

BOARD OF REGENTS
BRIEFING PAPER

**1. Agenda Item Title: Student Health Insurance/Health Center Fees
Revisions**

Meeting Date: June 5-6, 2014

2. BACKGROUND & POLICY CONTEXT OF ISSUE:

Student Health Insurance: Each June, the Board approves the student health insurance rates for the upcoming academic year that are shown in Chapter 7, Section 10 of the *Procedures and Guidelines Manual*. System representatives and institution representatives worked with the System's insurance broker, Wells Fargo Insurance Services, to obtain the best insurance rates possible for the students at each institution.

As discussed in June of 2013, the Board, Institutions and students were made aware of the impacts the federal Patient Protection and Affordable Care Act (PPACA) would have on student health insurance premiums. Per the Affordable Care Act requirements, the following plan changes will be made for the 2014-15 plan year to remain in compliance with Federal law (Attachment 1):

- o Annual plan maximum increased from \$500,000 to no maximum
- o All per-service deductibles, copays, and coinsurance amounts apply to the out of pocket maximum
- o Pre-existing exclusions will be removed from the policy

Coverage is added for the following Nevada Essential health Benefits:

- o Approved clinical trials
- o Genetic testing
- o Infertility
- o Sterilization
- o Off label cancer drugs

Additionally, the UNR Graduate Department, at the request of the Graduate Student Senate, is proposing a transition of their student insurance program to a hard-waiver mandatory enrollment requirement (Attachment 2). This change mirrors the change proposed by the Graduate Department at UNLV and adopted by the Board last year for the 2013-14 plan year. The mandatory participation plan (known as "hard waiver mandatory") requires that students who enroll in 6 credits or more purchase the insurance through the institution or provide evidence of comparable coverage. Initial voluntary quote options reflected a 26-35% increase for the status quo option, as compared to the 4% increase shown for next year under the hard-waiver mandatory plan.

The UNLV Graduate Department, at the request of the Graduate & Professional Student Association (GPSA), proposes a modification to the request approved last June to remove law students taking 11 credits or less per semester. They are considered part-time students and therefore should not be required to purchase the mandatory student health insurance (Attachment 3).

The System also makes available, on a voluntary participation basis, health insurance for undergraduates at UNR, UNLV, and NSC and graduate students taking 8 credits or less not on assistantships at UNLV. Staff recommends continuation of these coverages, in existing form, with the exception of the indicated fee changes.

Some NSHE Allied Health and Nursing programs require students provide evidence of health insurance coverage and have been addressed in the attached Policy and Guidelines Manual revision. If a student cannot provide proof of coverage, the coverages provided by the institutions may be used to satisfy the requirement.

The rates proposed in the attached reference material represent Institution's recommendations for the best option for coverage for academic year 2014-15. The carriers recommended are Aetna for UNLV/NSC and United Health Care for UNR. Wells Fargo Insurance Services is the broker. These final recommendations have been reviewed by insurance committees (which include student representation) at each institution.

Student Health Fee: Consistent with prior calculations of CPI + 1%, UNR is requesting an adjustment to the Student Health Center fee to address cost inflation (Attachment 4).

3. SPECIFIC ACTIONS BEING RECOMMENDED OR REQUESTED:

1. The Board is being asked to approve the student health insurance/health center rates for academic year 2014-15 as presented on the attached reference material.
2. The Board is being asked to approve the UNR GPSA request to move graduate students (taking 6 credits/ semester or more) to a hard-waiver mandatory program beginning academic year 2014-15.
3. The Board is being asked to approve the UNLV Graduate Department and Graduate & Professional Student Association's (GPSA) revision request that law students taking 11 credits or less per semester (considered part-time) not be required to purchase the mandatory student health insurance effective academic year 2014-15.
4. The Board is being asked to approve the UNR adjustment to the Student Health Center fee.

4. IMPETUS (WHY NOW?):

Current student health insurance policies expire at the end of this academic year.

