

[In these minutes: AHC student insurance, attendance at meetings]

ACADEMIC HEALTH CENTER STUDENT CONSULTATIVE COMMITTEE (AHC SCC) MINUTES

WEDNESDAY, OCTOBER 17, 2007

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; 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: David Nelsen, Chair (Medical School-3rd Year), Mary Avriette (Veterinary Medicine), Amenah Babar (Public Health), Elizabeth Bassett (Nursing-Twin Cities), Bradley Johnson (Clinical Lab Sciences), Jerod Klava (Dentistry), Jessica Kream (Physical Therapy), Sarah Sting (Dental Hygiene), Megan Witucki (Pharmacy-Twin Cities).

REGRETS:

Emily Erickson (Nursing-Rochester), Jennifer Landwehr (Medical School-Duluth), Kimberly Langer (Mortuary Science), Lindsey Lundeen (Pharmacy-Duluth), Karen Myren (Medical School-3rd Year).

ABSENT: Elizabeth Welle (Occupational Therapy).

GUESTS: Sue Jackson.

1. DISCUSSION OF AHC STUDENT HEALTH AND DENTAL INSURANCE

Sue Jackson, Director of Student Health Benefits, joined the meeting to discuss the AHC student health insurance plan. She said that this is the third year of the plan being offered. Last year the contract went out on a competitive bid process which will provide a cost reduction of \$5 million over six years.

Last year's plan cost \$899 per semester. This year's plan included an eight percent increase to fund its reserves. Dental coverage added another 3.7 percent, \$42 per semester, to the cost for a total of \$1008 per semester.

The overall amount in claims increased last year to \$2.5 million, which was \$500,000 more than expected. The plan paid out five claims over \$50,000, and one claim over \$200,000.

This year's plan also adds dental benefits, similar to those of the graduate assistant health plan, with preventive care offered through Boynton. This facility offers checkups, x-rays, and two cleanings per year at 100 percent coverage. Restorative services offer a 20 percent discount. For those students who cannot use Boynton, the plan will reimburse out-of-pocket expenses at another dentist up to \$150 per year.

Sue Jackson noted that the graduate assistant plan will be offering restorative coverage this year, so the AHC plan can review its data next year.

She then noted that another issue has been coverage for students once they leave school, but before they are covered by another health insurance. This issue was discussed with Blue Cross/Blue Shield, which led to the creation of the student conversion plan – five existing Blue Cross/Blue Shield health plan options for student coverage.

One of the benefits of this program is that students do not have to qualify for coverage and while there is a pre-existing condition exclusion, coverage months from other plans, such as the AHC plan, count against the exclusion.

Sue Jackson mentioned that one part of this program that is lacking is maternity care – Simply Blue does not provide labor and delivery coverage and the Aware plans only provide \$500 and then 80 percent coverage for

the first 18 months on the plan. The program incorporates plans that Blue Cross/Blue Shield already offers, and these conditions are in place to prevent people from going on and off the plans when pregnant.

Q: How does the screening of insurance waivers occur?

A: The first year of the plan insurance waivers were accepted from employer-sponsored group plans and self-employed coverage. However, this was changed in the second year to allow waivers only for employer-sponsored group plans since it was determined that the coverage on self-employed plans was much lower than what the AHC wanted for its students. This year 2000 waivers qualified, which is too many to check individually. Instead some waivers are randomly checked. It is also hard to compare waivers since certificates from different insurance companies list different information.

Q: Could the AHC create a list of the top 10 alternative plans that meet minimum coverage?

A: Most comparable plans cost more than the AHC plan, so the AHC feels that it is best for its students to choose that plan for coverage.

Q: What has been the usage of the dental benefit?

A: It is too early to tell since coverage just began August 20.

Q: How are students notified of the AHC health insurance?

A: The first year much of the communication was done by the programs. Now a booklet on all the plans is sent in the summer to all incoming students. Students will also need to be contacted this year to renew their waivers which expire every two years. Students should let the AHC know if additional communication is needed.

Q: The Medical School Student Council is exploring the cost of disability insurance. Is this something that the AHC has considered?

A: No, but the AHC health insurance plan includes a \$10,000 life insurance policy.

2. REVIEW OF ATTENDANCE RULES

David Nelsen reviewed the Senate rules on attendance, noting that he is willing to accept excused absences, but members need to notify him or Becky Hippert when they cannot make a meeting. If a member finds that they cannot or do not want to attend meetings, then they should ask their student council to appoint someone else.

3. OTHER BUSINESS

Q: Do all programs have uniforms? If so, do the students buy them or are they purchased by the program?

A: Some programs have uniforms (Veterinary Medicine, Dentistry, Dental Hygiene) with different colors differentiating the year or the specific clinic affiliation. Most programs provide one set, and then students pay for the rest. Veterinary Medicine students asked the student group of their professional organization to pay for scrubs. Pharmacy companies are another venue to provide the uniforms.

With no other business, David Nelsen thanked the members for attending and adjourned the meeting.

Becky Hippert
University Senate