

[In these minutes: Student Health Insurance]

ACADEMIC HEALTH CENTER STUDENT CONSULTATIVE COMMITTEE (AHC SCC) MINUTES

WEDNESDAY, OCTOBER 13, 2004

5:00 - 6:00 p.m.

488 CHILD REHAB CENTER

[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: Mark Wiisanen, Chair (Medical School – 4th Year), Rebecca Floyd (Dental Hygiene), Beth Hagen (Duluth Pharmacy), Stephanie Hvinden (Nursing), Jeremy Olsen (Medical School – 3rd Year), Jeff Pinnow (Duluth School of Medicine), Wendy Ruffedt (Occupational Therapy), Kristen Thorstenson (Medical School – 2nd Year), Sarah Walker (Physical Therapy), Amy Walsh (Medical Technology).

REGRETS:

Anna Abt (Public Health), Alisa Madson (Dentistry), Julie Nitz (Mortuary Science), Katherine Peterson (Veterinary Medicine).

GUESTS: Barbara Brandt, Sue Jackson, Duncan Okello.

1. DISCUSSION OF STUDENT HEALTH INSURANCE

Barbara Brandt said that student access to health insurance from all places has been an issue in the AHC for three years. She would like to hear student comments to the proposal, which will be relayed to the Dean's Council.

Sue Jackson, from Boynton Health Services, said that the proposals being presented today are to address AHC needs that were identified after meeting with many groups and discovering what is lacking. The University mandates that students carrying six credits per semester in a degree program need to have outside coverage or pay for student health insurance. These guidelines set-up the group which is eligible and are definite so that students cannot just join when they are sick.

The AHC itself has some unique problems. One is that Rochester Nursing students take some web-based courses which do not count towards the minimum eligibility, which forces them to use free clinics or get other insurance. Students in certificate programs and the Rural Physician Program might also not be eligible.

The proposal being presented today will address needs for pharmacy benefits, preventive care, out-of-area coverage, access to care at Boynton, eligibility criteria, and coverage for Duluth students. Funding for the proposal is tied to a student fee, which provides 100 percent coverage at Boynton and 80/20 coverage through Blue Cross/Blue Shield at other locations. Preventive care will also be covered at 100 percent, except for medication and mental health services.

The change with this plan is that all students will be required to pay for coverage unless they provide written proof that they are covered by an employer plan or by the Graduate Assistant plan. Once proof of another plan is provided, a two-year waiver will be issued. Students will have 30 days to sign-up for the plan, or will need to wait for the next open enrollment period. Student enrollment will also be monitored so that people do not register for classes, get the insurance, have a procedure, and then drop classes. She said that the proposed costs are based on projections, but future costs will be based on actual claims experience data.

Q: What happens if a good student gets sick and needs to leave the University for a period?

A: The University will check the students record to make sure that they are enrolled in a degree program. One-term exemptions can be granted, but there is less risk with AHC students than with undergraduates.

Sue Jackson then addressed the current prescription benefit, which is self-funded through the Boynton pharmacy. The most common medications are included on the drug formulary. There is a maximum benefit, but only 72 students hit the limit last year.

Under the proposed Option 1, preventive care will be covered at 80 percent up to \$500 with immunizations covered 100 percent when done at Boynton. Incoming students will be provided with an immunization window before classes start. The proposal will provide an enhanced pharmacy option. Boynton will still be an outlet for prescriptions, but the mailing service is being reviewed. Prescriptions can also be filled through Blue Cross/Blue Shield with higher co-pays and no limits. The Option will not have an out-of-pocket maximum.

Q: Will students be notified that their prescription is for a non-formulary drug before it is filled?

A: Students will be informed before the prescription is filled, and they can call prior to arriving at the pharmacy.

Sue Jackson then turned to Option 2, which she said resembles the medical resident plans. The plan does have a deductible but preventive care is covered at 100 percent up to \$500. There is a lower overall out-of-pocket maximum, a limit on all prescription co-pays and a \$500 out-of-pocket prescription maximum.

When these options were discussed with Blue Cross/Blue Shield actuarial, it was determined that costs would be 20 percent more if Boynton was not the primary service provider. Therefore, the rate for Option 2 was set at 20 percent less than the medical resident rate. For students who pay for spring coverage, they will also receive coverage in the summer, thereby being able to be insured 12 months a year.

The current cost is \$103/month. Option 1 will cost \$122/month and Option 2 will cost \$165/month. Dependent care and worldwide coverage will be a good value in either option. These lower costs are because Boynton has been able to keep increases at four to eight percent in the past few years when other providers have seen double-digit increases.

Barbara Brandt said that these plans are a priority for the AHC since its students are at a greater risk because of the work they do, such as rotations. Duluth AHC students have been included in the proposal since this proposal will provide better service at a lower cost.

Q: Will there be a clinic in Duluth?

A: Office visits will be covered at 100 percent in Duluth. While there is no pharmacy on location, Duluth students can choose to use Boynton mail service or pay higher co-pays with Blue Cross/Blue Shield.

Q: Will student loans be increased to cover the higher insurance cost?

A: Yes.

A committee member said that it will be hard to sell Option 2 to a healthy population.

Q: Is the University considering offering dental insurance to AHC students?

A: Any student who pays the student service fee can come to Boynton and receive a 40 percent discount. If dental insurance was offered, it would cost \$20/month. In an upcoming Boynton survey, a question will be included asking if students would want to pay \$6-7 more per month for some form of dental insurance.

Q: Could students elect to include dental insurance?

A: An election option would be too costly since more students have pre-existing conditions.

Barbara Brandt said that these options will be discussed by the dean's council in the next few weeks with a decision made in early November so coverage can be guaranteed for next year.

2. FURTHER DISCUSSION OF WEB PORTAL

Matthew Wiisanen said that this item would be on the November agenda for further discussion. He encouraged members to get more feedback from other students as to ways to personalize templates and resources.

3. OTHER 2004-05 AGENDA ITEMS

Matthew Wiisanen reminded members of the influenza vaccine shortage and rationing. A members said that the University will likely not be receiving any vaccine for this year. The nasal spray will be available, but is not recommended for health care workers. An influenza awareness campaign is being planned.

A member then noted that the main AHC SCC page is hard to find, and a link to it should be provided on the main AHC website. Barbara Brandt said that she would address this issue.

4. OTHER BUSINESS

With no other business, Matthew Wiisanen thanked the members for attending and adjourned the meeting.

Becky Hippert
University Senate