5. BULLET POINTS TO SUPPORT REQUEST/RECOMMENDATION:

- The rates for student health insurance plans identified here represent the best option available through an analysis of all options and a competitive quotation process.
- At the request of the UNR Graduate Department and as approved by the UNR GSA, approval of the hard-waiver request will align both universities graduate insurance program.

6. POTENTIAL ARGUMENTS AGAINST THE REQUEST/RECOMMENDATION:

- The requirement for mandatory health insurance coverage, and the associated cost, may impact academic decisions made by some students.

7. ALTERNATIVE(S) TO WHAT IS BEING REQUESTED/RECOMMENDED:

- Discontinue offering plans or direct staff to bring different options.
- Continue to offer only voluntary student health insurance plans at the UNR graduate/professional school student level, as available, or discontinue offering plans.

8. COMPLIANCE WITH BOARD POLICY:

- Consistent With Current Board Policy: Title #____ Chapter #____ Section #____
- Amends Current Board Policy: Title #__ Chapter #__ Section #__
- Amends Current Procedures & Guidelines Manual: Chapter #__7__ Section #__10G__
- Other:_____
- Fiscal Impact: Yes__X__ No____
Explain: Student health insurance and health center fees that meet the reporting threshold of \$25,000 will be reported in the Self Supporting Budget report.

PROPOSED REVISIONS – PROCEDURES & GUIDELINES MANUAL
CHAPTER 7, SECTION 10
Student Fees

Additions appear in *boldface italics*; deletions are [~~stricken~~ and bracketed]

G. HEALTH SERVICE/INSURANCE FEES

UNR

	Graduate	Undergraduate	International
<u>Health Service Fee: Per semester</u>	[\$90]	[\$90]	[\$90]
(MANDATORY for students with six or more credits, VOLUNTARY for students with fewer than six credits & summer school students)	\$93	\$93	\$93

Student Health and Accident Insurance:

VOLUNTARY (All domestic undergraduate students enrolled in nine credits [~~and domestic graduate students enrolled in six credits~~].)

Annual	[\$2,442]	[\$1,907] \$2,589
Fall	[\$1,093]	[\$853] \$1,107
Spring	[\$949]	[\$742] \$991
Spring/Summer	[\$1,399]	[\$1,093] \$1,533
Summer	[\$450]	[\$377] \$542

Student Health and Accident Insurance:

MANDATORY¹ for International Students **and Graduate & Professional Students taking six credits or more per semester**

Annual	\$2,550	[\$1,067] \$1,186
Fall	\$1,164	[\$477] \$507
Spring	\$1,011	[\$415] \$454
Spring/Summer	\$1,490	[\$612] \$702
[Summer & Orientation Week]		[\$224]
Summer	\$479	[\$197] \$249

SCHOOL OF MEDICINE

Annual fee for life and disability insurance	\$77.44
Student Health Insurance (MANDATORY ¹)	
Fall	[\$1,249]
	\$1,410
Spring/Summer	[\$1,249]
	\$1,388
Summer	[\$356]
	\$468

UNLV & NSC

	Graduate	Undergraduate	International
Health Service Fee – Fall & Spring (MANDATORY for UNLV students)	\$72	\$72	\$72
Summer School	\$37	\$37	\$37
Student Health and Accident Insurance VOLUNTARY (All domestic undergraduate students. Available to students enrolled in six or more credits.)		[\$2,341]	
		\$2,496	
Annual		[\$2,341]	
		\$2,496	
<i>Fall</i>		\$1,019	
<i>Spring</i>		\$848	
<i>Spring/Summer</i>		\$1,477	
<i>Summer</i>		\$630	
<i>Fall – Nursing</i>		\$909	
<i>Spring – Nursing</i>		\$862	
<i>Summer – Nursing</i>		\$725	
Student Health and Accident Insurance, (MANDATORY ¹ for International Students; Graduate & Professional Students taking a minimum of nine credits per semester; six credits if a graduate assistant) OPTIONAL for Graduate Students not on Assistantships			
Annual	[\$2,069]		[\$2,069]
	\$2,206		\$2,206
<i>Fall</i>	\$901		\$901
<i>Spring</i>	\$1305		\$1,305
<i>Fall – Nursing</i>	\$859		
<i>Spring/Summer – Nursing</i>	\$1,347		
Health Insurance (MANDATORY ¹)			
Annual	[\$2,150]		
	\$2,253		
Spring/Summer	\$1,117		

