

[In these minutes: Health, dental, and disability insurance]

ACADEMIC HEALTH CENTER STUDENT CONSULTATIVE COMMITTEE (AHC SCC) MINUTES

WEDNESDAY, NOVEMBER 12, 2008

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: Megan Witucki, Chair, (Pharmacy-Twin Cities), Ganesh Babulal (Occupational Therapy), Robb Garni (Dentistry), Jennifer Landwehr (Medical School-Duluth), Meredith Lukasek (Nursing-Twin Cities), Karen Myren (Medical School-4th Year), Arinze Okere (Pharmacy-Duluth), Michelle Rivera (Veterinary Medicine), Kelsey Scanlon (Nursing-Rochester), Kimberly Weber (Clinical Lab Sciences).

REGRETS: Jared Bueche (Physical Therapy), Julie Ann Schmitz (Public Health), Melissa Wallace (Mortuary Science).

GUESTS: Barbara Brandt, Sue Jackson, Erin Sperling.

1. DISCUSSION WITH SUE JACKSON ON STUDENT HEALTH, DENTAL, AND DISABILITY INSURANCE

Sue Jackson began by reporting she had been given the directive at the deans meeting to request bids for disability insurance starting in fall 2009. The reasons for this insurance include:

- It is already offered by some medical schools at other institutions
- It shows that the University is invested in a student's education
- 15 percent will not qualify for their own policy due to pre-existing conditions such as depression, anxiety, stress, back or neck pain, latex sensitivity, and maternity leaves
- 20-30 percent of students will pay a higher rate due to pre-existing conditions
- Policy provides protection while a student is in training as well
- There are 27 permanently disabled Medical School students who will only receive disability pay until they qualify for social security
- Policies offered through professional associations have limits

She then distributed a handout on the potential plan features and bid process, stating that:

- Guardian Insurance is the largest underwriter for the health sciences
- Bid will ask for a cost-of-living adjustment (COLA)
- Optional plan features include paying off student loans
- Occupational clause can be included for specialties
- Proposed cost would be about \$60 per year
- Public Health coverage is hard to determine due to unknown earning potential, so they have not been included in the bid
- Long and short-term disability will be included
- 60 and 90 day waiting periods will be considered

Q: Is coverage opt-in?

A: No. Coverage will be required for everyone

Q: What would be the cost for conversion?

A: These numbers were not included in the bid since it would depend on the level of coverage sought. Details could be provided at a later meeting.

Members made the following comments:

- Dental students who sign up for coverage through the professional association receive their first year post-graduate free
- Students will want to know the conversion rate when they sign-up

Sue Jackson asked for a student to serve on the bid review group. There is already one student member from the Medical School. Megan Witucki agreed to serve on this group.

She then turned to a discussion of the AHC's health benefit plan, noting that:

- 30 percent of students are covered through this plan
- Any admitted student, including certificate students, are eligible for the plan
- Waiver is possible with proof of coverage
- Full pharmacy benefit is included
- There are higher preventive care costs when these services are performed outside Boynton
- Immunizations are covered
- Plan includes \$2000 out-of-pocket with 80/20 coverage thereafter
- There were high claims submitted last year which meant that reserves were used
- Plan is self-funded so there is stop-loss coverage for claims over \$150,000 or 10 percent of the project reserve
- Largest challenge each year is the waiver process; there were 3000 the first year so it is not possible to individually examine each one

- Some waivers are rejected due to the poor coverage of the alternate plan
- Dr. Cerra has asked her office to review the threshold needed to grant a waiver
- Two reminders are sent to graduating students about their loss of insurance

Members made the following comments:

- Undergraduates are not thinking about insurance so more information is needed for this population
- Information is needed at orientations
- Most student services staff cannot answer insurance questions and just refer students to Boynton
- Petition is needed for rejected waivers along with a clear list of the criteria used to grant a waiver

Sue Jackson noted that preventive dental care was added for AHC students last year. The graduate assistant plan now has restorative coverage so she is watching their claims to see if this coverage can be added to the AHC plan as well. Dental coverage is through Blue Cross/Blue Shield with the services performed at Boynton. For students who cannot use Boynton, they receive a \$150 credit towards preventive services at any other dentist.

2. REPORT TO DEANS

Megan Witucki reported that the committee has been provided 20 minutes to provide a report to the AHC deans. Members volunteering to help with the presentation were Kimberly Weber, Ganesh Babulal, and Karen Myren.

3. OTHER BUSINESS

With no other business, Megan Witucki thanked the members for attending and adjourned the meeting.

Becky Hippert
University Senate