

# BOARD OF REGENTS

## BRIEFING PAPER

**1. AGENDA ITEM TITLE:** Student Health Insurance Fee Revisions

**MEETING DATE:** June 8-9, 2017

**2. BACKGROUND & POLICY CONTEXT OF ISSUE:**

Each June, the Board approves the Student Health Insurance rates for the upcoming academic year, shown in Chapter 7, Section 12 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.

**UNR:** UNR has 1,655 graduate and professional students enrolled in the hard waiver mandatory (HWM) insurance plan and only 102 undergraduate students enrolled in the voluntary plan. Because of market conditions and the very small risk pool of 102 undergraduate participants, a cost effective option for continuing the voluntary undergraduate plan was not available.

After meeting with the ASUN undergraduate senate, they were not supportive of a mandatory hard waiver insurance plan and passed a resolution on February 8, 2017 to that effect. At this juncture, we are unable to offer health insurance for our undergraduate students for the upcoming 2017-2018 academic year. The Student Health Center and UnitedHealthCare StudentResources will work to assist impacted students in finding alternative coverage.

**UNLV:** UNLV has 2,079 international, domestic graduate and professional students enrolled in the HWM insurance plan. The UNLV Student Health Insurance Plan Committee recommends selecting Consolidated Health Plans as the new insurer due to the best combination of premium rates for students and customer support. NSC international students are enrolled in UNLV's policy at no impact to costs.

**Summary:** The rates proposed in the attached reference materials represent institution's recommendations for the best option for coverage for academic year 2017/18. The carriers recommended are Consolidated Health Plans for UNLV and NSC international students and UnitedHealthCare StudentResources 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.

**3. SPECIFIC ACTIONS BEING RECOMMENDED OR REQUESTED:**

The Board is being asked to approve:

1. The Student Health Insurance rates for academic year 2017/18 as presented on the attached reference materials for UNR, UNLV and NSC international students.
2. Discontinuing UNR's Voluntary Program for undergraduate students.

**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.

**6. POTENTIAL ARGUMENTS AGAINST THE REQUEST/RECOMMENDATION:**

N/A

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

Discontinue offering plans or direct staff to bring different options.

**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 # 12H

Other: \_\_\_\_\_

Fiscal Impact: Yes  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.

**POLICY PROPOSAL**  
**PROCEDURES AND GUIDELINES MANUAL, CHAPTER 7, SECTION 12**  
**Student Fees**

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

**Section 12.      Student Fees**

H.      HEALTH SERVICE/INSURANCE FEES

UNR

	Graduate	Undergraduate	International
Health Service Fee: Per semester (MANDATORY for students with six or more credits, VOLUNTARY for students with fewer than six credits & summer school students)	\$93.00	\$93.00	\$93.00

~~[Student Health and Accident Insurance:]~~

~~[VOLUNTARY (All domestic undergraduate students enrolled in nine credits or more.)]~~

<del>[Annual]</del>		<del>[\$2,624.00]</del>	
<del>[Fall]</del>		<del>[\$1,099.73]</del>	
<del>[Spring]</del>		<del>[\$984.53]</del>	
<del>[Spring/Summer]</del>		<del>[\$1,524.27]</del>	
<del>[Summer]</del>		<del>[\$538.67]</del>	

Student Health and Accident Insurance:

MANDATORY<sup>1</sup> (All International Students and Graduate & Professional Students taking six credits or more per semester.)

Annual	<del>[\$2,892.80]</del> <b>\$3,078.40</b>		<del>[\$1,369.60]</del> <b>\$1,811.20</b>
Fall	<del>[\$1,212.80]</del> <b>\$1,290.67</b>		<del>[\$573.87]</del> <b>\$759.47</b>
Spring	<del>[\$1,085.87]</del>		<del>[\$514.13]</del> <b>\$679.47</b>
Spring/Summer	<del>[\$1,680.00]</del> <b>\$1,787.73</b>		<del>[\$795.73]</del> <b>\$1,051.73</b>
Summer	<del>[\$594.13]</del> <b>\$632.53</b>		<del>[\$281.60]</del> <b>\$372.27</b>
<b>Monthly</b>	<b>\$257.07</b>		<b>\$151.47</b>

UNR SCHOOL OF MEDICINE

Annual fee for life and disability insurance	\$77.44		
Student Health Insurance (MANDATORY <sup>1</sup> )			
<b>Continuing Fall</b>	<del>[\$1,458.13]</del> <b>\$1,552.00</b>		
<b>New Entering Fall</b>	<b>\$1,619.20</b>		

