

[In these minutes: Update on coverage issues, Update on out-of-area emergency coverage, Research involving UPlan data, work plan and schedule for 2002-03]

BENEFITS ADVISORY COMMITTEE (BAC)

MINUTES

THURSDAY, JUNE 20, 2002

10:30 – 12:00

N204 MONDALE HALL

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

PRESENT: Fred Morrison (Chair), Linda Aaker, Linda Blake, Sue Brorson, Carol Carrier, Dann Chapman, Amos Deinard, Jody Ebert, Tonya Hill-Soli, Joe Jameson, David Johnson, Ted Litman, Barry Melcher, Peh Ng, Kathy Pouliot, Jackie Singer, Gailon Roen, Larry Thompson, Pat Urquhart, Carla Volkman-Lien, Gavin Watt, Wendy Williamson, Pam Wilson, Karen Wolterstorff.

REGRETS: Don Cavalier, Frank Cerra, Marjorie Cowmeadow, Keith Dunder, Ronald Enger, Rachel Estroff, George Green, Richard McGehee, Phyllis Walker, Nancy Wilson.

ABSENT: Amber Benning, Angelita Reyes.

GUESTS: Linda Ellinger.

1. UPDATE ON COVERAGE ISSUES

Dann Chapman said that a question had been raised about charging a co-pay for lab work. He noted that the summary of benefits does note that co-pays are assessed except when part of a preventive screening. Once the co-pay is assessed, insurance covers 100% of the remaining charge.

Q: What is the definition of preventive care?

A: Preventive care is considered a screening without a diagnosis.

Q: What is the rationale for assessing a co-pay on diagnostic services?

A: It is a cost-sharing mechanism for the insurance companies.

A committee member expressed concern regarding co-pay assessment. He went to have his blood drawn one week, and was assessed a co-pay. When he returned the next week to meet with

the doctor and discuss the results of the blood work, he was assessed another co-pay. If he did not go in first to have his blood drawn, he would have nothing to discuss with the doctor. The first visit should be considered part of the second visit and therefore not have its own co-pay assessed. The University should be able to stipulate that this is how co-pays are assessed.

Dann Chapman said that administration of this type of plan change would need to be considered for its feasibility, since if these co-pays are removed from the system, other instances when a co-pay should be assessed might also be removed.

Committee members said that this situation is similar to other instances where a patient has various tests on the same date or receives repetitive care about the same issue, but is only assessed one co-pay. There should be a way to code the blood draw visit so that it does necessitate a co-pay.

Members also questioned whether all insurance companies were doing the same thing in terms of assessing co-pays.

Professor Morrison said that it appears that there was a disconnect between what the committee wanted and how the summary of benefits was written. The cost and complexity for a change will need to be reviewed to determine if this is something that the committee wants to pursue. This issue will be discussed again on August 1 once more research has been done into company policies and costs to change the system.

2. UPDATE ON OUT-OF-AREA EMERGENCY COVERAGE

Professor Morrison said that a subcommittee is working on this issue. George Green is the chair and members include Pam Wilson, Dann Chapman, and two people from International Programs. The subcommittee will design an RFP for next year, which the committee will review on August 1.

Dann Chapman asked that this type of insurance be labeled traveler's insurance since out-of-area emergency coverage does exist within the current plans. This new insurance would allow people traveling abroad access to an international network that dispatches travelers to hospitals to handle their cases and supplies the money upfront for treatment. This service would not cover the cost of treatment.

3. RESEARCH FROM THE DATA WAREHOUSE

Professor Morrison distributed a statement on research involving UPlan data. He noted that some services will need access to identifiers, such as Employee Benefits for handling claims. Most other uses of the research, such as basic research and plan evaluation, would not need personal identifying information.

Kathy Pouliot noted that even Employee Benefits needs an employee's permission before they can access their personal information and records.

Committee members made the following comments:

- Some employees are concerned that they could still be identified without personal identifiers present because their medical situation is unique
- Researchers will need to inspect individual records but these people are ethically-bound
- All research needs IRB approval and all researchers need to attend RCR training to handle personal information
- Employee Benefits needs to have its procedures written down to ensure confidentiality for employees

Dann Chapman said that medical records are stored off-site at the Data Warehouse. Access to the identifiable information is via a secure link and only two people have access to this data. Other Employee Benefits personnel can access the information only after all personal identifiers have been removed simply to view an employee's coverage history. When a claim is received, and the employee has given Employee Benefits permission, one person works to pull information from the two systems.

Professor Morrison said he would take the comments from today's meeting and bring a revised statement to the August 1 meeting.

4. WORK PLAN AND SCHEDULE FOR 2002-03

Professor Morrison distributed a schedule and work plan for next year. The only problem noted with the schedule was that the December 19 meeting would conflict with a Civil Service Committee meeting. Professor Morrison noted that the BAC meeting on this date would be cancelled.

He then turned to the issues for next year, noting that each medical plan would be brought in for a 30 minute discussion at meetings next year. Wellness would also be a focus for the committee. BAC needs to determine what is available on-campus, off-campus, and on the coordinate campuses. One coverage issue will be discussed per meeting until all have been discussed. Other coverage issues include the split retiree problem, when one spouse is post-65 and the other is not, and different co-pay levels depending on single plus one or single plus family.

5. OTHER BUSINESS

Dann Chapman said that Employee Benefits has been contacted regarding a certificate of coverage. Currently there is no certificate, just a summary of benefits, since the University is self-insured. He also noted that rate increases will continue for another year.

The committee then discussed the shift in dental coverage for domestic partners covered by the state. A session law was passed to allow Senate and Judicial employees to separate from the commissioner's plan, thereby allowing their domestic partners continued access to dental coverage. Legislative employers, however, are still included in the commissioner's plan and

these domestic partners lost their coverage.

Professor Morrison said that Delta Dental participants are still covered but Health Partners participants needed to switch to Delta Dental or take Cobra coverage and pay. Once the University separates from the state on January 1 for dental coverage, this will no longer be an issue.

Carol Carrier then said that the Regents simply received an update on dental and life insurance plans at their June meeting with a recommendation of which providers were chosen. Purchasing informed Employee Benefits that the RFP should not be officially awarded until the negotiations are finalized. The proposal will return in the early Fall for contract approval before open enrollment starts. She said that the power point presentation from that meeting could be circulated to committee members.

With no further business, Professor Morrison thanked the subcommittee chairs and the committee members for their work this year and adjourned the meeting.

At a recognition luncheon immediately following, Professor Morrison recognized Larry Thompson for his commitment to the committee during the course of 10 years and 30,000 miles of driving. He was presented with a recognition gift and was given an ovation by committee members.

Becky Hippert
University Senate