CSN

	Graduate	Undergraduate	International
Student Health and Accident Insurance, MANDATORY ¹ for International Students.			
Annual			[\$1,224] \$1,566
Fall			[\$612] \$783
Spring/Summer			[\$612] \$783
Summer			[\$306] \$395

NOTES:

- CSN, GBC, TMCC, WNC students have available health services on a voluntary basis through a third party entity. These institutions facilitate the availability of student health services; however, students who contract for these services pay the third pay entity directly.
- Amounts represent total charges and include insurance premium, ACA taxes and fees, broker commission and fees, and institution fees.
- ***Some NSHE Allied Health and Nursing programs require students provide evidence of coverage. The coverages indicated above may be used to satisfy this programmatic requirement.***

¹ Mandatory Coverage definition: when coverage is indicated as mandatory, the student must purchase the coverage or provide proof of equivalent coverage.

Reform Compliance Timeline

Required Benefit Changes to Student Health Plans by Plan Year

	2011-12 Plan Year	2012-13 Plan Year*	2013-14 Plan Year	2014-15 Plan Year
Lifetime Max	No changes required	No Lifetime Max	No Lifetime Max	No Lifetime Max
Annual Max	No changes required	Annual Max of at least \$100,000	Annual Max of at least \$500,000	No Annual Max
Essential Benefits	No changes required	Covered to \$100,000	Covered to \$500,000	- No Limit - Must include all Essential Benefits
Preventative Services	No changes required	Included at 100% with no cost sharing	Included at 100% with no cost sharing	Included at 100% with no cost sharing
Pre-Ex	No changes required	No Pre-ex for <19	No Pre-ex for <19	No Pre-ex for everyone
MLR	No changes required	80% w/ 1.15 multiplier	80%	80%
Other ACA	ACA disclosure (recommended)	ACA disclosure	ACA disclosure	All other ACA provisions

Essential Health Benefits

Sec. 1302. Essential Health Benefits Requirement, PPCACA

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

COUNCIL MEETING MINUTES

February 18, 2014

7:00pm, Rita Laden Senate Chambers, Joe Crowley Student Union

1. ROLL CALL: The meeting was called to order at 7:01pm.

NAME	SEAT	PRESENT	ABSENT	PROXY
[Open Seat]	CABNR	---	---	
Kylie Rowe	Business Admin.	X		
Ebrahim Tarshizi	Business Admin.	X		
Nathan Wiseman	Business Admin.	X		
[Open Seat]	Business Admin.	---	---	
Nicole Casillas	Education	X		
David Brackett	Education	X		
Maria Perez	Education	X		
Marti Deyo	Education	X		
Chrisana Hodes	Education	X		
Halim Cagriates	Engineering	X		
Md Helal Uddin	Engineering	X		
Vamsi Raju	Engineering	X		
Joanna Boyd	Health Sciences	X		
Maria Young	Health Sciences	X		
Piera Mburia	Health Sciences	X		
Annie Allen	Liberal Arts	X		
Jacob Neely	Liberal Arts			Annie
Brian Burghart	Liberal Arts	X		
Matt McKinney	Liberal Arts	X		
Satyaki Kanjilal	Liberal Arts	X		
Apurva Sarathy	Science	X		
Narayan Adhikari	Science	X		
Rahul Thareja	Science	X		
[Open Seat]	Science	---	---	

Guests in Attendance: Sahar Piltan, College of Business Administration; Vanessa Araujo, College of Business Administration; Andrew Diss, College of Business Administration

2. APPROVAL OF MINUTES: FEBRUARY 4

Motion to approve the minutes (Annie/Vamsi) correcting the spelling of Burkhart to Burghart PASSES by unanimous consent of Council.

3. ELECTION OF OPEN COUNCIL SEATS

---CABNR: No Candidates Present.

