policy regarding student participation in University governance. OSA is working with MSA, GAPSA, and the Student Senate. A memorandum of agreement regarding shared governance has been drafted, but has not yet been signed by all of the organizations.

Academic Civility Resolution

Jan Morse, Director of the Student Conflict Resolution Center (SCRC), provided the committee with background on the work of her office and the Resolution Supporting the Efforts of the Workgroup Promoting Academic Civility. She provided committee members with handouts describing her office and the roles of ombudsmen and advocates. She stated that the SCRC offers campus community assistance for student centered concerns and problems. The ombudsman services include consultation, informal, and formal mediation, and coaching. She also noted that advocates provide assistance for students going through grievance and disciplinary proceedings. She stated that about five years ago she saw an uptick in graduate students reporting harassing, hostile, and intimidating behavior. In 2007, her office conducted a survey of all UMN-TC graduate students regarding the prevalence, manifestations, and effects of academic incivility. One-third of the 2000 respondents reported being the target of or witnessing academic harassment defined as hostile, offensive, or intimidating behavior that interfered with their ability to work. Half of the students that reported experiencing harassment reported

they were considering leaving their program. Additionally, one third of the students who reported witnessing harassment stated they were considering leaving their programs. Most instances of academic harassment are between faculty (other than advisors) and students, but it is also student to student, and advisor to student.

In response to the results of the survey, the Workgroup Promoting Academic Civility (Workgroup) was established to develop a model to address academic incivility on campus. In 2008-09 the Workgroup created:

- Material to assist students dealing with academic harassment,
- Reference and advising guides for faculty including resources for additional information, and
- Information to assist department chairs

These documents are on the SCRC website. <http://www.sos.umn.edu/> . Ms. Morse also provided committee members with examples of the documents.

Professor Torelli asked if only Ph.D students were surveyed. Ms. Morse responded that both PhD and Masters students were surveyed and that the Workgroup is conducting a new study in March that will be sent to medical students and medical residents in addition to PhD and masters students. Professor Thomas Reynolds noted that half of PhD students do not finish their programs, and asked how much academic harassment contributes to this. Ms. Morse responded that the Workgroup's 2007 study was the first of its kind in the nation. And this has not yet been determined.

She noted that you cannot force people to get along so the Workgroup is focusing on creating strong advising and mentoring relationships in graduate student programs. They are providing information on how faculty can support their students, what students can do to get support from their faculty, a basic graduate student advising guide, information for chairs on planning student orientation, and a graduate student and advising survey to help programs track student outcomes.

Ms. Holl asked Ms. Morse to specifically address the Academic Civility Resolution. Ms. Morse stated the intent of the resolution is for the University to come together as a community, to take the issue of academic civility seriously, and work together to provide a good working and learning environment for graduate students. Professor Machkasova stated she supported the resolution, but suggested adding some history and context to the resolution. Ms. Morse responded that the history of the resolution and the documents created by the Workgroup are on the SCRC website. The committee briefly discussed the Academic Civility Resolution and voted to support it.

Ms. Canelon provided the committee with a chart setting out the list of agenda priorities the committee members submitted via e-mail. She pointed out that one of the priorities was increasing awareness and communication between student governance groups and reported that she submitted an article about the SCSA to the Minnesota Student Association newsletter. She also noted that members of COGS and the Student Senate had attended today's committee's meeting.

Hearing no further business, Mr. Canelon adjourned the meeting.

Dawn Zugay
University Senate Office