Rev. 63 (03/17)  
Chapter 7

**POLICY PROPOSAL**  
**PROCEDURES AND GUIDELINES MANUAL, CHAPTER 7, SECTION 12**  
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Spring/Summer	[ <del>\$1,434.67</del> ]
	<b><i>\$1,459.20</i></b>
Summer	[ <del>\$483.20</del> ]
	<b><i>\$446.93</i></b>

UNLV

	Graduate	Undergraduate	International
Health Service Fee – Fall & Spring (MANDATORY)	\$72.00	\$72.00	\$72.00
Summer School	\$37.00	\$37.00	\$37.00
<b><i>Mental Health Fee – Fall &amp; Spring (MANDATORY)</i></b>	<b><i>\$25.00</i></b>	<b><i>\$25.00</i></b>	<b><i>\$25.00</i></b>
<b><i>Summer School</i></b>	<b><i>\$12.50</i></b>	<b><i>\$12.50</i></b>	<b><i>\$12.50</i></b>

[~~Student Health and Accident Insurance~~]

[~~No longer offered~~]

Student Health and Accident Insurance,  
 (MANDATORY<sup>1</sup> for International Students;  
 Law Students taking a minimum of twelve  
 credits per semester; 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	[ <del>\$2,207.98</del> ]	[ <del>\$2,207.98</del> ]
	<b><i>\$2,449.66</i></b>	<b><i>\$2,449.66</i></b>
Fall	[ <del>\$901.00</del> ]	[ <del>\$901.00</del> ]
	<b><i>\$999.58</i></b>	<b><i>\$999.58</i></b>
Spring/Summer	[ <del>\$1,306.98</del> ]	[ <del>\$1,306.98</del> ]
	<b><i>\$1,450.08</i></b>	<b><i>\$1,450.08</i></b>
Fall-Nursing	[ <del>\$858.60</del> ]	
	<b><i>\$999.58</i></b>	
Spring/Summer-Nursing	[ <del>\$1,349.38</del> ]	
	<b><i>\$1,557.14</i></b>	
<b><i>Annual-Nursing</i></b>	<b><i>\$2,556.72</i></b>	

DENTAL SCHOOL

Health Insurance (MANDATORY <sup>1</sup> )	
Annual	[ <del>\$2,254.00</del> ]
	<b><i>\$2,311.00</i></b>
<b><i>SOD DMD</i></b> Spring/Summer	[ <del>\$1,457.00</del> ]
	<b><i>\$1,494.00</i></b>
<b><i>SOD Ortho/Ped/Grad</i></b> Spring/Summer	<b><i>\$1,146.00</i></b>

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**UNLV SCHOOL OF MEDICINE**

***Health Insurance (MANDATORY<sup>1</sup>)***

***Annual*** ***\$2,311.00***

***Spring/Summer*** ***\$1,494.00***

**NSC**

Student Health and Accident Insurance, for  
 International Students ONLY,  
 MANDATORY<sup>1</sup>.

Annual		[ <del>\$2,207.98</del> ]
		<b><i>\$2,449.66</i></b>
Fall		[ <del>\$901.00</del> ]
		<b><i>\$999.58</i></b>
[ <del>Spring</del> ]		[ <del>\$750.48</del> ]
Spring/Summer		[ <del>\$1,306.98</del> ]
		<b><i>\$1,450.08</i></b>
[ <del>Summer</del> ]		[ <del>\$556.50</del> ]

NOTES:

- NSC International students are enrolled in UNLV's policy at no impact to costs. [~~It is estimated that up to two international students will enroll in the 2016/2017 academic year.~~]
- CSN (domestic), 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.
- CSN International Students purchase mandatory health coverage through a third party entity designated by CSN. Proof of equivalent coverage will be accepted on a limited basis. No fees are paid to CSN.
- 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.

(B/R 4/92, 5/93, 3/94, 2/95, 6/95, 4/96, 4/97, 9/97, 5/98, 4/99, 6/99, 4/00, 3/02, 3/03, 8/03, 1/04, 3/04, 2/05; Added 6/05; A. 8/05, 1/06, 4/06, 7/06, 2/07, 7/07, 12/07, 6/08, 2/09, 4/09, 6/09, 12/09, 4/10, 6/10, 12/10, 4/11, 6/11, 12/11, 6/12, 9/12, 11/12, 6/13, 9/13, 12/13, 3/14, 6/14, 12/14, 6/15, 12/15, 6/16, 12/16, 3/17)

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