---Business Administration: Three candidates presented themselves for the open Council Seat. Andrew Diss was elected to the open seat by a majority ballot vote of Council (Andrew: 12; Sahar: 6; Vanessa: 3; one abstention).

---College of Science: Three candidates presented themselves for the open seat. Erik was elected to the open seat by a majority vote of Council (Erik: 16; Pushpa: 3; Umut: 2; one abstention).

4. GSA CLUB RECOGNITION REQUEST: ECONOMICS GRADUATE ORGANIZATION

The Economics Graduate Organization requested official recognition as a GSA organization. Motion to approve recognition (David/Annie) PASSES by unanimous consent of Council.

5. GSA AD HOC COMMITTEE REVIEW

Motion to disband the GSA ad hoc committee on international student fees (David/Satyaki) PASSES by unanimous consent of Council.

6. GSA MARKETING BUDGET

A marketing budget of \$1105 for the remainder of the fiscal year was presented to the Council. Motion to approve \$1105 for marketing (Annie/Chrisana) PASSES by unanimous consent of Council.

7. STUDENT HEALTH INSURANCE

The Council discussed the 'hard waiver' option for student health insurance. Motion to "endorse a hard waiver" for the university graduate student health insurance policy (David/Annie) PASSES by a roll call vote of 15-5, with 4 abstentions.

8. EXECUTIVE REPORTS

---President Boyajian reported that the GSA Office will hold an open house even on February 26; the university fee committee met and approved various individual course fees for lab equipment, field studies, etc.; the housing developer will sponsor a cantina-catered event.

---Vice President Kanjilal reported that the Judicial Committee met and will come to a future Council meeting with proposed amendments to the Constitution and Bylaws.

9. COMMITTEE REPORTS

---Nate reported that the Club Funding Committee approved funding for four clubs.

---Annie reported that the Events Committee hosted the Wine and Cheese Social on Saturday and thanked those who volunteered.

---The Service Committee is organizing a cupcake decorating night on April 9, and developing web apps for a bicycle serial number registry.

---The Work-Family Task Force met and is still looking for existing space for use as lactation rooms; the university is creating a website regarding benefits for domestic partners.

10. COUNCIL COMMENTS

---There is a facebook event page for the GSA Open House event.

The meeting was adjourned at 8:54pm.



Resolution No. 7 of the 32nd Session, amended by the 33rd Session

Introduced by the Graduate & Professional Student Association (GPSA):

WHEREAS, the University of Nevada, Las Vegas (UNLV) does not currently require health insurance as a condition of enrollment for graduate and professional students, excluding dental and international students;

LET IT BE RESOLVED, the GPSA supports health insurance as a condition of enrollment for graduate and professional students taking a minimum of nine credits per semester (six credits if a graduate assistant) including students who provide proof of insurance independent of the university, provided that graduate and professional students are given information about health insurance and that the GPSA is consulted annually about health insurance;

LET IT BE RESOLVED, that the GPSA recognizes that law students taking eleven credits or less per semester are considered part-time students and therefore should not be required to purchase the mandatory student health insurance;

LET IT BE RESOLVED, that the Graduate & Professional Student Association will send this approved resolution to the President of University of Nevada, Las Vegas and the Nevada System of Higher Education Board of Regents.

Approved this 3rd day of March 2014

Institution	Fee Name	Type of Fee (eg: orientation, late registration, etc)	Fee Status - new, revised or continuing	Current Fee Amount	Proposed Fee Amount	Narrative/ Rationale	Annual Number of students impacted	Anticipated Annual Revenue	Total revenue from fee
UNR	Health Service Fee	Health Service	Revised	\$90	\$93	Fee calculated based on the current CPI for medical services. The requested fee adjustment is due to increased UNR student population and patient visits; increase in medical equipment and supplies; increase in staff for mental health, nutrition, sports medicine and prevention services. The increased fee will also fund expansion of the waiting room to accommodate students.	32,800 (16,400/sem)	\$98,400 (\$49,200/sem)	\$3,050,400 (\$1,525,200/sem)